

TRAVEL INSURANCE

Insurance product information document

Company: AWP P&C – French insurance company

Product: AF1: Cancellation + Missed Flight / AF2: Comprehensive Insurance/ AF3: Assistance

Allianz  Travel

This document presents a summary of the main types of cover and exclusions of the policy. It does not take into account your specific requests and requirements. You will find the complete information on this product in the pre-contractual and contractual documentation.

What type of insurance is it?

The **Air France Cover** product AF1, AF2 or AF3 is a temporary policy proposed for any journey booked with Air France and provides, subject to the option taken out, insurance coverage in the event of the cancellation/postponement of the trip, missed flight, damage to luggage or engagement of your third party liability, as well as traveller assistance services.



What is insured?

Cancellation / Postponement of the trip

Reimbursement of cancellation or change charges in the case of covered events (limit: €6,500 per Insured Person and €32,000 per insured event)

Missed outgoing and/or return flight (excluding connecting flights)

Reimbursement of new journey or costs of changing initial transport

Departing Flight Delay:

Payment of a lump-sum indemnity of €50 per person for Flight Delay equal to or greater than 2 hours

Personal assistance

In the event of accident or illness:

Organisation of and payment for repatriation

In the event of hospitalization of the Insured Person:

Payment of accommodation costs for a family member (limit: €50 per day for a maximum of 7 days) and return transport costs for a person accompanying minors.

For search and/or rescue costs:

Reimbursement (limit for each type of expense: €2,500 per Insured Person and per claim)

For medication that cannot be found locally:

Medication shipping costs

In the event of illness, accident or death of a loved one

early return to attend the wake or funeral

In the event of death of the Insured Person:

Repatriation of a body,

Funeral expenses (limit: €750)

In the event of emergency hospitalization or medical expenses abroad:

Reimbursement (limit: €150,000 and €300 for urgent dental expenses)

In the event of legal proceedings:

Reimbursement of lawyers' fees (limit: €1,500)

Advance on bail (limit: €8,000 per Insured Person and claim)

Damage to luggage

Indemnity in the case of disappearance of/damage to luggage (limit: €1,200 per Insured Person per claim)

Reimbursement for essential items in the event of a delay to luggage delivery (limit: €150 per Insured Person per claim)

Private third party liability abroad

Any physical, material or consequential non-material damage (limit: €4,500,000 including €45,000 for material and consequential non-material damage)



What is not insured?

- ✗ Persons not resident in Europe
- ✗ Journeys not reserved through Air France.
- ✗ Trips for more than 3 consecutive months



Are there any exclusions from the cover?

Main exclusions

- ! Deliberate acts, including suicide or attempted suicide or fraudulent acts
- ! Damage caused following the consumption of alcohol and/or the ingestion of non-medically prescribed medication, drugs or narcotics
- ! Failure to comply with the safety rules of the carrier or any regulation decreed by local authorities
- ! Damage resulting from war, whether civil or foreign, acts of terrorism, riots, popular movements, coups d'état, taking of hostages or strikes
- ! Damage caused by natural catastrophes
- ! Convalescences and diseases under treatment but not yet completed
- ! Voluntary termination of pregnancy, in vitro fertilisation
- ! Missed flights resulting from schedule changes made by the carrier
- ! Epidemics, local health situations, pollution, extreme weather or climate events.

Principal restrictions:

- ! Travel Cancellation/Postponement cover: excess of 25% of cancellation or modification fees, subject to a minimum of €30 and a maximum of €150 per Insured Person
- ! Missed Flight cover, reimbursement of the new journey within the limit, per Insured Person, of the cost of the initially reserved one-way or return journey.
- ! Damage to Luggage cover: excess of €30 per Insured Person per claim
- ! Private Third Party Liability Abroad cover: Excess per claim of €75
- ! Personal assistance: excess per claim of €30 in the event of medical costs abroad



Where am I covered?

- ✓ The Assistance to Persons, Damage to Luggage and Private Third Party Liability Abroad types of cover apply in the country or countries visited during the trip sold by Air France, excluding North Korea.
- ✓ The Travel Cancellation/Postponement and Missed Flight types of cover apply worldwide, except for North Korea.

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 denied if you fail to comply with the following obligations:

- ✓ **When purchasing the insurance policy**
Declare the risk to be insured in good faith so as to enable the insurer to assess the risks it is covering.
Pay the premium indicated when purchasing the insurance policy.
- ✓ **During the term of the policy**
Declare all new circumstances that may increase the risks insured or create new risks.
- ✓ **In the event of a claim**
Declare any loss 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 loss.
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 are payment made?

The premium must be paid on the day the policy is taken out.

Payment should be made by bank card on the Air France website or by calling Air France, or by any means of payment accepted by the authorised representative of Air France.



When does the cover start and end?

The policy comes into effect on the date it is taken out and ends on the expiry date of the last applicable cover type taken out.

The Travel Cancellation/Postponement cover comes into effect on the day after payment of the premium at 0:00 hours and ends at the start of the trip.

The Missed Flight coverage comes into effect on the day after payment of the premium at 0:00 hours and ends at the start of the outgoing journey or of the return journey.

The other types of coverage come into effect at 0:00 hours on the day of departure and end twenty-four (24) hours after the return time or actual time of arrival in the event of a flight delay.



How can I terminate the policy?

As a temporary insurance policy, no termination may be triggered by the Insured Person.



INSURANCE COVER DOCUMENT

- AF1 – Cancellation + Missed flight
- AF2 – Comprehensive
- AF3 – Assistance

NOTICE OF INFORMATION DEEMED TO CONSTITUTE GENERAL TERMS AND CONDITIONS FORMS AF1-AF2-AF3

Dear Customer,

Taking account of the type of service(s) You are buying and the information You have sent Us, We recommend that You take out this insurance policy. This policy comprises these General Terms and Conditions, together with the Specific Terms and Conditions which You receive when You take out the policy.

WHO IS THE INSURER?

AWP P&C - Joint-stock company with share capital of €17,287,285.00, 519 490 080 RCS Bobigny, Registered Office: 7 rue Dora Maar - 93400 Saint-Ouen

Private company governed by the French Insurance Code.

TO WHO DOES THIS POLICY APPLY?

This policy applies to persons who have booked an air ticket through AIR FRANCE and who request the forms AF1 and AF2 on the same day as the booking or at the latest, when outward bound flight registration closes, the form AF3.

WHAT ARE THE CONDITIONS FOR BENEFITING FROM THIS POLICY?

You must live in Europe.

WHAT IS THE EFFECTIVE DATE AND TERM OF YOUR POLICY?

The policy is valid from the date it is taken out for any private or professional trip of a maximum duration of 3 consecutive months, sold by Air France with which this policy was taken out.

WHAT IS COVERED BY THIS POLICY?

- The types of cover listed below are those corresponding to the option taken out and which are shown in your Specific Terms and Conditions and for which You have paid the corresponding premium. The policy includes the forms with the following cover:

	AF1 Cancellation / Missed flight	AF2 Multiple risks	AF3 Assistance
Trip cancellation/ postponement	•	•	
Missed flight	•	•	
Departing Flight Delay		•	•
Damage to baggage		•	•
Personal assistance		•	•
Private civil liability Abroad		•	•

- To find out the payment amounts and limits, along with the excess relating to each type of cover, We request You to please refer to the Cover Table. This table is supplemented by the list of general exclusions and the specific exclusions that apply to each type of cover.

The policy has been drawn up in French and is subject to French law.

IMPORTANT POINTS TO NOTE

- You may or may not have a right to change your mind after taking out this insurance policy. The terms and conditions and the procedures for exercising this option are set out in the "Administrative Provisions" section of the General Terms and Conditions in Article 3 "Cooling-off period".
- To avoid multiple insurance, in accordance with article L112-10 of the Insurance Code:

We ask You to confirm that you do not already have a policy that covers any risk included in this policy. If this is the case, you have a right to refuse this cover for a period of fourteen days (calendar days starting from it's being drawn up, without any expenses or penalties, if all the following conditions are fulfilled:

- You took out this policy for non-professional purposes;
- this policy complements the purchase of an item or service sold by a supplier;
- You can prove that you are already covered for one of the risks covered by this policy;
- the policy that you wish to cancel has not been executed in full;
- You have not declared any covered Claim under this policy.

In this situation, you are entitled to cancel this contract by letter or any other lasting medium sent to the insurer of the new policy, together with a document proving that You already hold cover for one of the risks covered by the new policy. The insurer is required to refund the paid premium to You, within a period of thirty days after its cancellation.

If You wish to cancel your policy but do not fulfil all the above conditions, check the cancellation conditions stipulated in your policy in article 2 "Right to change your mind".

- Service quality and customer satisfaction are a priority for Us. However, if You are not entirely satisfied with our service, You may contact Us as set out in the "Administrative Provisions" section of the General Terms and Conditions in Article 11 "Complaints handling procedures".

Urgent need of medical assistance

► **Contact us (24h / day)**
On 00 33 (0)1 42 99 64 16*
Access for deaf and hard of hearing
<https://accessibilite.votreassistance.fr>

► **Please supply:**
Your policy No.
Who needs help?
Where? Why?
Who is taking care of patient?
Where, ehn and how can they be reached?

Claim request

- To register immediately your request for indemnification, please connect to:
<https://indemnisation.allianz-travel.fr>
- If you do not have Internet access, contact us (metropolitance France time zone):
on 00 33 (0)1 42 99 03 95*
from 9 a.m. to 6 p.m., Monday to Friday

*numéros non surtaxés

The policy has been drawn up in French and is subject to French law. The cover provided by this policy, **with the exception of assistance cover**, is governed by the French Insurance Code.

GENERAL TERMS AND CONDITIONS FORM AF1: CANCELLATION + MISSED FLIGHT FORM AF2: MULTI-RISK FORM AF3: ASSISTANCE

DEFINITIONS

Terms which start with a capital letter in the policy are either defined in this section or in this section.

DEFINITION OF THE PARTIES TO THE POLICY

THE INSURED/YOU:

- The Policyholder;
- the person(s) stated in your Specific Terms and Conditions, provided that they are resident in Europe for tax and legal purposes.

WE/US: AWP P&C which is the Insurer with which this insurance policy has been taken out. The assistance services are provided by AWP France SAS, hereinafter referred to in its business name "Allianz Travel",

POLICYHOLDER: the signatory of the Specific Terms and Conditions, who thereby undertakes to pay the insurance premium.

YOU: the Insured person or persons.

DEFINITION COMMON TO ALL TYPES OF COVER

ACCIDENT: any sudden, unforeseen event, external to the victim or the damaged item, constituting the cause of the Damage.

DEPARTURE: scheduled day and time of beginning of Trip.

FOREIGN/ABROAD: any country, **except for except for the country where You are resident or France and Countries that are not covered.**

EUROPE: The European Union (including the following French overseas territorial communities: Reunion, Martinique, Guadeloupe and Guyana) and Switzerland.

RANDOM EVENT: any sudden, unforeseeable event outside of the Insured's control.

FRANCE: Metropolitan France (including Corsica), Guadeloupe, French Guyana, Martinique, Mayotte, and St Barthélemy.

EXCESS: the share in the Damage payable by yourself when the Claim is settled. Excess amounts in respect of each type of cover are specified in the Table of Cover.

APPROVED ORGANISATION: Travel professionals, transport professionals, associations, works councils.

EXCLUDED COUNTRIES: North Korea: The up-to-date list of all Excluded Countries can be found at the Allianz Travel website on the following page: <http://paysexclus.votreassistance.fr>.

TIME LIMITATION: period beyond which any Claim is time-barred.

CLAIM: all damaging consequences of an event falling within the scope of one of the types of cover taken out. All Damages arising from the same initial cause constitute one and the same Claim.

SUBROGATION: process by which We replace You in respect of Your rights and legal actions against any party liable for your damages, to obtain repayment of the sums We have paid You following a Claim.

THIRD PARTY: any natural person or legal entity, except:

- the Insured person,
- members of his/her family,
- persons accompanying him/her,
- salaried or non-salaried employees of the Insured, in the performance of their duties.

PUBLIC AIR TRANSPORT: A passenger air transport service, providing seats to the public on a paying basis, which are distributed directly by authorised agents or by a Tour operator who has chartered the flight, with timetables, availability and prices that are issued publicly and which give rise to a printed travel ticket.

FLIGHT CONFIRMATION: formality required by the Tour operator, depending on the procedures stated in their terms and conditions of sale and enabling them to confirm the purchase of the ticket and to maintain the seat reservations.

SCHEDULED FLIGHT: scheduled flight made by a commercial aircraft, for which the specific timetable and frequencies comply with those published in the "Official Airlines Guide".

TRIP: trip lasting a maximum of 3 (three) months, organised, sold or supplied by Air France with which this policy was taken out and planned to take place within the period of validity of this policy.

► **Relating to cover for "Cancellation" (Forms AF1 and AF2):**

NATURAL DISASTER: event caused by the abnormal intensity of a natural agent.

SERVICE CHARGES: charges payable on issue, alteration or reimbursement of the ticket by Air France and corresponding to the production of the Travel file.

TEMPORARY INCAPABILITY: loss, for a limited period of time, of a person's functional capacity, which, on the day of the cancellation, obliges them to cease all activity, including professional activity if applicable, and which gives rise to a diagnosis and care by a doctor with accompanying medical treatment.

► **Under the departing Late Flight cover (Options AF2 and AF3)**

FLIGHTSTATS: refers to the US law company FlightStats Inc. 522 SW 5th Avenue Suite 200 Portland, OR 97207 USA – www.flightstats.com. Flightstats is a company supplying information about the effective flight departure and arrival times and with which AWP P&C has drawn up a partnership agreement. Inputs into the Flightstats flight delay database are made in particular by Air France for the flights concerning it.

FLIGHT DELAY: offset between the scheduled departure time mentioned on the Insured's ticket, his being called to the airport or his Flight registration form, and the actual time of departure, as long as it concerns the same flight plan, the same stopover(s) where applicable, and the same flight number.

► **Relating to cover for "Baggage Damage" (Forms AF2 and AF3):**

BODILY ACCIDENT: any unintentional bodily injury caused by the sudden action of an external cause.

ESSENTIAL ITEMS: items of clothing and toiletries providing You with replacements due to the temporary unavailability of your personal effects.

VALUABLES: jewels, items made from precious metal, precious stones, pearls, watches, furs, hunting rifles, photographic equipment, filming equipment, computer and mobile telephone equipment, equipment for recording or reproducing sound and images, as well as accessories to this equipment, objects other than clothes with an individual item value above €500 are considered to be Valuables.

WEAR AND TEAR: depreciation of an item's value caused by time, use or its current condition on the day of the Claim incident.

► **Relating to cover for "Assistance to persons" (Forms AF2 and AF3):**

LEISURE ACTIVITY: any practice of a sport or leisure activity on an amateur basis, during a course or sports or leisure activity package. Any competition, whether amateur or professional, organised under the aegis of a sports federation is not considered to be a leisure activity.

SEARCH COSTS: cost of operations undertaken by rescuers or rescue bodies, other than Your Travel companions, who set out specifically to search for You in a place which does not have any organised rescue services in the vicinity.

RESCUE COSTS: transport costs after an Accident (when You have been found) from the place where the Accident occurred to the nearest hospital.

ACCOMMODATION COSTS: additional hotel costs and cost of telephoning Us, following a covered event, excluding all costs for meals and drinks.

FUNERAL COSTS: first conservation costs, handling, placing in coffin, specific arrangements for transportation, conservation made compulsory by legislation, packaging and simplest coffin required for transportation and compliance with local legislation, excluding burial, embalming and ceremony costs.

MEDICAL COSTS: medically prescribed pharmaceutical, surgical, consultant's and hospital costs required for the diagnosis and treatment of an illness.

EMERGENCY HOSPITALISATION: a stay of over forty-eight (48) consecutive hours in a public or private hospital, for an emergency procedure, which is unscheduled and cannot be postponed.

IMMOBILISATION: being fully immobilised at home after a visit by a Doctor and the issuance of a medical certificate.

DOCTOR: any person who holds a medical qualification that is legally recognised in the country in which he/she usually carries out their professional activity.

ILLNESS: any deterioration to your health diagnosed by a Doctor.

ROUTE/LEG: itinerary to the destination indicated on the ticket or trip booking form, irrespective of the number of flights taken, in either the Outward leg or the Return leg.

► **Relating to cover for "Civil liability" (Forms AF2 and AF3):**

BENEFICIARY: person receiving payments made, not on their own behalf, but because of their relationship with the Insured.

BODILY INJURY: any bodily injury (wound, death) involuntarily suffered by a natural person.

CONSEQUENTIAL LOSS: any monetary loss resulting from deprivation of the enjoyment of a right, interruption of a service provided by a person or by an item, from the loss of a benefit and which is the direct or indirect consequence of bodily Injury or Damage to property.

PROPERTY DAMAGE: any Damage to, or accidental destruction of an item, and also any harm suffered by a pet.

CIVIL LIABILITY: obligation to repair the consequences of Damage caused to a third party by one's act or the act of persons for whom one is responsible or the act of things which one has custody of.

TERRITORY OF YOUR POLICY

The "Assistance to persons" and "Private civil liability abroad" cover apply in the country or countries visited during the Trip arranged by Air France, **excluding the Countries not covered.**

The other types of cover in your policy apply worldwide, **excluding the Countries not covered.**

The Flight Delay cover applies in the Departure and/or Arrival countries of the Flight sold by Air France.

TABLE OF COVER

COVER	COVER AMOUNTS AND LIMITS	EXCESSES OR INTERVENTION LIMITS
CANCELLATION / POSTPONEMENT OF TRIP (Forms AF1 and AF2)		
<ul style="list-style-type: none"> As a result of the occurrence of an event provided for in the policy (except those stated below) As a result of the employer changing the holiday date As a result of theft of identity documents 	Reimbursement of the cancellation charges in accordance with the scale of charges applied by the airline or reimbursement of the ticket alteration charges if the Trip is postponed: up to a limit of €6,500 per Insured and €32,000 per event	NONE 25% of the covered amount of cancellation or alteration charges, with a minimum of €30 and a maximum of €150 per Insured.
MISSED FLIGHT (Forms AF1 and AF2)		
<ul style="list-style-type: none"> If You miss your flight as a result of a random event 	Reimbursement for the new transport ticket or expenses of altering the initial Trip. Up to a limit of: <ul style="list-style-type: none"> price of one-way or round-trip OR <ul style="list-style-type: none"> amount of expenses for altering the initial Trip Within the limit per Insured of the cost of the one-way or round-trip ticket as initially booked.	NONE

COVER	COVER AMOUNTS AND LIMITS	EXCESSES OR INTERVENTION LIMITS
DEPARTING FLIGHT DELAY (Options AF2 and AF3)		
<ul style="list-style-type: none"> • Departing Flight Delay equal to or greater than 2 hours with respect to the time indicated on the Flight Ticket whatever the city of departure. 	Payment of a lump-sum indemnity of €50 per insured person and per flight delay,	NONE

Damage TO BAGGAGE (Forms AF2 and AF3)		
<ul style="list-style-type: none"> • Loss and/or accidental Damage to baggage, personal items and effects 	Compensation at replacement value, with a deduction for the item's Age, up to a limit of: • €1,200 per Insured and per Claim	Per Insured person and per Claim: €30
<ul style="list-style-type: none"> • Theft of valuables 	Compensation at replacement value, with a deduction for Wear and Tear, up to a limit of 50% of the "Baggage Damage" cover amount, per Insured person and per Claim	
<ul style="list-style-type: none"> • Delay in delivering the Covered property to the place where You are staying 	Reimbursement of the cost of essential goods per Insured person and per Claim limited to €150 , in case of a delay of more than 24 hours in the delivery of your baggage to the place where You are staying	NONE
The maximum cumulative amount of cover for "Baggage Damage" and "Theft of valuables" cannot exceed €1,200 per Claim.		

PERSONAL ASSISTANCE (Forms AF1 and AF3)		
<ul style="list-style-type: none"> • Repatriation Assistance: <ul style="list-style-type: none"> – organising and paying the cost of your return or transportation to a hospital – reimbursement of your Accommodation costs and those incurred by the Insured members of your family or an Insured person travelling with You – organising and taking charge of the return of an Insured travel companion and minor children 	<p>Actual costs</p> <p>Up to a maximum limit of €350 per Insured person</p> <p>Actual costs</p>	NONE
<ul style="list-style-type: none"> • Hospitalisation in situ: <ul style="list-style-type: none"> – paying the costs that enable a member of your family to get to You in hospital: <ul style="list-style-type: none"> • Round Trip • Cost of accommodation locally until You are repatriated – paying the costs of a travel companion's Round Trip Journey for the return of your minor children 	<p>Actual costs</p> <p>Up to a limit, per day, of €50 for a maximum of 7 days</p> <p>Actual costs</p>	NONE
<ul style="list-style-type: none"> • Medical and hospital costs abroad: <ul style="list-style-type: none"> – reimbursement of the costs You are responsible for (except dental costs) – reimbursement of emergency dental costs – advance for hospital costs 	<p>Up to the following limits, per Insured person and per insurance period:</p> <ul style="list-style-type: none"> • €150,000 • €300 • €150,000 	<p>Per claim: €30</p> <p>NONE</p>

COVER	COVER AMOUNTS AND LIMITS	EXCESSES OR INTERVENTION LIMITS
<ul style="list-style-type: none"> • Search and/or rescue costs: <ul style="list-style-type: none"> – Search costs – Rescue costs 	<p>Up to the following limits:</p> <ul style="list-style-type: none"> • per Insured person and per Claim: €2,500 • per Insured person and per Claim: €2500 	NONE
<ul style="list-style-type: none"> • Despatch of medicines to the location 	Despatch costs	NONE
<ul style="list-style-type: none"> • Assistance in the event of an Insured Person's death: <ul style="list-style-type: none"> – transporting the body – Funeral costs – additional costs for the transportation of the Insured members of the deceased's family or an Insured person 	<p>Actual costs</p> <p>Up to a limit of €750 per Insured person and per Claim</p> <p>Actual costs</p>	NONE
<ul style="list-style-type: none"> • Early return assistance: <ul style="list-style-type: none"> – organising and paying transportation costs 	Actual costs	NONE
<ul style="list-style-type: none"> • Legal assistance Abroad: <ul style="list-style-type: none"> – reimbursement of lawyer's fees – advance for bail 	<p>Up to the following limits, per Insured person and per insurance period:</p> <ul style="list-style-type: none"> • €1,500 • €8,000 	NONE
<ul style="list-style-type: none"> • «Unforeseen» assistance: <ul style="list-style-type: none"> – communicating with your family 	Actual costs	NONE

PRIVATE CIVIL LIABILITY ABROAD (Forms AF2 and AF3)		
<ul style="list-style-type: none"> • Bodily injury and consequential loss 	Up to a limit, per Claim, of €4,500,000	Per claim: €75
<ul style="list-style-type: none"> • Property damage and consequential loss 	Up to the limit, per claim, of €45,000	
<ul style="list-style-type: none"> • All damage combined: Bodily injury, property Damage and consequential loss 	Up to a limit, per event, of €4,500,000	

COMMON EXCLUSIONS TO ALL TYPES OF COVER

In addition to the specific exclusions stated for each type of cover, and any exclusions stated in the Definitions section, We never insure the consequences of the following circumstances and events:

1. damage of any kind that is intentionally caused or provoked by the Insured or with his/her complicity, or which arises from the Insured's wilful misconduct or fraudulent fault (Article L113-1 Paragraph 2 of the French Insurance Code) except in a case of self-defence or assistance to a person in danger;
2. criminal proceedings against the Insured;
3. suicide or attempted suicide of the Insured;
4. damages subsequent to:
 - the consumption of alcohol by the Insured and/or,
 - the consumption by the Insured of alcohol, drugs or any stupefying substance listed in the French Public Health Code, not medically prescribed;
5. unless stated otherwise in the policy cover, Damage resulting from Civil war or Foreign war, acts of terrorism, riots, popular movements, coups d'état, hostage taking, strikes;

6. civil or military application of nuclear reaction, i.e. transformation of the nucleus of atoms, transporting and processing radioactive waste, use of a radioactive source or body, exposure to ionising radiation, contamination of the environment by radioactive agents, an Accident or malfunction taking place on a site that transforms the nucleus of atoms;
 7. events for which liability may fall either on your Trip organiser by application of Title 1 of Law No. 2009-888 of 22 July 2009 on the development and modernisation of tourism services, or on the carrier, unless stated otherwise in the policy;
 8. the Insured's failure to comply with the safety rules imposed by the carrier or with any regulation issued by the local authorities;
 9. the Insured's failure to comply with any bans imposed by local authorities;
 10. restriction on the free movement of persons or property, airport closure, border closures,
- In addition, the following exclusions also apply:
11. damage that occurred before this policy was taken out;
 12. the consequences:
 - of infectious risk situations in an epidemic scenario,
 - exposure to infectious biological agents, chemical agents of a combat gas type, incapacitating agents, radioactive agents or to neurotoxic agents or agents with residual neurotoxic effects, requiring a quarantine period or specific preventive or monitoring measures or recommendations by the international health authorities or the local health authorities,
 - regarding natural and/or human pollution.

YOUR POLICY COVERAGE

CANCELLATION / POSTPONEMENT OF TRIP (FORMS AF1 AND AF2)

1. PURPOSE OF THE COVER

When You cancel your booking, the approved organisation or intermediary for your Trip may hold You responsible for all or part of the cost of the services; this is described as cancellation fees, and these fees increase as the Departure date approaches. The fees are calculated using a scale of charges specified in the General Terms and Conditions of Sale of your trip.

We will reimburse You for the amount of the cancellation expenses invoiced or the expenses for altering your tickets in the event of Trip postponement, but the Excess as indicated in the Table of cover.

2. EVENTS COVERED IN RELATION TO A CANCELLATION

Cancellation, notified before your Departure and after insurance has been taken out, must be the result of one of the following events which absolutely prevents You from Departing.

2.1. Temporary or permanent disability of:

- Yourself, your spouse or common-law partner, your ascendants or descendants, as well as those of your spouse,
- your brother, sister, brother-in-law, sister-in-law, son-in-law, daughter-in-law, father-in-law, mother-in-law, legal guardian or any person placed under your guardianship,
- your professional replacement,
- another member of your family provided that their hospital stay lasts for over 48 hours, directly resulting:
 - from an illness or Accident,

- the results, after-effects, complications or deterioration of an illness diagnosed or an Accident that took place before your Trip was booked.

If You cannot establish the true nature of this incapacity or if the information provided does not prove the materiality of the facts We can reject your Claim.

2.2. The death of:

- Yourself, your spouse or common-law partner, your ascendants or descendants, as well as those of your spouse,
- your brother, sister, brother-in-law, sister-in-law, son-in-law, daughter-in-law, father-in-law, mother-in-law, legal guardian or any person placed under your guardianship,
- your professional replacement,
- another member of your family.

2.3. Serious Damage to property resulting from:

- a burglary,
- a fire,
- water Damage,
- a climate event,

definitely requiring your presence at that location on your scheduled day of Departure to implement conservation measures and administrative actions, and which affects over 50% of:

- your main or secondary residence,
- your farming business,
- your business premises, if You are a tradesperson, trader, company manager or if You are in a liberal profession.

2.4. Your notification for an organ transplant at the time of your holiday.

2.5. A vaccination contraindication, the effects of vaccination or being medically unable to take preventive treatment required for your Trip destination, provided that You received a favourable medical opinion, prior to You booking the Trip.

2.6. Serious Damage to your vehicle occurring within the 48 hours prior to your Departure, definitely requiring your presence at that location on your scheduled date of Departure, for adjustment or repair operations and/or to implement the indispensable administrative actions.

2.7. An Accident or breakdown of your means of transport, en route, which creates a delay of over two hours, causing You to miss your reserved Departure flight, subject to You having made arrangements to arrive at the airport at least two hours before the boarding deadline time.

2.8. Redundancy of yourself or your spouse, provided that the procedure had not been started by the day on which You took out this policy.

2.9. Obtaining a salaried position or a paid work placement, taking effect before or during the scheduled dates for your Trip, when You had been registered as unemployed, provided that it is not an extension or renewal of a contract or an assignment provided by a temporary work company.

2.10. Change to the dates of your paid holidays, made by your employer. This cover is provided for salaried employees, excluding tradespeople, traders, members of a liberal profession, directors or legal representatives of a company. This holiday leave, corresponding to an entitlement, must have previously been agreed by the employer prior to booking the travel.

Compensation is paid after deduction of the specific Excess amount stated in the Table of Cover. This Excess also applies to those persons who are booked on the Trip at the same time as yourself.

This cover does not apply if the Holder of this policy is the company which has changed the holidays.

2.11. Your unforeseen, mandatory summons to appear in court, as a witness or for jury service, that cannot be postponed.

2.12. Your notification of a resit examination in connection with higher studies, at a date during your Insured Trip, provided that the examination failure was not known at the time when You took out this policy.

2.13. Refusal of a tourist visa from the authorities of your Trip country, provided that You had not submitted a request that was refused by these authorities for a previous trip and that your actions allowed sufficient time for them to take a position prior to your Departure and subject to your compliance with the constraints made by the administrative authorities of this country.

2.14. Theft, within 48 hours prior to Departure, of your identity papers (passport, identity card) which are essential to gain access to the means of transport and/or pass through the customs post(s) during your Trip, provided that the theft was officially reported by the Departure date at the latest.

Compensation is paid after deduction of the specific Excess amount stated in the Table of Cover. This Excess also applies to those persons who are booked on the Trip at the same time as Yourself.

2.15. Your professional transfer, imposed on You by your employer, but not in connection with a disciplinary matter, that requires You to move home during the time of your trip, or at the latest 8 days before the trip, subject to the condition that the transfer was not known, at the time when this policy was taken out.

- 2.16. Your notification of the adoption of a child** during the period of your Trip, provided that the notification was not known by You at the time when You took out this policy.
- 2.17. A riot an attack or a terrorist act occurring abroad in the city or cities of destination or stay.**
The cover applies only to flight-only reservations.
It applies when the following conditions are satisfied:
- the event has resulted in Damage to property and bodily injury in the destination town(s) or the town(s) where You are staying,
 - the French Foreign Affairs Minister has advised against travel to the destination town(s) or town(s) where You are staying,
 - your travel organiser is unable to offer You an alternative destination or replacement destination or place of stay
 - the date scheduled for your Departure is less than 30 days after the date on which the event occurred,
 - no similar event occurred in the destination town(s) or the town(s) where You are staying, within the 30 days before the Trip was booked.
- 2.18. Cancellation, for one of the events listed above (articles 2.1. to 2.17), of one or more persons who booked at the same time as yourself and who are Insured under this policy, if, as a result of this withdrawal, You are obliged to Trip alone.**
However, for persons who are part of the same residence for tax purposes, all Insured persons in the residence for tax purposes are covered under the «Cancellation» cover.



IMPORTANT

All of the services covered by this policy, irrespective of whether they are additional or sequential, constitute a single Trip, which only has one single date of Departure: the date stated by the Trip's Approved Organisation or Intermediary as being the start of the services.

3. AMOUNT COVERED

We reimburse You within the limits of the amounts indicated in the Table of Cover for the amounts of the cancellation costs invoiced by Air France, by application of the contractual rates appearing in the General Conditions and Terms Sale.

In all cases, our indemnification is limited to the total amount of the costs for which you were Invoiced and about which you informed Air France on the day the event occurred.

With respect to airport taxes, **only taxes for which reimbursement in the event of cancellation is not under Air France liability can be covered by the Insurer, as long as these taxes are included in the price of the insured trip.**

On this subject, We will reimburse You for the tax concerning the fuel surcharge of the carrier (codified YQ or YR) and the handling costs related to the processing of the tax reimbursement by the carrier in the amount of twenty (20) euros.

The options taken out before and after booking and associated with the flight or fully refundable.

Service Costs are entirely refundable as long as they are part of the insured total declared when this policy is taken out.

The costs of gratuities, visas and other expenses other than the Service Cost, and the premium paid against subscription to this policy are not reimbursable.

In all cases, the indemnification by the Insurer shall not exceed the cost of the insured Flight declared on subscription to this policy and mentioned in the Flight Sales Contract unless options were purchased after the booking of the flight.

An Excess per insured person, the amount of which appears in the Table of Cover, is always deducted from the indemnity due to You.

4. COVER EXCLUSIONS

In addition to the exclusions that are common to all types of cover, the consequences of the following circumstances and events are also excluded:

- 4.1. illnesses already diagnosed or Accidents that had already occurred, or treatment or relapse or deterioration or hospitalisation between the date on which your Trip booking was made and the date on which this policy was taken out;
- 4.2. unstabilised illnesses or injuries that were diagnosed or treated during the 30 days prior to your travel booking;
- 4.3. voluntary termination of pregnancy, in vitro fertilisation;

- 4.4. forgetting to get vaccinated or failure to take the preventive treatment necessary for your Trip destination;
- 4.5. epidemics, the local health situation, pollution, meteorological or climate events, Natural Disasters occurring abroad, definitely caused by the abnormal intensity of a natural agent and those natural disasters referred to in Law N° 82-600 of 13 July 1982;
- 4.6. any event that occurs between the date on which You booked your Trip and the date when You took out this policy.
- 4.7. airport taxes coded as QW and QX, as well as any other taxes reimbursable by airlines and/or by flight ticket distributors, in accordance with article L113-8 of the consumer code.
- 4.8. Any cancellation costs that might be incumbent on the Authorized Travel Organization in accordance with the European Directive of 25 November 2015 concerning lump-sum traveling and related flight services.

5. WHAT YOU MUST DO IN THE EVENT OF CANCELLATION

In the event of a Claim, You must firstly notify AIR FRANCE of your withdrawal by the quickest method possible as soon as the covered event that prevents your Departure takes place.

You must advise Us of the Claim **within five working days** of Your knowledge of the event, except in the case of exceptional circumstances or force majeure: **If You fail to meet this deadline and We incur a loss because of your late notification, the indemnification may be reduced to the cost of the loss.**



To make declaration easier and Claim handling more efficient, You are advised to declare the Claim via the following website: <https://indemnisation.allianz-travel.fr>

You will be given a confidential access code so that You can track your Claim 24/24.

The Insured may call the Insurer on the phone from Monday to Friday, between 9 am and 6 pm (Metropolitan France time):

From France (if the Insured's current location is in France)

- No. 01 42 99 03 95 (no extra charge) if You speak French
- No. 01 42 99 03 97 (no extra charge) for non-French speaking Insured

Outside France (if the Insured's current location is not in France)

- No. 00 33 1 42 99 03 95 if You speak French
- No. 00 33 1 42 99 03 97 for non-French speaking Insured

We will provide You with the information needed to make your Claim statement and You will be required to supply Us with all documents and information to serve as proof of the reason for your cancellation and allow Us to assess the amount of compensation due to You.

If the reason for your cancellation is medical, if You wish, You may send the medical details in an envelope marked "Confidential" for the attention of the insurer's medical expert (Médecin conseil).

6. SUPPORTING DOCUMENTS TO BE PROVIDED



IMPORTANT NOTE

It is the Insured's responsibility to prove that all the conditions required for implementation of this "TRIP CANCELLATION / POSTPONEMENT" cover have been met by supplying the supporting documents listed below.

These documents and all the information You supply will be used for the purposes of justifying the reason for your Cancellation or Postponement and for assessment of the compensation amount.

If the reason for your cancellation or postponement is medical, if You wish, You may send the medical details in an envelope marked "Confidential" for the attention of our medical expert (Médecin conseil).

If the documentation provided does not prove the materiality of the Covered event, the Insurer will be entitled to reject the your Claim for compensation.

COVERED EVENTS	SUPPORTING DOCUMENTS TO BE PROVIDED
IN ALL CASES	<ul style="list-style-type: none"> the Trip Memo issued by Air France on booking, the reimbursement credit note issued by Air France on cancellation, when applicable, the official document showing the relationship with the person who was the reason for the cancellation or postponement (copy of the family identity booklet, partnership certificate, etc.), R.I.B. (bank account details), after the file has been reviewed, any other document that We may request.
In the event of temporary or permanent disability	<ul style="list-style-type: none"> the medical questionnaire to be filled in by the patient's doctor if relevant, medical prescriptions for drugs, if relevant, test results, if relevant, a copy of the sickness certificate, if relevant, a hospitalisation form, after the file has been reviewed and if requested by Us: statements showing reimbursement by the health insurance body of which the Insured is a member.
In the event of death	<ul style="list-style-type: none"> a copy of the death certificate, if relevant, contact details for the lawyer dealing with the estate of the deceased Insured person.
For serious Property Damage	<ul style="list-style-type: none"> the acknowledgement of the Claim declaration to the home insurance company, in the event of a burglary, a copy of the report made to the police authorities.
In case of summons for an organ transplant	<ul style="list-style-type: none"> a copy of the summons notice.
In the event of medical contraindication to vaccination or being unable to take preventive treatment	<ul style="list-style-type: none"> the medical certificate stating the contraindication to vaccination or the advice about not taking preventive treatment, any medical document proving the situation that is incompatible with vaccination or preventive treatment.
For serious Damage to a vehicle 48 h before Departure	<ul style="list-style-type: none"> the acknowledgement of the Claim declaration to the vehicle insurance company, or a copy of the vehicle repair and/or towing bill.
In the event of an Accident or mechanical breakdown of the means of transport used for travel to the departure point:	<p>Public transport:</p> <ul style="list-style-type: none"> the travel ticket for the public transport, stating the Departure time, a copy of the certificate provided by the transport company stating the date and time of the incident and the length of the delay or stoppage. <p>Private transport:</p> <ul style="list-style-type: none"> a copy of the bill for the breakdown repair/towing, if applicable, the acknowledgement of the Claim declaration to the vehicle insurance company,
In the event of redundancy	<ul style="list-style-type: none"> a copy of the letter summoning You to the pre-redundancy interview, a copy of the redundancy letter.
In the event of obtaining a job	<ul style="list-style-type: none"> a recent jobseeker document or Employment Centre registration document, a copy of the letter offering a position or the employment contract.
In the event of obtaining a paid work placement	<ul style="list-style-type: none"> a recent jobseeker document or Employment Centre registration document, a copy of the agreement relating to the paid work placement.
In the event of cancellation or change to the Insured's paid holidays imposed by the employer	<ul style="list-style-type: none"> a copy of the original holiday approval document, a copy of the pay-slip showing the summary of holidays for the month of the cancelled Trip.
In the event of a resit examination:	<ul style="list-style-type: none"> a copy of the examination resit notification letter, a copy of the postponement or the educational report stating the postponement.

COVERED EVENTS	SUPPORTING DOCUMENTS TO BE PROVIDED
If a tourist visa is refused:	<ul style="list-style-type: none"> a copy of the invoice issued by the Embassy for the visa application a copy of the visa refusal letter issued by the competent authority and addressed to the person
If identity documents have been stolen:	<ul style="list-style-type: none"> a copy of the detailed crime report drawn up by the police authorities
For a professional transfer:	<ul style="list-style-type: none"> a copy of the signed amendment to your employment contract, which states the date and place of your transfer.
In case of summons to act as a witness or juror:	<ul style="list-style-type: none"> a copy of the official notice.
Notice of child adoption proceedings	<ul style="list-style-type: none"> a copy of the official notice.
In the event of a riot, attack or terrorist act that occurs Abroad	<ul style="list-style-type: none"> the document issued by the French Foreign Affairs Ministry advising against travel to the destination town(s) of the Trip; the confirmation letter from Air France at they cannot offer You a destination other than the originally planned destination.

MISSED FLIGHT (FORMS AF1 AND AF2)

1. PURPOSE OF THE COVER

If You miss your aircraft Departure or the return from your Trip because of a Random Event, and if your ticket cannot be amended, provided that You are leaving for the same destination within the 24 hours that follow the initial Departure time and within the limits given in the Table of Cover:

For the missed outward flight:

- either the price of a new round-trip ticket if the missed Departure flight of your Trip systematically leads to the loss of your initial return ticket;
- or the price of a new outward ticket if You bought a simple Outward ticket;

For the missed Return flight:

- either the price of the new Return ticket,

When your initial Round-Trip ticket can be amended, We will refund You the amendment expenses if the initial Outward or Return ticket has been re-validated for another flight, and has not been purely and simply cancelled.

2. COVER EXCLUSIONS

In addition to the exclusions that are common to all types of cover, the consequences of the following circumstances and events are also excluded:

- any circumstance that only harms the simple pleasure of your Trip;
- failure of any kind, including financial failure, of your travel organiser or carrier making it impossible for it to perform its contractual obligations;
- epidemics, local health situations, pollution, meteorological or climate events;
- Natural disasters, subject of the procedure covered by Law N° 82-600 of 13 July 1982;
- Missed flights due to a change of schedules because of the carrier.
- any event that occurs between the date on which You booked your trip and the date when You took out this policy.

3. WHAT YOU MUST DO IN THE EVENT OF A MISSED FLIGHT

In the event of a Claim, You must notify Us that You have missed the flight by the quickest methods (receipted notification) when the event that prevents your Departure takes place.

You must advise Us of the Claim within **five working days** of your knowledge of the Event, except in the case of exceptional circumstances or force majeure: **If You fail to meet this deadline and We incur a loss because of your late notification, the indemnification may be reduced to the cost of the loss.**



To make declaration easier and Claim handling more efficient, You are advised to declare the Claim via the following website: <https://indemnisation.allianz-travel.fr>

You will be given a confidential access code so that You can track your Claim 24/24.

The Insured may also call the Insurer on the phone from Monday to Friday, between 9 am and 6 pm (Metropolitan France time):

From France (if the Insured's current location is in France)

- No. 01 42 99 03 95 (no extra charge) if You speak French
- No. 01 42 99 03 97 (no extra charge) for non-French speaking Insured

Outside France (if the Insured's current location is not in France)

- No. 00 33 1 42 99 03 95 if You speak French
- No. 00 33 1 42 99 03 97 for non-French speaking Insured persons

We will provide You with the information needed to make your Claim statement and You will be required to supply Us with any documents and information to enable Us to assess the amount of compensation due to You, in particular:

- any document which represents the situation which caused the obstacle to Travel.
- the "unused" outward and/or return air ticket,
- the passenger receipt for the new ticket,
- the boarding card for the new ticket.
- any other supporting documents, at our request, after examination of the brief.

DEPARTING FLIGHT DELAY (OPTIONS AF2 AND AF3)

1. SCOPE OF COVER

If Your flight is delayed by a time equal to or greater than two (2) hours with respect to the time indicated on your ticket, We will refund you automatically by a lump-sum indemnity.

This cover applies to outgoing and return flights whatever the city of departure.

2. COVER TOTAL

The flat fee indemnity total is indicated in the Table of Cover.

The terms for the payment of this indemnity are specified in article 11. **SETTLEMENT OF INCIDENTS** in the Administrative Provisions.

3. COVER EXCLUSIONS

In addition to the exclusions common to all the covers, the consequences of the following circumstances and events are also excluded:

- 3.1. delays caused by the temporary or final cancellation of a flight, ordered by the administrative authorities or any other authority, announced more than twenty-four (24) hours before the departure time indicated on the Ticket;
- 3.2. delays caused by strikes of all the personnel required for the departure of the flight;
- 3.3. the consequences of canceled flights;
- 3.4. flight delays of less than two (2) hours.

4. WHAT YOU MUST DO IN THE EVENT OF A DEPARTING FLIGHT DELAY

You do not need to request indemnification or supply any supporting documents

Under the terms of the information supplied to Us by Flightstats, the cover applies automatically after 2 hours of flight delay with respect to the time indicated on the ticket.

To obtain the indemnity to which you are entitled, an SMS message and an email message will be sent to you automatically as soon as We receive the flight delay information from Flightstats.

A hypertext link in the SMS and email messages will request You to supply Us with the following elements so that we can pay the indemnity into your bank account:

- your Air France booking reference
- details of your bank account (BIC and IBAN).

However, if you do not receive an SMS or email message from us, following the delay concerned, you can declare the delay to Us by phone on the following numbers within a maximum of five (5) working days, to obtain the indemnity to which you are entitled:

From Monday to Friday from 9 a.m. to 6 (metropolitan France time):

From France (if the Insured's current location is in France)

- No. 01 42 99 03 95 (no surcharge) for French-speaking insured parties
- No. 01 42 99 03 97 (no surcharge) for the non-French-speaking insured parties

From out France (if the Insured's current location is not in France)

- No. 00 33 1 42 99 03 95 for French-speaking insured parties
- No. 00 33 1 42 99 03 97 for the non-French-speaking insured parties

If indemnification is requested over the phone, the following information must be supplied orally. Clf your ticket was booked on the day of departure, automatic indemnification in the event of a departing flight delay cannot apply. You can declare the delay to Us on the phone, on the numbers indicated above, within a maximum of five (5) working days, to obtain the indemnity to which you are entitled.

DAMAGE TO BAGGAGE (FORMS AF2 AND AF3)

1. PURPOSE OF THE COVER

1.1. Loss and/or accidental damage to baggage, personal items and effects

We cover, up to the amount limits shown in the Table of cover amounts, the loss of and/or accidental Damage to baggage, personal items and effects carried with You or bought during your Trip, and resulting from:

- partial or complete destruction,
- loss during carriage by a transport company, when the baggage, personal items and effects carried with You or purchased during the trip have been entrusted to the company,
- theft, **subject to the specific clauses on theft of valuables contained in Article 1.2.**

Specific cases:

• **Accidental Damage to photographic or video equipment:**

We cover accidental damage to photographic or video equipment when these articles are damaged at the time when You have a bodily Accident.

• **Theft from a vehicle:**

We cover the theft of articles transported out of sight in the boot, after the vehicle in which You are traveling has been broken into between the hours of 7 am and 10 pm (local time).

The vehicle must not be a convertible, and must be locked completely, with the windows and sunroof closed.

It is Your responsibility to provide proof of the vehicle break-in and proof of the time at which the theft was committed.

1.2. Theft of Valuables

We cover, up to the amount limits shown in the Table of cover amounts, the theft of valuables that You are carrying on Your person, or that You are using or that You have deposited in an individual left luggage locker or a hotel safe.

1.3. Delay in delivering the Covered property

In the event of the delayed delivery of the Insured's Covered property to the Insured's holiday location, cover is provided up to the limit stated in the Table of Cover.

If a single event results firstly in delayed delivery, followed by loss and/or Damage to the Covered property, the compensation paid in respect of "delayed delivery of the Covered property" will be deducted from the sums due in respect of cover for "Loss or Damage during transportation" up to the ceiling limit stated in the Table of Cover.

2. DAMAGE ASSESSMENT AND COMPENSATION

2.1. Cover amount

• Loss and/or accidental Damage to baggage, personal items and effects

Cover is provided up to the limit per Insured person, stated in the Table of Cover for all Claims arising during the insurance period.

• Theft of Valuables

Compensation in the case of theft of Valuables may not exceed 50% of the amount covered in respect of "Loss and/or accidental Damage to baggage, personal items and effects".

• Delay in delivering the Covered property

If the Covered property is over 24 hours late in being delivered to the Insured's place of stay the Insurer will refund the Insured's expenses that he/she incurs to purchase Essential items while awaiting the baggage, up to the amounts specified in the Table of Cover.



IMPORTANT

In this case, the Insured must obtain confirmation of the delayed baggage delivery from the Transport company and this document must state the actual delivery date and time.

2.2. Calculation of the compensation amount

The compensation calculation is based on the replacement value of articles of the same type, with a deduction for Age and up to the limit amounts stated in the Table of Cover.

It is assessed by mutual agreement and may never exceed the amount of the Damage suffered, nor does it take consequential Damage into account.

We forego application of the proportional rule on capital provided for by Article L 121-5 of the French Insurance Code.

3. IF YOU FIND THE STOLEN OR LOST ITEMS

If the stolen or lost items are found, **You must notify Us by registered letter as soon as You know about it:**

AWP FRANCE SAS
Service Indemnisation Assurances (Insurance Compensation Department)
DOP01
7 rue Dora Maar
CS 60001
93488 Saint-Ouen Cedex

• **if We have not yet made a compensation payment to You**, You must recover possession of these items, and if the cover applies, We will then only be responsible for payment for Damage or for any missing items;

• **if We have already paid compensation to You**, You can choose to either relinquish or to recover these items and repay the compensation amount We have paid You, subject to deduction for Damage or any missing items.

However, if You do not ask to recover possession of these items within 15 days from the date on which You were notified that they had been found, – consider that You are opting for relinquishment.

4. COVER EXCLUSIONS

In addition to the exclusions that are common to all cover, the following are also excluded:

4.1. theft, damage, destruction or loss:

- as a result of a decision by an administrative body or a prohibition on the transportation of certain items,
- occurring during removals;

4.2. partial or complete destruction, Damage to or loss of Valuables of any kind whatsoever, including during their carriage by a transport company;

4.3. thefts committed by your staff in the performance of their duties;

4.4. thefts committed without a break-in or by using duplicate keys;

4.5. theft of articles committed in a public place, when those articles were not under continuous supervision;

4.6. damage resulting from the Insured item's own inherent vice, its normal wear and tear, or the leakage of liquid, fats, colourants or corrosive substances forming part of the Insured baggage;

4.7. damage to fragile articles, pottery and glass, porcelain or marble objects;

4.8. items lost, forgotten or misplaced by your own actions or by the actions of your travel companions;

4.9. damage resulting from scratches, grooves, tears or stains;

4.10. damage resulting from smoking-related Accidents;

4.11. thefts from a campsite, whilst under canvas;

4.12. damage caused to:

- documents, identity documents, credit cards, magnetic cards, travel tickets, cash, shares and securities, keys,
- equipment of a professional nature, sales representatives' product sample collections, goods, medical equipment and drugs, perishable foods, wines and spirits, cigarettes, cigars and tobacco,
- all downhill, cross-country and water-skiing kit and equipment (skis, monoskis, surfboards, wakeboards, poles, footwear, etc.), windsurfing boards, golfing equipment, diving bottles, bicycles, paragliders, parachutes, model aeroplanes, boats, car accessories; caravan, camping car, and boat furniture,
- musical instruments, objets d'art and crafted objects, antiques, religious objects, collectable items,
- video game consoles and their accessories,
- clothing and accessories worn on your person,
- spectacles (lenses and frames), contact lenses, prostheses and aids of all kind, unless they are destroyed or damaged at the time of an Accident causing serious bodily injury to the Insured,
- animals.

5. WHAT YOU MUST DO WHEN MAKING A CLAIM

You must:

- **In the event of theft:** file a formal complaint, within 48 hours, with the police authorities closest to the scene of the crime.
- **In the event of complete or partial destruction:** obtain a written report of the Damage, produced by a competent authority or the person responsible; or failing this, by a witness.
- **In the event of loss or partial or complete destruction by a transport company:** it is essential to have a report drawn up by a qualified employee of this company.

In all cases, You must:

- take all measures so as to limit the consequences of the Claim incident;
- Advise Us of the Claim, by registered letter, within five working days of your knowledge of it, except under exceptional circumstances or a case of force majeure; this deadline is reduced to 48 hours in the case of theft.

If You fail to meet this deadline and We incur a loss because of your late notification, the indemnification may be reduced to the cost of the loss.

• Contact Us:



To make declaration easier and Claim handling more efficient, You are advised to declare the Claim via the following website: <https://indemnisation.allianz-travel.fr>

You will be given a confidential access code so that You can track your Claim 24/24.

The Insured may also call the Insurer on the phone from Monday to Friday, between 9 am and 6 pm (Metropolitan France time):

From France (if the Insured's current location is in France)

- No. 01 42 99 03 95 (no extra charge) if You speak French
- No. 01 42 99 03 97 (no extra charge) for non-French speaking Insured

Outside France (if the Insured's current location is not in France)

- No. 00 33 1 42 99 03 95 if You speak French
- No. 00 33 1 42 99 03 97 for non-French speaking Insured persons

We will provide You with the information needed to submit Your Claim and You must send Us documents in support of Your Claim, which, depending on the case, may be:

- the receipt for your crime report,
- the baggage check-in label,
- the certificate of late delivery of the baggage by the carrier.
- the Damage or loss report drawn up by the carrier,
- the original invoices for the purchase, or repairs, or refurbishment of the items to be indemnified.
- in the event of the theft of Valuables: photographs and a recent estimation certified by an approved expert for jewelry.
- for theft from a vehicle, proof that the vehicle was broken into:
 - a copy of the detailed crime report drawn up by the police authorities
 - a copy of the vehicle repair invoice or the letter acknowledging receipt of your Claim statement by your car insurance company or, for a rental, a copy of the Damage report drawn up.
- any other supporting documents, at our request, after examination of the Claim.

PERSONAL ASSISTANCE (FORMS AF2 AND AF3)

1. PURPOSE OF THE ASSISTANCE SERVICES

When You call on Us for assistance, decisions regarding the nature, the appropriateness, and the way in which the measures to be taken are organised are the exclusive responsibility of our Assistance Department.

1.1. Repatriation Assistance

If Your state of health requires You to be repatriated, We will assist You as follows.

- **By organising and paying the cost of your return or transportation to a hospital**

We organise and pay the cost of your return to your home in Europe or transport to the hospital which is closest to your home and/or is the most suitable to provide the care required by your state of health.

In this case, if You wish, We can then organise your return to your home in Europe as soon as your state of health permits.

- **Reimbursement of your accommodation costs and those incurred by the Insured members of your family or an Insured person travelling with You**

On presentation of receipts, We reimburse You, up to the limits stated in the Table of Cover, for your additional accommodation costs and those incurred by the Insured members of your family or by an Insured person travelling with You, from the day You are immobilised up to the day of your repatriation to your home in Europe.

- **By organising and paying the costs of the return of an Insured travel companion and minor children**

We also organise, and pay the costs, once our medical department has agreed to this, for a trip for an Insured person who is with You at the holiday location to enable that person to accompany You and/or enable the minor children who were travelling with You to return home if no adult member of your family is present at the holiday location with them and if your repatriation takes place more than 24 hours before their originally planned return date.



IMPORTANT

Decisions are only taken in consideration of your medical interests.

Our doctors contact the local medical teams and, if required, your usual medical practitioner, in order to gather the information that will enable the most appropriate decisions in respect of your state of health to be taken.

Your repatriation is decided on and managed by medical staff who hold qualifications that are legally recognised in the country in which they usually practice their professional activity.

If You refuse to comply with the decisions taken by our Medical Department, You discharge Us of any liability in relation to the consequences of such an initiative and lose all rights to services and compensation from Us.

Moreover, under no circumstances can We carry out the role of local emergency services organisations, nor can We pay the cost of expenses thus incurred.

1.2. Hospitalisation in situ

- **Paying the cost to enable a member of your family to get to your hospital bedside**

If You are hospitalised locally for more than 7 days, or more than 48 hours if You are a minor or disabled and were not accompanied by another adult member of your family during your trip:

- We pay the cost of a Round Trip for a member of your family staying in Europe to enable them to get to your hospital bedside;
- On presentation of receipts, We refund You, up to the limit amount stated in the Table of Cover, for the cost of accommodation incurred by that person up to the day when You are repatriated.

This service is not additional to the «Organisation and payment for the return of an Insured travel companion and minor children» cover.

1.3. Medical and hospital expenses abroad

Up to the amount limits stated in the Table of Cover, less the Excess stated in the same table:

- **Reimbursement of the costs You are responsible for (except dental costs)**

If, outside France or outside the country where You are resident, You incur medically prescribed medical or hospital expenses, We will reimburse You for the remaining costs payable by yourself (except dental costs) after payment by your basic health insurance body, your health insurance company or any other insurance or provident organisation.

- **Reimbursement of emergency dental expenses**

We also reimburse You for the remaining emergency dental expenses payable by You after payment by your basic health insurance body, your health insurance company or any other insurance or provident organisation.

To receive this type of refund, You must belong to a primary health insurance scheme.

- **Advance for hospital costs**

In the event of hospitalisation, We can make an advance for the costs, by direct payment to the hospital up to the ceiling limit stated in the Table of Cover.

In this case, You undertake to repay this advance to Us within three months of the date of your return from the trip.

After this time, We will be entitled to Claim expenses and legal interest at the statutory rate in addition.

Our refunds and/or advances cease on the day on which our medical department considers that it is possible for You to be repatriated.

In all cases, You undertake to submit your reimbursement Claim to your basic health insurance body, your insurance company or any other insurance or provident organisation from which You can Claim.

1.4. Search and/or rescue costs

We reimburse You for search costs at sea or in the mountains and/or the rescue costs incurred up to the ceiling limit stated in the Table of Cover on submittal of justifying documents

1.5. Despatch of medicines to the location

When You are abroad, if You need medicines that cannot be found locally:

- **subject to the agreement of your prescribing Doctor**, We undertake to despatch the medicines that cannot be found locally, **if they are essential to a curative treatment in progress, provided that no equivalent medication can be prescribed for You locally and that national and international customs regulations or health regulations do not prevent the medicines from being despatched;**
- We will get these products to You as soon as possible. We can not, however, be held liable for delays attributable to the carrier companies used or for the potential unavailability of the medicines.

You undertake to refund Us the cost of these medicines within three months of receiving them. After this time, We will be entitled to Claim expenses and legal interest at the statutory rate in addition.

1.6. Assistance in the event of an Insured person's death

In the event of the death of an Insured person, We organise and pay the cost of:

- **transportation of the body** from the location where it is placed in the coffin to the burial place in Europe,
- **Funeral expenses**, up to the ceiling limit stated in the Table of Cover,
- **additional expenses for the transport of the Insured members of the deceased person's family or an Insured person, travelling with the deceased person**, insofar as their originally planned means of returning to Europe can no longer be used on account of this death.

1.7. Early return assistance

We organise and pay the costs, if the originally planned means for your return Trip to Europe can no longer be used:

- either for your return home, and if necessary, for the Insured members of your family travelling with You,
- or for a round trip for one of the persons Insured under this policy and shown on the same policy application form.

You can receive this service in the following cases:

- **in the case of an illness or Accident, resulting in emergency hospitalisation which commences during your trip** and which, in the opinion of our Medical Department is of a life-threatening nature, of your spouse or common-law partner, of an ascendant or descendant, of a brother, sister, your legal guardian, a person for whom You are the guardian, who is not taking part in the trip;

- **in order to attend the funeral after the death** of your spouse or common-law partner, of an ascendant, descendant, brother, sister, brother-in-law, sister-in-law, son-in-law, daughter-in-law, father-in-law, mother-in-law, your legal guardian, a person for whom You are the guardian, not taking part in the trip and living in Europe;
- **in the event of Damage to property** as a result of a burglary, fire, water Damage or climate event, making your presence at the location essential to implement conservation measures and administrative actions, and affecting over 50% of:
 - your main or secondary residence,
 - your farming business,
 - your business premises, if You are a tradesperson, trader, company manager or if You are in a liberal profession.

1.8. Legal assistance Abroad

• Reimbursement of lawyer's fees

When a legal action is commenced against You, We reimburse You for your lawyer's fees, on presentation of receipts and up to the ceiling limit stated in the cover and excess amounts table, insofar as:

- the lawsuit is not related to your professional activity,
- the lawsuit does not relate to using or keeping a terrestrial motor vehicle,
- the actions with which You are charged are not, under the legislation of the country in which You are staying, subject to criminal penalties.

• Advance for bail

If You are imprisoned or threatened with imprisonment, provided that the proceedings in which You are involved are not motivated by:

- trafficking of drugs or narcotics,
- your participation in political movements,
- any voluntary infringement of the laws of the country in which You are staying.

We will advance You, up to the limit shown in the cover and excess amounts table, the legally required amount of bail.

In this case, You have three months from the date on which the sum was deposited to repay Us for this advance.

After this time, We will be entitled to Claim expenses and legal interest in addition.

1.9. «Unforeseen» assistance

• Communicating with your family

If You are unable to contact your family, if You can manage to contact Us, We will transmit your urgent messages to them.

2. COVER EXCLUSIONS

In addition to the exclusions that are common to all cover, the following are also excluded:

► For all types of assistance cover:

- 2.1. **expenses incurred without the prior approval of our Assistance Department;**
- 2.2. **the consequences of pre-existing illnesses or injuries, diagnosed and/or treated, which required a continuous stay in hospital or a one-day hospital stay or outpatient treatment in the 6 months prior to the assistance request;**
- 2.3. **the consequences of an unconsolidated ailment being treated and from which You are still convalescing, as well as any ailments occurring during a trip taken for the purpose of diagnosis and/or treatment;**
- 2.4. **the possible results (check-up, additional treatment, recurrence) from an ailment which previously gave rise to a repatriation;**
- 2.5. **the consequences of ailments / accidents or minor injuries that can be treated at the location;**
- 2.6. **the consequences of pregnancy including its complications, beyond the 28th week, and in all cases, voluntary termination of pregnancy, childbirth, in vitro fertilisation and their consequences;**
- 2.7. **the consequences of:**
 - **infectious risk situations in an epidemic scenario,**
 - **exposure to infectious biological agents,**
 - **exposure to chemical agents of a combat gas type,**
 - **exposure to incapacitating agents,**
 - **exposure to neurotoxic agents or agents with residual neurotoxic effects,****which require a quarantine period or specific preventive or monitoring measures by the local and/or national health authorities of the country in which You are staying;**

- 2.8. **your participation in any sport practised as a professional or under a paid contract, in addition to preparatory training;**
- 2.9. **your failure to comply with official prohibitions and your non-compliance with official security rules, related to the practice of a sports activity;**
- 2.10. **the consequences of an Accident sustained during the practicing of one of the following sports: skeleton, bob sleigh, ski jumping, mountain climbing with roped-up sessions, rock face climbing, underwater diving with self-contained breathing apparatus, speleology, bungee jumping, delta plane, paragliding, acrobatic flight, gliding, any parachuting activity and any sport with or from ultralight motorized aircraft under the terms of the civil aviation code;**
- 2.11. **expenses not expressly mentioned as giving rise to a refund, in addition to the cost of meals and any expenses for which You are unable to produce a receipt;**

► In addition, under the «Medical and hospital costs Abroad» cover, the following are excluded:

- 2.12. **the cost of thermal spa treatment, heliotherapy, slimming treatments, rejuvenation cures, and all kinds of "comfort" or beauty treatments, physiotherapist's costs;**
- 2.13. **the costs of implants, prostheses, artificial aids and optical costs;**
- 2.14. **vaccination expenses;**
- 2.15. **the cost of treatment or care not resulting from a medical emergency;**
- 2.16. **the cost of treatment or care, the therapeutic nature of which is not recognised by French legislation.**

3. WHAT YOU MUST DO WHEN MAKING A CLAIM

3.1. To request assistance

You must contact Us or get a third party to contact Us as soon as your situation is expected to involve early return or expenses that fall within the scope of our cover.

Our services are available to You 24 / 7:



by calling 24 / 7:

From France on **01 42 99 64 16** (call not surcharged) or

From outside France on **00 33 1 42 99 64 16** (call not surcharged)

You will be immediately assigned a case number and We will ask You to:

- tell Us your policy number,
- give Us an address and telephone number where We can contact You and the details of the people who are assisting You,
- allow our Doctors to access all your medical information or the medical information for the person needing our assistance.

3.2. For a refund Claim

You can contact Us:



- either by mail to the address given in article 8 "Address for sending supporting documents to be provided in the event of a Claim" of the administrative provisions.

- or, call Us Monday to Friday, between 9 am and 5.30 pm (Metropolitan France time zone):

From France on **01 42 99 08 83** (call not surcharged) or

From outside France on **00 33 1 42 99 08 83** (call not surcharged)

To receive a refund of expenses advanced by the Insured with the approval of AWP France SAS, the Insured must provide AWP France SAS with all the supporting documents that will enable Us to determine the validity of the Claim.

Depending on the subject of the request, referring to the covered assistance services, the Insured must send the original invoice for:

- accommodation costs,
- lawyer's fees
- Search costs/Rescue costs
- emergency medical care Abroad (or your reimbursement Claim to your basic health insurance body, your insurance company or any other insurance or provident organisation from which You can Claim).
- any other supporting documents, at our request, after examination of the Claim.

Services which have not been requested in advance and which have not been organised by Allianz Travel do not provide entitlement to a refund or a compensation payment.

3.3. To cover the cost of transport

When We organise and pay the cost of transport as part of our cover, this will be 1st class train travel and/or tourist class flight or by taxi, depending on the decision taken by our Assistance Department.

In this case, We take ownership of the original tickets and You undertake to return them to Us or to refund Us with the amount You have managed to obtain as a refund from the organisation that issued these tickets.

When You did not originally have a return ticket, We ask You to refund the amount You would have paid, in any case for your return on the basis of 1st class train tickets and/or tourist class air tickets, at the time of your planned return, from the company with which You made the outward Trip

4. SCOPE OF OUR ASSISTANCE SERVICES

Allianz Travel acts in compliance with national and international laws and regulations. Our services are subject to obtaining the necessary approval from the competent authorities.

Moreover, AWP France SAS cannot be held liable for delays or hindrances to the performance of the agreed upon services as a result of force majeure, or events such as strikes, riots, notable political instability, reprisals, embargoes, economic sanctions, popular movements, restrictions on free circulation of goods and persons, sabotage, terrorism, Civil or Foreign wars, recognized political instability, reprisals, embargoes, economic sanctions (a summary of restrictive measures by company is available on the website of the French Ministry of Economy and Finances : <https://www.tresor.economie.gouv.fr/Ressources/sanctions-financieres-internationales>), consequences of the effects of a source of radioactivity, Natural Disasters or any other fortuitous case.

Information for each country is also available in the "Advice to Travelers" section of the website of the French Ministry for Foreign Affairs and International Development <http://www.diplomatie.gouv.fr/fr/conseils-aux-voyageurs/conseils-par-pays/>.

PRIVATE CIVIL LIABILITY ABROAD (FORMS AF2 AND AF3)

1. PURPOSE OF THE COVER

For trips not exceeding three months, We cover the financial consequences of Civil Liability that You could incur in the form of damages, by application of legislation or case law in the country in which You are staying for:

- bodily injury,
- property Damage,
- non-pecuniary Damage consequential from the covered bodily injury or property Damage,

resulting from an Accident that occurred in your private life and caused to a third party by:

- your act,
- the act of persons for whom You are responsible,
- the act of things or animals in your care.

2. SUBSIDIARITY OF THE COVER

The cover applies for your travel outside France and only for those countries where You have not taken out third party civil liability insurance elsewhere.

3. COVER AMOUNTS

Cover is provided up to the ceiling limits stated in the Table of Cover, on the assumption that:

- The Per event limit stated in the Table of Cover constitutes the maximum amount of coverage for a single event, i.e. a combined limit for all Damages: bodily injury, property Damage and directly consequential loss,
- an Excess amount per Claim, as shown in the Table of Cover, is payable by yourself in all cases.

4. COVER EXCLUSIONS

In addition to the exclusions that are common to all cover, the consequences of the following are also excluded:

- 4.1. damage caused to members of your family, your salaried and non-salaried staff in the performance of their duties or to any other person who has the status of an Insured person under this policy;
- 4.2. damage caused to pets or objects belonging to You which have been rented, loaned or entrusted to You;
- 4.3. damage caused by:
 - any terrestrial motor vehicle that meets the definition contained in Article L 211-1 of the French Insurance Code,
 - any terrestrial vehicle that has been designed for the purposes of attachment to a terrestrial motor vehicle,
 - any air, sea or river navigation device;
- 4.4. damage resulting from hunting, any mechanical sports (in the sports using a motor-driven terrestrial vehicle), delta-plane, hang-gliding, aerial acrobatics, gliding, any parachuting activity and any sport carried out with all from ultralight motorized aircraft under the terms of the civil aviation code;
- 4.5. damage caused to Third Parties which results from the organisation, preparation or participation in a competition organised under the aegis of a sports federation, subject to official approval or is under a legal insurance obligation;
- 4.6. damage caused in the performance of your professional activity or when You are participating in an activity organised by a non-profit association (association under the French law of 1901), an institution or community;
- 4.7. your contractual liability;
- 4.8. the liability that You could incur due to a fire, explosion or water damage.

In addition, fines and all monetary penalties, pronounced as penalties, which do not constitute the direct repair of a bodily injury or property Damage are never covered.

5. TIME-RELATED APPLICATION

The time period for operation of the cover is stated in Law No. 2003-706 of 1 August 2003.

Cover that is triggered by the harmful event covers the Insured person for the monetary consequences that he/she is liable for, when the harmful event occurs between the original effective date of the cover and its cancellation or expiry, irrespective of the date of the other elements constituting the incident.

6. WHAT YOU MUST DO WHEN MAKING A CLAIM

You must not make any admission of liability or have any dealing without our approval. However, admission of a material fact or acting simply from a duty of assistance does not constitute admission of liability.

You must advise Us of the Claim in writing, **within five working days of the day on which You knew about the event**, except in the case of exceptional circumstances or force majeure. **If You fail to meet this deadline and We incur a loss because of your late notification, the indemnification may be reduced to the cost of the loss.**



- either by e-mail to the following address: responsabilite.civile@votreassistance.fr
- or by mail to the address given in article 8 "Address for sending supporting documents to be provided in the event of a Claim" of the administrative provisions.
- or, call Us Monday to Friday, between 9 am and 5.30 pm (Metropolitan France time zone):
 - From France on **01 42 99 02 66** (call not surcharged) or
 - From outside France on **00 33 1 42 99 02 66** (call not surcharged)
- or send a fax to **01 42 99 81 98**

In the event of court proceedings against You, You grant Us all powers to manage the case and exercise any method of recourse in relation to the civil jurisdictions or to associate ourselves with your defence and exercise any method of recourse for civil interests in relation to the criminal jurisdictions.

On receipt, You must send Us any notification, summons, served document and proceedings-related document that is sent to You or with which You are served.

In the event of a delay in sending these documents to Us, We can Claim compensation that is proportionate to the harm suffered by Us (Article L 113-11 of the French Insurance Code).

If You fail in your obligations subsequent to the Claim, We will compensate the third parties whose rights have been infringed or their entitled beneficiaries, but We may bring proceedings against You to recover the sums paid out.

7. MEASURES IN THE EVENT OF INCOME BEING GRANTED TO A VICTIM BY A COURT RULING

If an order is made for the purchase of securities as a guarantee for payment of income, We will establish this security guarantee up to the amount that We are responsible for.

If no order has been made in respect of security, the capital value of the income is calculated using the rules that apply to the calculation of the actuarial reserves for this income. If this value is below the amount of our cover, We are responsible for the total income. If it is higher, only the income that corresponds to the amount of our cover, is our responsibility.

ADMINISTRATIVE PROVISIONS

1. REGULATIONS GOVERNING THE POLICY AND LOCATION OF SUBSCRIPTIONS

This Policy is governed by the French Insurance Code, except for assistance cover, the General Terms and Conditions and the Specific Terms and Conditions.

The policy has been drawn up in French and is subject to French law.

2. PROCEDURES FOR TAKING OUT COVER, WHEN IT TAKES EFFECT AND ITS TERMINATION

The policy must be taken out on the same day as the booking is made.

Cover takes effect:

- **for the “Cancellation/Postponement of Trip” and “Missed Flight” cover:** the day after payment of the premium by the Insured, at 12 AM.

It ceases as soon as your Trip begins;

- **for the “Departing flight Delay” cover:** at 12 midnight on the day of Departure indicated on the Ticket, and at the earliest after payment of the premium by the Insured.

They cease at the effective time of departure of the last insured trip.

- **for the “Assistance to persons” cover:** The cover enters into effect at 12 AM on the day of Departure indicated in the Special Terms and Conditions and at the earliest, on the day of effect defined in the Special Terms and Conditions, as long as the Insured has paid his premium.

It terminates when You have returned to your home, and at the latest, 48 hours after the return date stated in your Specific Terms and Conditions.

- **for all other cover:** at 12 AM on the day of Departure indicated in the Special Terms and Conditions and at the earliest, on the day of effect defined in the Special Terms and Conditions, as long as the Insured has paid his premium.

They cease twenty-four (24) hours after the return time indicated in the Special Terms and conditions or the effective time of Arrival if the flight is late.

“Cancellation” cover is not combined with the other types of cover.

3. RIGHT TO CHANGE YOUR MIND

The Insured may have a right to a cooling-off period after taking out an insurance policy, in the following cases.

a. Multi-insurance

Under the provisions of Article L112-10 of the French Insurance Code, the Insured Person who takes out, for non-professional purposes, an insurance policy **constituting a supplement to a service sold by an intermediary**, if they provide proof of prior cover for one of the risks covered by this policy, may waive the said policy, at no cost or penalty, whilst it has not been executed in full or whilst the Insured Person has not claimed any cover. This waiver must occur within **fourteen (14) calendar days** as from conclusion of this policy.

b. Distance selling

Under Article L112-2-1 of the French Insurance Code, a cooling-off right applies to insurance policies taken out remotely, in particular sold online, without the simultaneous physical presence of the parties to the contract, canvassing or outside the seller’s usual place of business.

This right to change one’s mind does not apply to travel and baggage insurance policies or similar short-term insurance policies of less than one (1) month’s duration. The term of the insurance policy corresponds to the time elapsed in between the date of its subscription and the date on which all the covers cease.

c. Procedures for withdrawing from the policy

If the insurance policy is eligible for possible waiver under the conditions specified above, the Insured may exercise this right by returning to Air France, a duly completed, dated and signed waiver request before the expiry of the fourteen (14) calendar day period from the date on which this policy was taken out with.

- either **by email** to the following email address: contactresa.fr.fr@airfrance.fr
- or **delivered by hand and a receipt obtained** from an Air France agency

The request must be accompanied by the Air France booking number.

The Insured Person may, if they wish, use the template waiver letter below:

“I, the undersigned, Last name, first name, date and place of birth – wish to cancel the insurance cover in policy No. ... which I took out with AWP P&C on ... (Date).

the Air France booking file is

Drawn up at... (Place). On ... (Date) and Signature: ...”.

In the context of waiver on the grounds of over-insurance, the Insured Person must enclose with their request proof of the existence of a current insurance policy covering risks similar to this policy.

If the Insured uses this right, the policy will be cancelled from its effective date. The corresponding premium will be reimbursed to the Insured within thirty (30) days, at the latest, after the date on which the cancellation request was received.

The right to cancel the insurance cannot be exercised if the Insured person has used cover in this policy in connection with a Claim that was declared within the fourteen (14) calendar days period; and consequently a premium reimbursement will not be made.

4. CUMULATIVE INSURANCE

If You are covered for the same risks with other insurance companies, You must inform Us of this and provide Us with their details and the scope of their cover, in accordance with Article L 121-4 of the French Insurance Code.

You can obtain compensation for your Damage by contacting the insurance company of your choice.

These provisions do not concern assistance services.

5. SUBROGATION IN YOUR RIGHTS AND ACTIONS

In consideration for the payment of compensation and, up to its limit amount, We become beneficiaries of the rights and actions that You owned against anyone liable for the Claim, in accordance with Article L 121-12 of the French Insurance Code.

If, by your act, We are no longer able to perform this action, We can be discharged of all or part of our obligations towards You.

These provisions do not concern assistance services.

6. PENALTIES APPLICABLE IF YOU MAKE A FALSE STATEMENT WHEN TAKING OUT THE POLICY

- **Any non-disclosure, or intentional false statement by the Insured when declaring the risk, will be penalised by the policy becoming void, under the conditions contained in Article L113-8 of the French Insurance Code.**

- **Any non-disclosure or false statement by the Insured Person, if bad faith has not been established, is punished under the provisions of Article L113-9 of the Insurance Code:**

- **if this is observed before anything else: the insurer is entitled to maintain the policy by increasing the premium, or may cancel the policy within ten days by registered letter and refunding the extra premium amount.**

- **if this is only observed afterwards: the Insurer may reduce the compensation, proportionate to the premium paid in relation to the premium which would have been due if the risk had been fully and accurately declared.**

7. PENALTIES APPLICABLE IF YOU MAKE AN INTENTIONALLY FALSE STATEMENT AT THE TIME OF THE CLAIM

Any fraud, non-disclosure or intentional false statement by You about the circumstances or consequences of an incident will result in the loss of all entitlement to services or compensation for this Claim.

8. TIME LIMITATION

The provisions relating to the Time Limitation period for actions arising from this insurance policy are set out in Articles L114-1 to L114-3 of the French Insurance Code, which are reproduced below:

- Article L.114-1 of the French Insurance Code

“All legal actions arising from an insurance contract shall be barred for two years from the event that gave rise thereto.

However, this time limitation period only commences:

1° In the event of concealment, omission, misrepresentation or inaccurate representation regarding the risk involved, from the day on which the insurer has knowledge of it;

2° In the event of a Claim, from the day on which those concerned became aware of it, if they can prove that they had no prior knowledge until that time.

If the cause of the action brought by the Insured against the insurer is for a third party's recovery, the time limitation period only runs from the day on which such third party brings a legal action against the Insured or has been compensated by the latter.

The time limitation period extends to ten years for life insurance policies where the beneficiary is a person other than the person who took out the policy and, for personal Accident insurance policies where the beneficiaries are the legal beneficiaries of the deceased Insured person.

For life insurance policies, notwithstanding the provisions of 2°, the time limitation for actions by the beneficiary is a maximum of thirty years after the death of the Insured person."

- Article L.114-2 of the French Insurance Code

"The time limitation period is suspended by one of the standard causes for suspending the time limitation period and by the appointment of experts as the result of a Claim. The time limitation period may also be suspended as the result of a registered letter or by a electronic registered mail with acknowledgement of receipt being sent by the insurer to the Insured relating to legal action for payment of the premium or being sent by the Insured to the insurer relating to payment of compensation."

- Article L.114-3 of the French Insurance Code

"Contrary to Article 2254 of the French Civil Code, the parties to an insurance policy may not, even by mutual agreement, either modify the length of the time limitation period or add causes for its suspension or curtailment."

Additional information:

The standard grounds for suspension of the Time Limitation Period are stated in Articles 2240 et seq. of the French Civil Code, and these specifically include: recognition by a debtor of the right of the person against whom he was prescribing, commencement of legal proceedings even in interim proceedings, an enforcement action.

Please refer to the aforementioned articles of the French Civil Code for the full list of the standard grounds for suspension of the time limitation period.

With regard to "Private civil liability Abroad» cover, the period only starts to run from the day on which a third party informs the Insured of his/her intention to obtain compensation from the Insured, subject to his/her action not having a stated time limitation under Article 2226 of the French Civil Code.

9. ADDRESS TO WHICH SUPPORTING DOCUMENTS MUST BE SENT IN THE EVENT OF A CLAIM

For each of the following covers, the receipts should be sent to the addresses below:

Cover for Cancelled / Postponed Trip, Damage to Baggage, Missed Flight	Private civil liability Abroad	Personal Assistance Cover
AWP France SAS Service Indemnisation Assurances- DOP01 7 rue Dora Maar CS 60001 93488 Saint-Ouen Cedex	AWP FRANCE SAS DT - Service Juridique - DT03 7 rue Dora Maar CS 60001 93488 Saint-Ouen Cedex	AWP FRANCE SAS Service Relations Clientèle (Customer Services) RELAC01 7 rue Dora Maar CS 60001 93488 Saint-Ouen Cedex

10. LOSS ASSESSMENT

The causes and consequences of the Claim are assessed by mutual agreement and failing this, by jointly agreed Damage assessment, subject to our respective rights.

Each of Us appoints an expert. If the appointed experts do not agree, they appoint a third expert; the three experts work together on a majority vote basis.

If one of Us fails to appoint their expert, or the two experts are unable to agree on the selection of the third expert, the appointment shall be made by the Presiding Judge of the Tribunal de Grande Instance of the place where the policyholder is domiciled.

This appointment shall be made on a written request signed by both parties or by just one party, the other party having being summoned by registered letter.

Each party pays the fees and expenses of their own expert and half of the fees of the third expert, if appointed.

11. SETTLEMENT OF INCIDENTS

a. Calculation of indemnity

when the invoices supplied are not made out in euros, the amount of the indemnity allows for the rate of change applicable on the date on which the indemnity is calculated.

b. Deadline

When your file is complete, you will be indemnified within 10 days following the agreement reached between Us or on an executive legal decision.

For the Departing Flight Delay cover, payment of the indemnity will be made to your bank account, within a maximum of 5 days, allowing for banking delays, after communication of the information required for your indemnification

12. COMPLAINTS HANDLING PROCEDURES

If an Insured person is not satisfied with the handling of his/her Claim, they must first of all inform their usual contact to allow them to understand the nature of the problem and seek solutions to it.

In the event of a dispute concerning the proposed solutions, the Insured may send a complaint to the following email address:

reclamation@votreassistance.fr

or by post to the following address: AWP France SAS, Traitement des Réclamations, TSA 70002, 93488 Saint-Ouen Cedex.

The Insured will receive an acknowledgement of receipt within ten (10) working days (excluding Sundays and public holidays) from receipt of the complaint, unless the response to the complaint has already been sent to the Insured within that time period.

A response will be sent to the Insured within two (2) months after the date of receipt of the complaint, unless there are specific circumstances, which the Insurer will inform the Insured of.

Claims referring to policies taken out by private customers via the Internet, may be submitted to the European Online Dispute Resolution platform, accessible at the following address: <https://webgate.ec.europa.eu/odr>

If the Insured is still dissatisfied, after receiving the response from the Insurer, who has completed a final review of the complaint and exhausted internal methods of appeal, the Insured may then contact the independent mediator whose address is:

La Médiation de l'assurance

(Insurance Mediation)

<http://www.mediation-assurance.org>

LMA

TSA 50110

75,441 Paris Cedex 09

Insurance companies that are members of the FFA have implemented a facility to provide Insured persons and third parties with a mediation procedure for the settlement of disputes. This facility is governed by the Insurance Mediation Charter.

13. JURISDICTION

AWP P&C elects domicile at: 7 rue Dora Maar - 93,400 Saint-Ouen

Any disputes raised against AWP P&C concerning this policy, shall be exclusively submitted to the competent French courts and all notices should be sent by registered letter requesting receipt to the address indicated below in article 16.

14. PROTECTION OF PERSONAL DATA

The processing of personal data is governed by the «Law on Information Technology and Freedom, of 6 January 1978 and by the EU regulation 20,016/679 concerning the protection of physical persons from the processing of personal data and the free circulation of such data.

AWP P&C and AWP France SAS are responsible for the processing of personal data gathered for the implementation, management and execution of the contracts.

This data will be preserved for the time required to carry out the contract and in compliance with the provisions relative to prescription. It is reserved for assistance service managers and/or insurance cover and is liable to be passed on to subcontractors situated inside or outside the European Union.

In compliance with the legislation and the regulations applicable to the protection of data, the Insured is entitled to the right of access to the data concerning him and to correct it by contacting: informations-personnelles@votreassistance.fr.

The Insured is informed that there is a list opposing telemarketing "Bloctel" to which it may subscribe at: <https://conso.bloctel.fr/>.

For more information, consult the Declaration of confidentiality explaining in particular how and why personal data is gathered. The latest version is submitted to the Insured on subscription to the policy.

As part of its policy of controlling risks and of its fight against fraud, AWP France reserves the right to check information as it deems fit, and if necessary, to refer to the competent authorities in accordance with the applicable legislation

15. REGULATORY AUTHORITY

The body responsible for the regulation of AWP P&C is the Autorité de Contrôle Prudentiel et de Résolution (French banking and insurance industry regulatory authority), 4 Place de Budapest, CS92459, 75436 Paris Cedex 09 - www.acpr.banque-france.fr.

16. LEGAL INFORMATION

The insurance cover is underwritten by:

AWP P&C, Société Anonyme (Joint-stock company) with share capital of 17,287,285 euros, 519 490 080 RCS Paris, Registered office: 7 rue Dora Maar - 93,400 Saint-Ouen
Private company governed by the French Insurance Code.

Assistance services are implemented by:

AWP France SAS, Société par actions simplifiée (simplified joint-stock company) with share capital of 7,584,076,86 euros, 490 381 753 RCS Paris, insurance broking firm - ORIAS reg. no. 07 026 07,026,669 - <http://www.orias.fr/>, registered office: 7 rue Dora Maar - 93,400 Saint-Ouen

PRIVACY NOTICE

The security of your personal data matters to us

AWP France SAS, an Allianz Partners SAS firm, is an insurance broker registered with the ORIAS [Insurance Brokers' Registration Authority], acting on behalf of **AWP P&C**, an Allianz Partners SAS insurance company approved by the **Autorité de contrôle prudentiel et de résolution [French Prudential Supervisory Authority] (ACPR)**, offering insurance products and services. It is our absolute priority to protect your private life. This privacy notice explains how we collect personal data, what type of personal data we collect and why, with whom we share it and to whom we disclose it. Please read this statement carefully.

1. WHO IS RESPONSIBLE FOR PROCESSING DATA?

The person responsible for processing data is the person or entity that controls and is responsible for the storage and use of personal data, in paper or electronic format. **AWP P&C** and **AWP France SAS** ("We/Us", "Our") are the persons responsible for processing data, as defined by the applicable data protection laws.

2. WHAT PERSONAL DATA IS COLLECTED?

We will collect and process various types of personal data relating to you, as follows:

- data relating to the identification of persons who are parties to, have an interest in or intervene in the contract
- any other data that may be necessary to the making and/or performance of the contract.

In that context, we may have to collect and process «sensitive personal data» relating to you.



IMPORTANT

By taking out this policy, you undertake to disclose the information referred to in this privacy statement to any third party for whose personal data may be transmitted to us (e.g. other Insured Persons, beneficiaries, third parties involved in the insured loss, persons to be notified in an emergency, etc.) and you agree not to disclose this information otherwise.

3. HOW IS YOUR PERSONAL DATA COLLECTED AND PROCESSED?

We will collect and process the personal data you send us and any data we may receive from third parties (as explained below) for a number of purposes, subject to your express consent, unless that consent is required by the applicable laws and regulations, as indicated below:

Purpose	Is your express consent necessary?
<ul style="list-style-type: none"> • Quotation and taking out the insurance policy 	<ul style="list-style-type: none"> • No, insofar as these processing activities are necessary to perform the insurance policy to which you are party and to take the necessary measures prior to entering into this policy.
<ul style="list-style-type: none"> • Administration of the insurance policy (e.g.: handling of complaints, investigations and estimates necessary to determine the existence of the covered event and the amount of compensation to be paid or the type of assistance to be provided, etc.) 	<ul style="list-style-type: none"> • Yes, if necessary. However, in those cases where we need to process your personal data in the context of handling your complaint, we will not request your express consent.
<ul style="list-style-type: none"> • In order to conduct quality checks on the services provided, in order to evaluate, and ideally improve, your level of satisfaction 	<ul style="list-style-type: none"> • No. We have a legitimate interest in contacting you after handling a claim or providing a service so that we can make sure that we have fulfilled our contractual obligations to your satisfaction. However, you have the right to object to this by contacting us as indicated in section 9 below.
<ul style="list-style-type: none"> • In order to meet all statutory obligations (e.g. those obligations derived from the laws related to insurance policies and insurance activities, regulations on tax, accounting and administrative obligations) 	<ul style="list-style-type: none"> • No, insofar as these processing activities are specifically and legally authorised.

Purpose	Is your express consent necessary?
<ul style="list-style-type: none"> For verification purposes, to comply with statutory obligations or internal procedures 	<ul style="list-style-type: none"> No. We may process your data in connection with internal or external audits, which may be required either by law or our own internal procedures. We will not request your consent for these processing activities if they are justified by virtue of the relevant regulations or in respect of our legitimate interest. However, we will make sure that only the personal data that is strictly necessary will be used and that it is processed in complete confidentiality. Internal audits are usually carried out by our parent company, Allianz Partners SAS (7 Rue Dora Maar, 93400 Saint-Ouen, France).
<ul style="list-style-type: none"> To produce statistical and qualitative analyses on the basis of compensation claim data and frequency 	<ul style="list-style-type: none"> If we carry out one of these processing activities, the personal data used will be rendered anonymous. Therefore, any such 'anonymous' data will no longer be considered as «personal» data and your consent will not be required.
<ul style="list-style-type: none"> If we carry out one of these processing activities, the personal data used will be rendered anonymous. Therefore, any such 'anonymous' data will no longer be considered as «personal» data and your consent will not be required. 	<ul style="list-style-type: none"> No, if the processing of your data - even if this involves sensitive categories of personal data - proves necessary for the establishing, exercise or protection of rights in legal proceedings, which we may also invoke in respect of our legitimate interest.
<ul style="list-style-type: none"> Regarding the prevention and combating of fraud and money laundering and compliance with regulations applicable to economic sanctions, including, where applicable and as an example, the comparison of your information with that featuring in previous claims, or the verification of the current claim filing procedures. 	<ul style="list-style-type: none"> No. It is understood that the detection and prevention of fraud and money laundering and compliance with the regulations applicable to economic sanctions constitutes a legitimate interest of the Data Controller. We are therefore entitled to process your data for this purpose without having first obtained your consent.
<ul style="list-style-type: none"> To transfer risks via reinsurance and co-insurance 	<ul style="list-style-type: none"> We may process and share your personal data with other insurance or reinsurance company, with whom we have signed or will sign co-insurance or reinsurance agreements. Co-insurance is the coverage of the risk by more than one insurance company using a single policy, each company then assumes a percentage of the risk or shares the types of cover between them. Reinsurance is the «subcontracting» of cover of a part of the risk to a third party reinsurer. However, this is an internal agreement between us and the reinsurer, and you have no direct contractual link with the latter. These transfers of risks occur in respect of the legitimate interests of insurance companies, which are generally specifically authorised by law (including the sharing of personal data strictly necessary for this purpose)

As mentioned above, we will process the personal data relating to you which we receive from our commercial partner **AIR FRANCE** for the purposes listed above.

With regard to those of the purposes listed above for which we have indicated that your express consent is not required, or where we may need your personal data in connection with the issue of our insurance policy and/or the management of your claim, we will process your personal data on the basis of our legitimate interests and/or in accordance with our legal obligations.

Your personal data will be necessary for every purchase of our products and services. If you do not wish to provide us with this data, we will not be able to ensure that you will have access to the products and services requested or likely to interest you, or to offer you products or services tailored to your specific requirements.

4. WHO IS ABLE TO ACCESS YOUR PERSONAL DATA?

We will ensure that your personal data is processed strictly for the purposes indicated above.

For those purposes, your personal data may be disclosed to the following persons, acting as third parties responsible for the processing of the data:

- Public government bodies, other companies in the Allianz Group, other insurers, reinsurers.

For the same purposes, your personal data may be disclosed to the following persons, acting as data processing agents operating under our responsibility:

- other companies in the Allianz Group, technical consultants, surveyors, lawyers, claims assessors, repairers, lenders, doctors and service companies to which we delegate our operations (complaints, information technology, postal services, document management).

In summary, we may need to share your personal data in the following circumstances:

- in the event of any proposed or actual reorganisation, merger, sale, joint venture, assignment, transfer or other disposal or all or part of our business, assets or shares (particularly in insolvency or other similar proceedings); and
- in order to conform to any legal obligation, including any obligations resulting from decisions of the mediator should you make a complaint relating to one of our products or services.

5. WHERE IS YOUR PERSONAL DATA PROCESSED?

Your personal data may be processed either within or outside the European Economic Area (EEA) by the persons specified in section 4, subject always to any contractual restrictions relating to confidentiality and security, in accordance with the applicable laws and regulations on data protection. We will not disclose your personal data to persons not authorised to process it.

Every transfer of your personal data for processing outside the EEA by another company in the Allianz Group will be effected on the basis of internal company rules approved by the Allianz Group's Regulatory Authority laying down adequate rules for the protection of personal data and legally binding on all companies in the Allianz Group. You may acquaint yourself with these internal company rules and the countries concerned, outside the EEA, by contacting us as indicated in section 9. Where the Allianz Group's internal company rules do not apply, we will take measures to ensure that any transfers of your personal data outside the EEA conform to the appropriate standard of protection, in the same way as if it were a transfer within the EEA. You may acquaint yourself with the protective measures we use for transfers of this type (standard contractual clauses, for example) by contacting us as indicated in section 9.

6. WHAT ARE YOUR RIGHTS RELATING TO PERSONAL DATA?

Where current laws or regulations permit, you have the right:

- to access your personal data and to know from what source it has been obtained and why and for what purpose it is being processed, to obtain information concerning the person(s) responsible for processing your data, the data processing agent(s) or employee(s) and to whom any data may potentially be disclosed;
- to withdraw your consent at any time, where such consent is required for the processing of your personal data;
- to update or correct your personal data to ensure that it is always accurate;
- to delete your personal data from our systems if it no longer needs to be stored for the purposes indicated above;
- to restrict the processing of your personal data in certain circumstances, e.g. if you have queried the accuracy of your personal data for such period as is necessary for our clerks to check its accuracy;
- to obtain your personal data in electronic format, for your personal use or that of your new insurer; and
- to make a complaint to our company and/or the competent data protection authority.

You may exercise these rights by contacting us as indicated in section 9.

7. HOW CAN YOU OBJECT TO THE PROCESSING OF YOUR PERSONAL DATA?

Where current laws or regulations permit, you have the right to object to the processing of your personal data by our clerks, or to ask our company to stop processing that data (including for direct marketing purposes). Once your request has been sent, we will stop processing your personal data unless the applicable laws or regulations do not permit us to do so.

You may exercise this right in the same way as your other rights, which are defined in section 6.

8. HOW LONG WILL WE KEEP YOUR PERSONAL DATA?

We will keep your personal data for a period of two (2) years from the date of expiry of the contract of insurance or in accordance with the specific conditions set out below:

- In the case of a claim – two (2) years from the date of settlement of the claim.
- In the case of a claim involving physical injury – ten (10) years from the date of the claim.

- For any information on complaints – two (2) years from the date of receipt of the complaint
- For any information on the contract – two (2) years from the date of expiry, termination or cancellation.

We would inform you that specific periods may apply in the case of tax and accounting obligations, in accordance with current regulations.

We will not keep your personal data any longer than necessary. It will be kept only for the purposes for which it was obtained.

9. HOW DO YOU CONTACT US?

If you have any questions about the use we make of your personal data, you may contact us by e-mail or par post:

AWP France SAS
Département Protection des Données Personnelles
7 rue Dora Maar - 93400 Saint-Ouen
E-mail : informations-personnelles@votreassistance.fr

10. HOW OFTEN DO WE UPDATE THIS PRIVACY NOTICE?

We review this privacy notice regularly.

AWP France SAS - 7, rue Dora Maar - 93400 Saint-Ouen Cedex - Société par Actions Simplifiée au capital de 7 584 076,86 € - 490 381 753 RCS Bobigny - Siret 490 381 753 00055 - Société de courtage d'assurances immatriculée à l'ORIAS (www.orias.fr) sous le n° 07 026 669 - Autorité de Contrôle Prudentiel et de Résolution sise 4 Place de Budapest, CS92459, 75436 Paris Cedex 09 - www.acpr.banque-france.fr.

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