Travel Insurance

Allianz

Insurance Product Information Document

Insurance Company: AWP P&C SA, registered office at 93400 Saint-Ouen, 7, Rue Dora Maar, Republic of France, registration number 519 490 080 O.R.Bobigny, registered with the Commercial Court in Bobigny under reg. No. 2016B01853, operating in the Czech Republic through AWP P&C Česká republika – branch organisation of a foreign legal entity, registered office: Prague 7, Jankovcova 1596/14b, postcode 17000, Company ID No. 276 33 900, entered in the commercial register maintained by the Municipal Court in Prague, Section A, File 56112

Product: KLM Comprehensive

This document provides a summary of key information about the insurance product KLM Comprehensive and doesn't take into consideration your specific demands and needs. Full pre-contractual information are provided in the insurance product's general conditions. Upon purchase you will receive the contractual information with details of your insurance cover. To be fully informed, please read them carefully.

What type of insurance is this?

Our product is a short-term product and offers to travelers which have booked their flight with KLM the following benefits: Travel Cancellation Insurance, Travel Interruption Insurance, Travel Delay Insurance, Baggage Insurance and Baggage Delay Insurance, Emergency Medical/Dental Expenses and Emergency Transportation Expenses.

What is insured?

Trip Cancellation

Which events are insured?

Commencement of travel as scheduled is not possible or cannot be expected due to (e.g.):

- ✓ Unexpected serious illness that was not existing or treated within 180 days prior to taking out the insurance or booking the travel
- ✓ Traffic accident

What will be reimbursed?

- ✓ Cancellation fees if travel has to be cancelled

Sum insured: up to 130 000 CZK per person

Deductible: 25%, min. 750 CZK, max. 3 750 CZK

Travel Delay

Which events are insured?

- ✓ Delay of the travel carrier by at least 4 hours

What will be reimbursed?

- ✓ Necessary transportation expenses to either help you reach your destination or return home
- ✓ Additional expenses for meals, accommodation, communication, and local transportation

Sum insured: up to 6 250 CZK per person

Emergency Medical/Dental expenses and Emergency Transportation Coverage

Which events are insured?

- ✓ Illness, injury or medical condition during travel

What will be reimbursed?

- ✓ Costs for necessary (in- or out-patient) treatment provided by a doctor or in a hospital
- ✓ Costs for emergency transportation and medically advisable and justifiable medical repatriation

Sums insured:

Medical emergency treatment: up to 7 500 000 CZK per person

Dental emergency treatment: up to 7 500 CZK per person

Search, rescue and recovery : up to 37 500 CZK per person

Baggage Insurance and Baggage Delay Insurance

Which events are insured?

- ✓ Damage / theft of luggage
- ✓ Baggage delay by at least 12 hours (outbound journey only)

What will be reimbursed?

- ✓ Current value of lost or destroyed articles
- ✓ Necessary repair costs for damaged articles

Sums insured:

Baggage Insurance: up to 25 000 CZK per person

Baggage Delay Insurance: up to 5 000 CZK per person

What is not insured?

Applicable to all covers

- x Events for which liability may fall on the trip organizer, principally for reasons of air safety and/or overbooking.
- x No coverage after the maximum of 62 consecutive days of travel

Trip Cancellation and Trip Interruption

- x Existing illnesses that were last treated within 180 days prior to taking out the insurance or respectively to booking travel
- x Quarantine orders generally applicable to part or all of the population, to an entire ship or to an entire geographical area

Travel delay

- x Strike that was already announced at the time the insurance was purchased

Emergency Medical/Dental expenses and Emergency Transportation Coverage

- x Medically prescribed treatments which you knew to be necessary prior to commencement of travel or which you must have anticipated given the circumstances known to you
- x Examinations or medical care due to the loss of or damage to hearing aids, dentures, eyeglasses and contact lenses

Baggage Insurance and Baggage Delay Insurance

- x Tickets, (travel) documents, cash and credit cards, medical supplies
- x Losses caused by forgetting or losing articles
- x Delays of less than 12 hours

Are there any restrictions on cover?

- ! War (declared or undeclared) or acts of war
- ! Civil disorder or unrest, except when and to the extent that civil disorder or unrest is expressly referenced in the insured covers
- ! Terrorist events, except when and to the extent that terrorist events are expressly referenced in the insured covers. This exclusion does not apply to Emergency Medical or Emergency Transportation coverage
- ! Your intentional self-harm or if you attempt or commit suicide
- ! Non stabilized illnesses or injuries that were diagnosed or treated
- ! An epidemic or pandemic otherwise expressly referenced in the insured covers
- ! Local health situations, pollution, meteorological or climate events
- ! Natural disaster, except when and to the extent that a natural disaster is expressly referenced in the insured covers
- ! Expenses incurred without the prior approval of our Assistance Department
- ! The cost of treatment or care not resulting from a medical emergency
- ! The consumption of alcohol or drugs not medically prescribed

Participation in a professional or dangerous sport

Where am I covered?

✓ Cancellation is covered in the country of residence of the insured.
✓ For the other guarantees the insured is covered in the country(ies) of destination incl. transit countries. Cover cannot be provided in war zones or in sanctioned countries listed as excluded by the insurer.

What are my obligations?

To avoid the policy being cancelled and claims being reduced or refused, the insured must:
When taking out this policy

- Provide the insurer with relevant, true and complete information allowing the insurer to underwrite the policy;
- Provide the insurer with supporting documents when requested;
- Pay the premium as detailed in the policy;
- Read the policy documentation carefully to ensure that it provides the cover needed and that all applicable terms and conditions are understood.

Once the policy is in effect

- Tell the insurer as soon as possible of any changes that arise and that may affect the cover;
- Take reasonable care to protect himself and his property against accident, injury, loss and damage and to minimize any claim.

In the event of a claim

- Contact the insurer to make the claim immediately after an event arises, in concordance with the terms and conditions and provide the insurer with all supporting documents enabling to process the claim;
- Inform the insurer in case of dual insurance and tell the insurer if the insured has received payment from another insurer for all or part of the claim.

When and how do I pay?

Premium is paid at the time of the travel insurance subscription, by the means of payment accepted at the time of the purchase.

When does the cover start and end?

The cancellation cover starts from the date of purchase of the insurance policy and ends on the date of the trip departure indicated in the insurance policy.

The other covers stated in the insurance policy start on the date of the trip departure and end on the trip return date as indicated in the insurance policy. The travel insurance cannot cover trips exceeding 62 consecutive days.

How do I cancel the contract?

The insurance contract ends at the agreed point in time. You do not have to cancel.

The insured can cancel the insurance policy in the first 14 days following the purchase of the policy, if it does not meet his needs.

In the above case, please email klm.cz@allianz.com to ask for the policy cancellation.

Please note that the cancellation of the policy is not possible if the insured has made a claim or started his journey.

Other possibilities of terminating the insurance are listed in the terms and conditions.

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