

# Travel Comprehensive Insurance Allianz Travel

Insurance product information document

Company: AWP P&C – French insurance company

Product: Vacances Multirisques

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 **Vacances Multirisques** insurance product is a temporary policy that provides insurance coverage for damage to luggage and third party liability abroad for private travel, as well as traveller assistance services. It also includes optional supplementary cover covering cancellation/modification of the journey.



### What is insured ?

#### In the event of damage to luggage:

✓ Compensation (limit: €3,000 per Insured Person and per claim including €300 for delay and €1,500 for valuable objects)

#### In the event of accident or illness:

✓ Repatriation assistance

#### In the event of hospitalization lasting more than 3 days or more than 48 hours if the Insured Person is a minor or has a disability:

✓ Accommodation costs of a family member (limit: €50 per day for a maximum of 7 days)

#### In the event of on-site care:

✓ Additional accommodation costs (limit: €50 per day and per Insured Person for a maximum of 7 days)

#### For search and/or rescue costs:

✓ Reimbursement (limit for this type of expense: €8,000 per claim and €15,000 per insurance period)

#### For drugs that cannot be found locally

✓ Drug shipping costs

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

✓ early return to attend the beside or funeral

#### In the event of theft of identity documents, credit cards, travel documents:

✓ Advance of funds abroad (limit: €1,500 per claim and per insurance period)

#### In the event of death of the Insured Person:

✓ Repatriation of a body,

✓ Funeral expenses (limit: €2,300)

#### In the event of emergency hospitalization or medical expenses abroad:

✓ Reimbursement (limit: €200,000 or €300,000 for USA, Canada and Australia and €300 for dental expenses).

#### In the event of incurring third party liability abroad:

✓ Any physical, material or consequential non-material damage (limit: €4,500,000 including €450,000 for material and consequential non-material damage)

#### In the event of missed transport:

✓ Reimbursement of new one-way or return ticket or cost of changing transport (limit: €2,000 per Insured Person and €10,000 per claim)

#### In the event of delayed flight or train:

✓ Reimbursement of additional costs of waiting (limit: €100 per Insured Person and per insurance period)

#### In the event of cancellation or modification of insured journey

Reimbursement of expenses incurred by the Insured Person (limit: €8,000 per Insured Person and €32,000 per claim)

The types of cover marked with a tick (✓) are automatically included in the policy.



### What is not insured ?

- ✗ Persons not resident in Europe
- ✗ Journeys of more than 2 consecutive months



### Are there any restrictions on cover ?

#### Main exclusions:

- ! Deliberate acts, including suicide or attempted suicide by the Insured Person or fraudulent acts
- ! Damages resulting from war, whether civil or foreign, acts of terrorism, riots, popular movements, coups d'état, taking of hostages or strikes
- ! The consequences, after-effects, complications or aggravations of an illness or accidental bodily injury, which was identified before the trip was booked.
- ! Illnesses or accidental bodily injury which have already been ascertained or treated, or have been subject to a relapse or worsening or a hospital stay between the date on which the trip was booked and the date on which this insurance cover was taken out.
- ! Illnesses already diagnosed, or resulting in progression, an additional examination or a change in treatment within thirty (30) days before the trip was booked
- ! Voluntary termination of pregnancy, in vitro fertilisation
- ! Participation in any sport (or preparatory training) as part of an official competition or on a professional basis

#### Principal restrictions:

- ! Excess per claim and per Insured Person/accommodation of €30 or 20% of the amount of cancellation fees, depending on the reason
- ! Excess per Insured Person and per claim of €30 for damage to luggage and emergency hospitalization and medical expenses abroad
- ! Excess per claim of €80 for third party liability abroad
- ! Reimbursement of additional costs of waiting longer than 2 hours or 4 hours due to delayed departure depending on the airline
- ! Reimbursement of additional costs of waiting longer than 4 hours due to delayed arrival for trains



## Where am I covered?

- ✓ The country(ies) visited during the trip or the region selected when the policy was taken out from among those offered by the insurer, **with the exception of North Korea (updated list of countries not covered on the insurer's website)**  
The regions are: zone 1 (Europe, North Africa), zone 2 (All countries **excluding Australia, Canada, United States**), zone 3 (All countries).



## 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 event that may invoke one of the types of cover under the conditions and within the time periods established and provide any document that may be useful in assessing the claim,  
Inform the insurer of any cover that may have been taken out for the same risks, either in full or in part, with other insurers, as well as any reimbursement received following a claim.



## When and how do I pay?

The premium is paid on the day the policy is taken out with the insurer.  
Payment is made by bank card on the insurer's website or by telephone.



## When does the cover start and end?

The cover start at the earliest once the premium is paid and ends on the expiry date of the last applicable cover type taken out.  
The Insured Person has a right of cancellation.



## How do I cancel the contract?

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