

Travel Insurance

Allianz  Travel

Insurance product information document

Company: AWP P&C – French insurance company

Product: Voyages d'Affaires

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 **Voyages d'Affaires** insurance product is a temporary policy that provides travel assistance and cover for damage to luggage and transport delays during business travel. It also includes optional supplementary cover covering cancellation of a business trip.



What is insured?

In the event of accident or illness:

- ✓ Repatriation assistance
- ✓ Psychological support following trauma

In the event of hospitalization of the Insured Person lasting more than 24 hours:

- ✓ Accommodation costs of a family member (limit: €100 per day for a maximum of 7 days) and return transport costs

For search and/or rescue costs:

- ✓ Reimbursement (limit for each type of expense: €1,500 per Insured Person and per claim)

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 bedside or funeral

In the event of theft of the Insured Person's identity documents, credit cards or 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: €2,500)

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 damage to luggage, including theft and delay:

- ✓ Compensation (limit: €5,000 per Insured Person and 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 permanent disability/death following an accident:

- ✓ capital (total limit: €50,000 per Insured Person and per claim)

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 business trip cancellation following occurrence of an insured event:

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 two (2) consecutive months
- ✗ Any person aged under 75 on the day the insurance policy is taken out



Are there any restrictions on cover?

Main exclusions:

- ! Deliberate acts, including suicide or attempted suicide by the Insured Person or fraudulent acts
- ! 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
- ! Pre-existing injuries or illnesses diagnosed and/or treated, which resulted in hospitalization in the 6 months prior to the assistance request.
- ! Voluntary termination of pregnancy, childbirth, in vitro fertilisation
- ! Participation in any sport (or preparatory training) as part of an official competition or on a professional basis

Principal restrictions:

- ! Excess of €30 per Insured Person or 10% or 25% of the amount of cancellation fees, depending on the reason
- ! Excess of €30 per Insured Person and per claim for the Damage to Luggage cover
- ! Excess per claim of €80 for third party liability abroad
- ! Excess per claim of €30 for the reimbursement of emergency hospitalization and medical expenses abroad
- ! Payment of capital beyond permanent disability of 10%
- ! 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 Business Cancellation cover applies to any business trip worldwide, **with the exception of North Korea (updated list of countries not covered on the insurer's website)**
- ✓ The Transport Delay cover applies in the country/countries of departure or of origin stated by the insurer, **with the exception of North Korea (updated list of countries not covered on the insurer's website)**
- ✓ The other types of insurance cover in the policy apply in:
 - The country of stay, **excluding the principal residence, the habitual place of work of the Insured Person, and excluding their travel to or from work)** or
 - the region, **excluding North Korea (updated list of countries not covered on the insurer's website)**, selected when taking out the policy from among those offered by the insurer.
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 takes effect 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.