

This document provides an overview of the main types of cover and exclusions for the policy. It does not take into account your specific requests and requirements. You can find complete information about this product in the pre-contractual and contractual documents.

What type of insurance is this?

This insurance product is a temporary policy that provides travel insurance cover during any private trip and depending on the option taken out, in the event of cancellation of or change to the trip, missed transport, damage to baggage, curtailment of travel, private third-party liability abroad, personal accident, flight, train or boat delay, delayed return, and injured person assistance services.



What is insured?

- ✓ **Cancellation or Change** (“Premium Plus Comprehensive”, “Premium Comprehensive”, “Comprehensive” and “Cancellation and Baggage” options)
Premium Plus Comprehensive option: reimbursement of cancellation fees (limit: €150,000 per Insured Person and €300,000 per Event) including in the event of illness linked to an Epidemic/a Pandemic or Quarantine of the Insured Person
Premium Comprehensive option: reimbursement of cancellation fees (limit: €50,000 per Insured Person and €135,000 per event) including in the event of illness linked to an Epidemic/a Pandemic or Quarantine of the Insured Person
Comprehensive option: reimbursement of cancellation fees (limit: €25,000 per Insured Person and €135,000 per event) including in the event of illness linked to an Epidemic/a Pandemic or Quarantine of the Insured Person
Cancellation and Baggage option: reimbursement of cancellation fees (limit: €25,000 per Insured Person and €135,000 per event) including in the event of illness linked to an Epidemic/a Pandemic or Quarantine of the Insured Person
- ✓ **Missed transport** (“Premium Plus Comprehensive”, “Premium Comprehensive” and “Comprehensive” options)
- ✓ **Damage to Baggage** (“Premium Plus Comprehensive”, “Premium Comprehensive”, “Comprehensive” and “Cancellation and Baggage” options)
- ✓ **Assistance to the Insured Person** (“Premium Plus Comprehensive” “Premium Comprehensive” and “Comprehensive” options) Urgent medical and hospitalisation costs including linked to an Epidemic/a Pandemic up to €200,000 per Insured Person and Insurance Period, €300,000 per Insured Person and Insurance Period for stays in Canada and the USA
- ✓ **Curtailment of Holiday** (“Premium Plus Comprehensive”, “Premium Comprehensive” and “Comprehensive” options)
 Payment of compensation for unused services (excluding transport) up to a limit of €8,000 per Insured Person and €50,000 per insured event.
- ✓ **Private third-party liability abroad** (“Premium Plus Comprehensive”, “Premium Comprehensive” and “Comprehensive” options)
 Up to a limit of €4,500,000 per claim for bodily injury and intangible damages resulting from a covered loss
 Up to a limit of €450,000 per claim for tangible and intangible damages resulting from a covered loss
- ✓ **Delayed return** (“Premium Plus Comprehensive” “Premium Comprehensive” options)
- ✓ **Personal accident** (“Premium Plus Comprehensive”, “Premium Comprehensive” and “Comprehensive” options)
 Payment of capital in the event of death of the Insured Person up to a limit of €50,000
 Payment of capital in the event of permanent disability of the Insured Person up to a limit of €50,000 per Insured Person
- ✓ **Flight, train or boat delay** (“Premium Plus Comprehensive”, “Premium Comprehensive” and “Comprehensive” options)
- ✓ **Delayed return** (“Premium Plus Comprehensive”, “Premium Comprehensive” and “Comprehensive” options)

The types of cover marked with a tick (✓) are automatically included in the policy depending on the option taken out



What is not insured?

- ✗ Individuals with their place of residence outside Europe
- ✗ Trips for more than 3 consecutive months



Are there any exclusions to the cover?

Main exclusions:

- ! Damage resulting from intentional misconduct on the part of the Insured Person, suicide or attempted suicide of the Insured Person
- ! Damage as a result of the Insured Person consuming alcohol and/or the Insured Person ingesting non-medically prescribed medication, drugs or narcotics
- ! Damage resulting from civil or foreign war, acts of terrorism, riots, civil unrest, coups d'état, taking of hostages or strikes
- ! The consequences of a condition under treatment but not yet completed, for which the Insured Person is convalescing, as well as pre-existing diagnosed and/or treated illnesses or injuries, which resulted in hospitalisation during the 30 days prior to the request for assistance
- ! Voluntary termination of pregnancy, in vitro fertilisation
- ! Unless otherwise stated in the cover, the consequences of an Epidemic or a Pandemic.
- ! Participation in any sport as part of an official competition, along with any related training and preparation

Main restrictions:

- ! For the Cancellation cover: excess of €50 per Insured Person or 10% of the amount of the cancellation fee with a minimum of €50 per Insured Person, or 25% of the amount of the cancellation fee with a minimum of €150 per Insured Person
- ! For the Damage to Baggage cover: excess of €30 per Insured Person and per Insurance Period
- ! For the Assistance to the Insured Person cover: excess of €30 for medical costs per Insured Person and per Insurance Period
- ! For the private third-party liability abroad cover: excess of €80 per claim
- ! For the Personal Accident cover: cover threshold at 10% of temporary incapacity for the payment of the lump sum for permanent incapacity



Where am I covered?

- ✓ The cover applies worldwide, **except for North Korea and Countries Not Covered**.
An updated list of all Countries Not Covered is available on the Allianz Travel website, at the following address:
<http://paysexclus.votreassistance.fr>



What are my obligations?

Your insurance policy may be invalidated or cover may be denied if you fail to comply with the following obligations:

- ✓ **When taking out the insurance policy**
Declare the risk to be insured in good faith so that the Insurer can assess the risks that it is covering.
Pay the premium stated when taking out the insurance policy.
- ✓ **During the term of the policy**
Declare any new circumstances that may increase the insured risks or create new risks.
- ✓ **Should a claim need to be made**
Submit any claim that may invoke one of the types of cover under the conditions and within the time periods established and provide any document that may be useful in assessing the claim.
Inform the Insurer of any cover that may have been taken out for the same risks, either in full or in part, with other insurers, as well as any reimbursement received following a claim.



When and how should payments be made?

The premium must be paid on the same day as the trip is booked or no later than 2 working days after this booking.
The payment can be made by any payment means to the Approved Organisation or Intermediary.



When does the cover start and end?

The policy takes effect at 00:00 on the day after payment of the premium and ends no later than 24 hours after the end of the insured Trip.



How can I terminate the policy?

As this is a temporary insurance policy, the Insured Person cannot terminate it.