

TRAVEL INSURANCE

Insurance Product Information Document

Company: AWP P&C S.A. Product: KLM Comprehensive Product Integrated CY

AWP P&C SA has its registered office at 10 Premetis Str., Agios Dimitrios, Athens, Zip: 17 342 and operates in Greece as a legally established branch

This document does not substitute the required by the applicable law pre-contractual information, nor the insurance contract and its Terms and Conditions.

What is this type of insurance ?

Travel Insurance Policy with cancellation coverage for trips up to 62 days



What is insured ?

- √ Up to 150.000 € for Medical & Hospitalization Expenses
- √ All Expenses for Medical Repatriation
- √ All Expenses for the Repatriation of the Insured's remains
- √ All Expenses for Tickets for Emergency Return
- √ Up to 800 € for Loss/Theft/Damaged Luggage
- √ Up to 5.000 € for Legal Protection
- √ Up to 500.000 € for Civil Liability to third parties
- √ Up to 5.000 € for Travel Cancellation



What is not insured ?

- X Purchase of Insurance after Check-In
- X Pre-existing Incidents, Illness, Accidents
- X Trips longer than 62 days
- X Natural Disasters, War, Terrorism



Are there any restrictions on cover ?

- ! 30 € Excess for Medical & Hospitalization Expenses
- ! Coverage only for Trips made by KLM
- ! The insurer is exempt from the obligation to insure, if the event of the insured case is due to deceit or severe negligence
- ! Participation in hazardous activities, sports or competitions
- ! Manual labor



Where am I covered ?

- √ In the destination country, as defined in the insurance policy



What are my obligations ?

To avoid the policy's cancellation and the claim's refusal, the insured must:

- When taking out this policy
 - provide the insurer with relevant, true and complete information allowing the insurer to underwrite the policy;
 - pay the premium as detailed in the policy
- Once the policy is in effect
 - the insured must inform the insurer, within fourteen (14) days of any changes that arise and that may affect the cover
- In the event of a claim
 - the insured must 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
 - the insured must take reasonable care to prevent or reduce damage and follow the insurer's instructions



When and how do I pay ?

The insurance policy must be issued and the premium paid before the start of the trip

Payments can be made via credit/debit cards



When does the cover start and end ?

The Cancellation Cover is in effect from the issue date

The Cancellation Cover expires upon check-in

The remaining covers are in effect upon departure for the trip

The remaining covers expire upon return from the trip

For one way trips, the cover is valid for 24 hours



How do I cancel the contract ?

Within 14 days of the issue date of the policy as long as the trip has not begun and there is no intention of filing a claim.