

# Travel Insurance

Allianz  Travel

## Insurance Product Information Document

Company: AWP P&C – French insurance company

Product: Schengen Visa

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 is this type of insurance ?

This **Schengen Visa** insurance product is a temporary policy that provides traveller assistance in the Schengen Area in the event of accident, illness or an unforeseen event. It also covers damage to luggage and third party liability abroad.



#### What is insured?

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

- ✓ Repatriation assistance

##### In the event of hospitalization of the Insured Person lasting more than 7 days:

- ✓ Accommodation costs of a family member in the event of hospitalization of the Insured Person locally (limit: €50 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: €750 per Insured Person and per insurance period)

##### In the event of death of a family member:

- ✓ Early return to attend the funeral

##### In the event of an unforeseen event:

- ✓ Reservation of a hotel room, hired car or aeroplane ticket at his/her expense

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

- ✓ Organising return of the Insured Person or the continuation of his/her trip

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

- ✓ Repatriation of a body
- ✓ Funeral expenses (limit: €2,300 per Insured Person)

##### In the event of urgent medical and hospital costs in the Schengen Area

- ✓ Reimbursement (limit per Insured Person and per insurance period: €30,000 and €150 for dental expenses)

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

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

##### 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)

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



#### What is not insured?

- ✗ Persons resident in the Schengen Area
- ✗ Stays of more than three consecutive months
- ✗ Any person aged over 79 on the day the policy is taken out
- ✗ Medical expenses incurred outside the Schengen area



#### 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
- ! Failure to comply with any bans or any rule decreed by the local authorities or with the safety rules imposed by the carrier
- ! Damage occurring before the Policy was taken out. Expenses incurred without the prior approval of the insurer
- ! 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.
- ! Expenses incurred not resulting from a medical emergency
- ! 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 of €30 per Insured Person and per claim for Damage to Luggage
- ! Excess per claim of €80 for third party liability abroad
- ! Excess per claim of €100 for Hospitalization Expenses cover and €30 for Medical Expenses and Emergency Dental Care cover.



## Where am I covered?

- ✓ In all countries in the Schengen Area.



## What are my obligations?

**Your insurance policy may be invalidated, cover may be denied, or the compensation received may be proportionally reduced 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.