Product features

AIR FRANCE and ALLIANZ GLOBAL ASSISTANCE are pleased to offer you an Multirisk insurance cover for the services booked on the AIR FRANCE web site.

- The policy covers the whole duration of the service booked with AIR FRANCE.
- The insurance can be purchased for services lasting a maximum of 31 days.
- The insurance is only valid if purchased at the same time as the services with AIR FRANCE.
- The policy is only for people resident or domiciled in Italy.

Summary of the covers and liability limits

The liability limits indicated are understood to be per insured person.

<table>
<thead>
<tr>
<th>Cover</th>
<th>Liability limit (up to)</th>
<th>Excess</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cancellation of trip – Reimbursement penalty</td>
<td>€ 6,500</td>
<td>Up to 25%</td>
</tr>
<tr>
<td>Costs of reinsuring the trip</td>
<td>See details</td>
<td>NO</td>
</tr>
<tr>
<td>Viaggio sicuro – Assistance while travelling and medical expenses</td>
<td>See details</td>
<td>See details</td>
</tr>
<tr>
<td>Direct payment of hospital fees</td>
<td>Up to € 150,000.00</td>
<td>NO</td>
</tr>
<tr>
<td>Refund of medical and pharmaceutical expenses</td>
<td>Up to € 1,250.00</td>
<td>€ 30.00</td>
</tr>
<tr>
<td>Baggage and personal effects</td>
<td>€ 800.00</td>
<td>NO</td>
</tr>
<tr>
<td>Baggage - Liability limit per item</td>
<td>€ 150.00</td>
<td>NO</td>
</tr>
<tr>
<td>Advance of expenses if there is a delay in the return of the baggage</td>
<td>€ 200.00</td>
<td>NO</td>
</tr>
</tbody>
</table>

REQUESTS FOR ASSISTANCE

(With an emergency to be managed, for example, medical assistance)

EMERGENCY NUMBER

+ 39 02 26609889

OPERATIONAL CENTRE
active 24 hours a day, 365 days a year
Via Ampère 30, 20131 MILAN, ITALY
Fax +39 02 70630091

REPORTING CLAIMS

(assistance not required, for example, loss/damage to baggage)

Forward the request to Allianz Global Assistance for claims other than requests for assistance via the section ‘Reporting your claim’ in the www.ilmiosinistro.it or send all communications and documentation to:

AGA INTERNATIONAL S.A.
GENERAL AGENT FOR ITALY
Servizio Liquidazione Danni E-Commerce
Casella Postale 1746
Via Cordusio 4, 20123 MILAN, ITALY

Please send an e-mail to ecommerce@mondial-assistance.it for any request for clarification of the covers.
Please see the General Conditions of Insurance for the detailed conditions of the policy.
**GENERAL CONDITIONS OF INSURANCE**

**AIR FRANCE MULTIRISK**

**DEFINITIONS**

**INSURED:** the person whose interests are protected by the insurance.

**INSURANCE:** the insurance contract.

**BAGGAGE:** all the clothing, baggage (suitcases, bags, purses and wallets) and photo-cine-optical equipment owned by the Insured that he is wearing or carries with him during the trip.

**OPERATIONAL CENTRE:** the Mondial Service Italia S.c.a.r.l. organisational structure which, in conformity with ISVAP Regulation 12 of 9 January 2008, provides telephone contact with the Insured, 24 hours a day, 365 days a year, organises and supplies the services of assistance set out in the policy.

**CONTRACTING PARTY:** the person who takes out the insurance.

**DOMICILE:** the place in which the Insured has established the main place of his business and interests.

**EUROPE:** the countries of geographical Europe and the Mediterranean basin, Algeria, The Canary Islands, Cyprus, Egypt, Israel, Lebanon, Libya, Madeira, Morocco, Syria, Tunisia and Turkey.

**EVENT:** the occurrence which directly or indirectly generated one or more claims.

**FAMILY MEMBER:** the spouse, children, father, mother, brothers, sisters, grandparents, parents-in-law, sons- and daughters-in-law of the Insured.

**EXCESS:** the part of the damage paid by the Insured, calculated as a fixed or percentage measure.

**ACCIDENT:** the event due to fortuitous, violent and external reasons which produced objectively ascertained bodily injuries resulting in death, permanent invalidity or temporary inability.

**ITALY:** the area of the Republic of Italy, the Vatican City and the Republic of San Marino.

**ILLNESS:** the alteration of the state of health ascertained by a competent medical authority and not dependent on an accident.

**ALLIANZ GLOBAL ASSISTANCE:** the registered commercial brand of AGA International S.A., General Agent for Italy, identifying the company.

**WORLD:** the countries not included in the definitions of Italy and Europe.

**RESIDENCE:** the place in which the Insured has his habitual home.

**CLAIM:** the occurrence of the damaging event for which the insurance is given.

**THIRD PARTIES:** any person not falling under the definition of ‘family member’.

**TRIP:** the services booked through AIR FRANCE.

**STANDARD REGULATIONS**

1. **Effective date, Expiry and Operation**

   The services and insurance covers:
   
   a) are valid for:
   
   - trips anywhere in the world;
   - trips made for tourism, study and business;
   - up to the maximum limits of capital set out in the specific covers.

   b) are effective and operative for

   ✓ **Cancellation of the trip - Reimbursement penalty; Costs of reinsuring the trip**
   
   - from the time of booking and expires with the enjoyment of the first service set out contractually.
   
   The cover is operative for a single request for compensation irrespective of the outcome, and at which time it expires;

   ✓ **Baggage; Assistance while Travelling and Medical Expenses**;
   
   - from the services booked with AIR FRANCE start and up to their end, for a maximum of 31 consecutive days. For the cover relating to ‘Baggage - Essential purchases’, this is operative from the time of the first check-in and terminates after the end of the outward flight, on leaving the Customs area of the airport;
   - events occurring within a radius of 50 km of the Insured's city of residence are not covered by insurance.
ALLIANZ GLOBAL ASSISTANCE declines all responsibility for delays or obstacles which may arise during performance of the services if due to Acts of God.

2. People who can be insured
ALLIANZ GLOBAL ASSISTANCE will insure people
- domiciled or resident in Italy;
- resident abroad but temporarily domiciled in Italy, limited to trips undertaken abroad. In this case, the assistance services due to the residence will be supplied to the domicile in Italy;
- with legal capacity at the time of signing the policy.

3. Adhesion criteria, signature and validity
The policy must be taken out:
- at the same time as the purchase of the services through AIR FRANCE;
- by accepting the insurance package offered on the AIR FRANCE Internet site with the payment of the insurance premium relating to the package chosen;

The policy is not valid if the above criteria are not respected.

4. Cancellation right
You will have the possibility to return the policy and obtain refund of the premium paid in the 14 days following its purchase if the policy does not satisfy your requirements. However, cancellation can never take place after the planned date of departure. Return of the premium cannot be requested if you have already made or intend to make a claim for compensation following a claim on the policy. Contact ecommerce@allianz-assistance.it to exercise the cancellation right in the above terms providing: Air France ticket number, Allianz Global Assistance policy number, name and surname of all passengers in the ticket, the total amount paid for the insurance policy, full IBAN code where to receive the refund, name, surname and fiscal code of the bank account holder.

5. Underwriting limits
More than one ALLIANZ GLOBAL ASSISTANCE policy cannot be taken out to cover the same risk for the purposes of:
- raising the capital insured by the specific guarantees of the products;
- extending the period of cover beyond the 31 continuous days for the same trip.

6. Form of Communication
All the communications of the Insured, with the exception of the precautionary call to the Operational Centre, must be made in writing.

7. Legislative charges
The legislative charges relating to the insurance package are the responsibility of the Insured.

8. Reduction of the sums insured if there is an accident
If there is a claim, the sums insured with the individual covers of the policy and the relative indemnity limits are understood to be reduced, with immediate effect and up to the end of the current insurance period, by an amount equal to that of the damage that can respectively be indemnified, net of any excess without the corresponding return of the premium. This provision does not apply to the cover ‘Cancellation of trip reimbursement penalty’ as this is understood to operate for a single damaging event and the resulting request for compensation, after which it ceases, irrespective of the outcome of the request.

9. If there is an accident
The Insured, or the person acting for him, must:
- advise ALLIANZ GLOBAL ASSISTANCE in accordance with the provisions of the individual covers. Failure to respect this duty may result in the whole or partial loss of the right to indemnity (Art. 1915 Italian Civil Code);
- advise all other insurers, if more than one policy has been signed to cover the same risk, indicating the names of the others to each one (Art. 1910 Italian Civil Code);
- make all the documentation useful for the checks and enquiries necessary available to ALLIANZ GLOBAL ASSISTANCE.
- In case of trip cancellation, please advise Air France before contacting Allianz Global Assistance.
ALLIANZ GLOBAL ASSISTANCE will make reimbursements in Euros. Expenses sustained outside the Eurozone countries will be converted at the official exchange rate of the day on which they occurred.

10. Reference to the Law
The regulations of Italian law apply to anything not specifically regulated by this contract.

CONDITIONS OF INSURANCE

Viaggio Sicuro - assistance while travelling and medical expenses/Cancellation of trip – reimbursement penalty/Costs of re-covering the trip/Baggage/Accidents while travelling/Safe transfer

1. VIAGGIO SICURO - ASSISTANCE WHILE TRAVELLING AND MEDICAL EXPENSES

1.1 Scope
1.1.1 Assistance while Travelling
If the Insured is ill or has an accident while travelling, ALLIANZ GLOBAL ASSISTANCE will organise and supply the following services, 24 hours a day, through the Operational Centre:

<table>
<thead>
<tr>
<th>FOR TRIP TO</th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>ITALY</td>
<td>ABROAD</td>
</tr>
<tr>
<td>a) Telephone medical consultation, out of hours medical service to ascertain the state of health of the insured or evaluate the most appropriate service, in agreement with the doctors responsible;</td>
<td>YES</td>
<td>YES</td>
</tr>
<tr>
<td>b) Sending a doctor in urgent cases. If one of the partner doctors is not immediately available, ALLIANZ GLOBAL ASSISTANCE will organise the transfer of the insured by ambulance to the nearest A&amp;E centre, accepting responsibility for the relative costs;</td>
<td>YES</td>
<td>NO</td>
</tr>
<tr>
<td>c) Indication of a specialist doctor as close as possible to the place where the insured is and subject to local availability;</td>
<td>NO</td>
<td>YES</td>
</tr>
<tr>
<td>d) Transport - patient transfer</td>
<td></td>
<td></td>
</tr>
<tr>
<td>• from the Accident and Emergency centre or place of first admission to a better equipped medical centre;</td>
<td>YES</td>
<td>YES</td>
</tr>
<tr>
<td>• from the medical centre to the insured’s home. ALLIANZ GLOBAL ASSISTANCE will carry out the Patient Transfer Transport, subject to agreement with the doctors responsible, accepting responsibility for all the expenses, using the means considered most suitable and, if necessary, with the use of an:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>• ‘air ambulance’ in Europe and for local movements;</td>
<td></td>
<td></td>
</tr>
<tr>
<td>• ‘suitably equipped scheduled flight’ for all other cases. ALLIANZ GLOBAL ASSISTANCE will not arrange Patient Transfer Transport for infirmities or injuries which can be cured locally or during the trip or which, however, do not prevent its continuation;</td>
<td></td>
<td></td>
</tr>
<tr>
<td>e) Return of insured family members or travelling companions following a Patient Transfer Transport of the insured to his residence organised by ALLIANZ GLOBAL ASSISTANCE. ALLIANZ GLOBAL ASSISTANCE will organise the transfer directly and accept responsibility for the costs for:</td>
<td>YES</td>
<td>YES</td>
</tr>
<tr>
<td>• family members;</td>
<td>Up to €1,000.00</td>
<td>Up to €1,000.00</td>
</tr>
<tr>
<td>• travelling companions.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>The service is provided on condition that the family members and/or travelling companions are insured;</td>
<td></td>
<td></td>
</tr>
<tr>
<td>f) Accompanied return of minors if the insured is unable to take care of the insured minors travelling with him (following illness, accident or an Act of God). ALLIANZ GLOBAL ASSISTANCE will make a return ticket available to the designated person or a family member to join the minors and accompany them to the domicile in Italy. ALLIANZ GLOBAL ASSISTANCE will also reimburse any new return ticket for the minors;</td>
<td>YES</td>
<td>YES</td>
</tr>
<tr>
<td>g) Sending urgent medicines not found locally and only after the Operational Centre has, in agreement with the doctor responsible, ascertained that the local pharmaceutical specialities are not equivalent. Allianz Global Assistance will arrange for the despatch respecting local regulations on the transport and import of the medicines requested. The cost of the drugs remains the responsibility of the insured;</td>
<td>NO</td>
<td>YES</td>
</tr>
<tr>
<td>h) Availability of interpreters to promote contact between the local doctors responsible and the insured in hospital. ALLIANZ GLOBAL ASSISTANCE will organise the service at the insurer’s own expense;</td>
<td>NO</td>
<td>YES, up to €700.00</td>
</tr>
<tr>
<td>i) Journey of a family member to go to the insured in hospital with an expected admission of more than 5 days or 48 hours for a minor or handicapped person.</td>
<td>YES</td>
<td>YES</td>
</tr>
</tbody>
</table>
ALLIANZ GLOBAL ASSISTANCE will make a return ticket available to the family member and refund the costs of the overnight stay

<table>
<thead>
<tr>
<th>j) Expenses of an extended stay</th>
<th>YES</th>
<th>YES</th>
</tr>
</thead>
<tbody>
<tr>
<td>if the Insured is not able to return because of illness or accident, or following theft or loss of the documents necessary to return on the established date (as long as regularly reported to the local authorities).</td>
<td></td>
<td></td>
</tr>
<tr>
<td>ALLIANZ GLOBAL ASSISTANCE will reimburse the overnight expenses in a hotel sustained by the Insured and his family members or a travelling companion (as long as insured);</td>
<td>YES</td>
<td>YES</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>ALLIANZ GLOBAL ASSISTANCE will organise and provide the following services through the Operational Centre 24 hours a day if necessary for the Insured while travelling:</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>FOR TRIPS TO:</strong></td>
<td><strong>ITALY</strong></td>
<td><strong>ABROAD</strong></td>
</tr>
<tr>
<td>m) Early return</td>
<td>YES, up to € 500.00</td>
<td>YES, up to € 1,300.00</td>
</tr>
<tr>
<td>of the Insured and a travelling companion, as long as insured, due to the interruption of a trip caused by the death or admission to hospital with prognosis of more than 7 days of one of the family members at the home of the Insured. ALLIANZ GLOBAL ASSISTANCE will organise the return and be responsible for the relative expenses;</td>
<td></td>
<td></td>
</tr>
<tr>
<td>n) Sending urgent messages</td>
<td>YES</td>
<td>YES</td>
</tr>
<tr>
<td>to people resident in Italy. ALLIANZ GLOBAL ASSISTANCE will arrange to send on such messages at its own expense;</td>
<td></td>
<td></td>
</tr>
<tr>
<td>o) Protection for credit cards</td>
<td>NO</td>
<td>YES</td>
</tr>
<tr>
<td>cheque books and traveller’s cheques, lost or stolen, in the name of the Insured. At the specific request and subject to communication of the necessary details, ALLIANZ GLOBAL ASSISTANCE will arrange to contact the issuing institutes to start the necessary procedures to block the above-mentioned documents. The Insured is responsible for completing the procedure, according to the requirements of the individual debt instruments;</td>
<td></td>
<td></td>
</tr>
<tr>
<td>p) Legal assistance while travelling and advance of caution money</td>
<td>NO</td>
<td>YES up to €1,500.00</td>
</tr>
<tr>
<td>ALLIANZ GLOBAL ASSISTANCE will find a lawyer locally to manage the disputes directly involving the Insured, accepting responsibility for the costs.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>In addition, ALLIANZ GLOBAL ASSISTANCE will pay the following, in the name and on behalf of the Insured and only for acts of a negligent nature:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>• the bail required to allow his release;</td>
<td></td>
<td></td>
</tr>
<tr>
<td>• any civil security, in order to guarantee payment for the Insured’s civil liability in the generation of the claim.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Subject to bank guarantee, ALLIANZ GLOBAL ASSISTANCE will advance the caution money which the Insured undertakes to return in all cases within 30 days;</td>
<td></td>
<td></td>
</tr>
<tr>
<td>q) Reimbursement of telephone expenses</td>
<td>NO</td>
<td>YES up to € 250.00</td>
</tr>
<tr>
<td>documented and sustained by the Insured to contact the Operational Centre. ALLIANZ GLOBAL ASSISTANCE will not reimburse the costs of telephone calls received by the Insured abroad on equipment connected to the mobile network;</td>
<td></td>
<td></td>
</tr>
<tr>
<td>r) Costs of search and rescue</td>
<td>YES, up to € 750.00</td>
<td>YES, up to € 750.00</td>
</tr>
<tr>
<td>The costs of search and rescue are only included following accident and on condition that the research is carried out by an official body.</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>1.1.2 Medical Expenses</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>FOR TRIPS TO:</strong></td>
<td><strong>ITALY</strong></td>
<td><strong>ABROAD</strong></td>
</tr>
</tbody>
</table>
### WITH DIRECT PAYMENT

If contacted before, ALLIANZ GLOBAL ASSISTANCE will arrange for:

<table>
<thead>
<tr>
<th>1) Direct payment of hospital and surgical expenses</th>
<th>Up to € 1,500.00</th>
<th>Up to € 150,000.00</th>
</tr>
</thead>
<tbody>
<tr>
<td>If ALLIANZ GLOBAL ASSISTANCE cannot make direct payment, the expenses will be reimbursed as long as authorised by the Operational Centre contacted in advance or, however, not after the date of release of the Insured.</td>
<td>€ 100 a day (max € 1,250)</td>
<td>€ 100 a day (max € 1,250)</td>
</tr>
<tr>
<td>The costs of the stay will be paid directly, subject to the overall liability limit indicated up to:</td>
<td>No refund will be made without prior contact with the Operational Centre.</td>
<td></td>
</tr>
<tr>
<td>Reimbursement</td>
<td></td>
<td></td>
</tr>
<tr>
<td>In addition, ALLIANZ GLOBAL ASSISTANCE will also arrange, even without prior authorisation:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>2) Reimbursement of transport expenses from the place of the event to the first aid medical centre or place of first admission;</td>
<td>Up to € 1,500.00</td>
<td>Up to € 5,000.00</td>
</tr>
<tr>
<td>3) Reimbursement of the expenses for medical and/or pharmaceutical checks as long as sustained following a medical prescription, outpatient treatment and/or first admission (including day hospital).</td>
<td>Up to a € 1,250.00</td>
<td>Up to a 1,250.00</td>
</tr>
<tr>
<td>A fixed excess of € 30.00, to be paid by the Insured, is applied to every reimbursement.</td>
<td>YES</td>
<td>YES</td>
</tr>
<tr>
<td>4) Reimbursement of costs for urgent dental care or that undergone on return (within 30 days) as a direct consequence of an accident occurring while travelling.</td>
<td>Up to € 300.00</td>
<td>Up to € 300.00</td>
</tr>
</tbody>
</table>

### Exclusions

The services are not due:

- a) if the Insured ignores the indications of the Operational Centre, i.e., the Insured leaves hospital on a voluntary basis, against the opinion of the doctors in the structure where he is admitted;
- b) newborn babies, if the pregnancy terminated during the trip, even if the birth is premature; In addition, ALLIANZ GLOBAL ASSISTANCE will not accept responsibility for events arising from: a) a trip undertaken to an area where there is a ban or limitation in operation (including temporary ones) issued by a competent public authority; d) a trip taken against medical advice or, however, with diseases at an acute stage or with the aim subjecting himself to medical/surgical treatment; e) no contact with the Operational Centre or, however, without its prior authorisation;
- f) voluntary interruption of pregnancy;
- g) rehabilitative therapy;
- h) the purchase, application, maintenance and repair of prostheses and therapeutic devices;
- i) nursing, physiotherapy, slimming or spa services and for the elimination of physical defects of an aesthetic nature or congenital malformations;
- j) check-ups made after the return to the domicile for situations resulting from illnesses which started while travelling;
- k) organ removal and/or transplant;
- l) participation in sports competitions and the relative trials, unless they are of a recreational nature;
- m) carrying out aerial sports and those of the air in general, extreme sports if done outside sports organisations and without the planned safety criteria, acts of daring and any sport done professionally or which, however, leads to direct or indirect remuneration;
- n) damage caused directly or indirectly by, arising from or as a result of wars, accidents due to weapons of war, invasions, the action of foreign enemies, hostilities (whether war has been declared or not), civil war, rebellions, revolutions, insurrections, mutiny, martial law, military or usurped power or attempts to usurp power;
- o) acts of sabotage, robberies and/or attacks, confiscations, nationalisation, seizures, restrictive provisions, detention, appropriation, requisition for its ownership or use or on the order of any government (whether civil, military or ‘de facto’) or other national or local authority;
- p) strikes, riots, civil uprising, industrial action by workers;
- q) damage caused directly or indirectly by or arising from acts of terrorism, act of terrorism meaning any act including but not only the use of force or violence and/or menaces by any person or group/s of people who act alone, behind or in connection with any organiser or government, committed for political, religious, ideological or similar reasons, including the intention to influence any government and/or give warnings to the public and/or community or part of it;
r) even only partially, from ionising radiation or radioactive contamination developed by nuclear fuels or waste, or arising from the transmutation of the nuclear atom or radioactive, toxic and explosive properties or other dangerous features of nuclear equipment or its components;
s) pathologies arising from epidemics with pandemic features, declared by the WHO, of a seriousness and virulence that restrictive measures are required to reduce the risk of transmission to the civilian population;
t) quarantine;
u) natural catastrophes and/or disasters such as whirlwinds, hurricanes, earthquakes, volcanic eruptions, inundations, floods and tsunamis;

1.3 PROVISIONS AND LIMITATIONS

1.3.1 Assistance while travelling

a. the services of assistance are supplied per event within the limits of the capital insured and any sub-limits;
b. the services of assistance are performed using the means and structures that ALLIANZ GLOBAL ASSISTANCE and the Operational Centre consider, in their unquestionable judgement, most appropriate for the state of health of the Insured and the state of need, respecting the specific operating conditions;
c. making a travel ticket available is understood to be made with:
   - a scheduled airline (economy class);
   - first class train;
   - ferry.
   ALLIANZ GLOBAL ASSISTANCE has the right to ask the people for whom it has arranged return at its own expense for the return of unused travel tickets, also as a preventive measure;
d. ALLIANZ GLOBAL ASSISTANCE cannot be held responsible for:
   - delays or impediments in the performance of the services agreed resulting from Acts of God or the provisions of the local authorities;
   - errors arising from inexact communications received from the Insured;
   - prejudice arising from the block on debt securities;
e. ALLIANZ GLOBAL ASSISTANCE is not required to pay an indemnity to replace the guarantees of assistance due;
f. the Insured releases the doctors attending him and the people involved by the conditions of this policy from professional secrecy, exclusively for the events which are the subject of this insurance and exclusively for ALLIANZ GLOBAL ASSISTANCE and/or any magistrates invested with examining the event, if necessary.

1.3.2 Medical expenses

ALLIANZ GLOBAL ASSISTANCE will sustain directly or reimburse ‘Medical Expenses’:

a. more than once during the trip;
b. up to the exhaustion of the capital insured per person and per insurance period.

2. CANCELLATION OF THE TRIP – REIMBURSEMENT PENALTY

2.1 SCOPE

ALLIANZ GLOBAL ASSISTANCE will reimburse the penalty applied contractually by AIR FRANCE for the cancellation or amendment to the service, including the administrative charges and airport taxes, arising from:

a) sudden illness (or unexpected setback) certified by a doctor;
b) pathologies of pregnancy, if ascertained after booking;
c) intolerance to vaccinations;
d) accident or death,

e) material damage to the dwelling following natural catastrophes or theft which require the presence of the Insured;
f) dismissal or suspension from work (temporary lay-off or job mobility) of the Insured or his new employment;
g) presentation of the request for divorce by the spouse;
h) convocation for military/civilian service;
i) convocation before the competent authorities for the adoption of minors;
j) appointment of the Insured to jury service or give evidence to the judicial authorities;
k) theft of the documents essential for travel abroad if it is impossible for them to be redone before the planned departure date;

l) impossibility of reaching the place of departure of the trip following:
   - an accident to the means of transport during the journey;
   - a natural catastrophe occurring in the place of residence.

ALLIANZ GLOBAL ASSISTANCE will reimburse the penalty or the costs of amendment debited:
   - to the Insured;
   - all his family members;
   - a travelling companion,

as long as insured and registered in the same file.

2.2 EXCLUSIONS

ALLIANZ GLOBAL ASSISTANCE will not reimburse the penalty relating to cancellations caused by:
   a) accidents or pre-existing illnesses of an evolutionary type and their complications or if the conditions or events which could cause cancellation existed at the time of cancellation, unless the ability to travel was certified by a doctor;
   b) chronic, neuro-psychiatric, nervous, mental and psychosomatic diseases; depression; pathologies due to the abuse of alcohol and psychotropic drugs, non-therapeutic use of drugs or hallucinogens, suicide or attempted suicide;
   c) pregnancy;
   d) pathologies of a pregnancy which started and was known of before booking;
   e) professional reasons, except for the provisions of Art 2.1/f above;
   f) strikes, uprisings, popular movements, frontier blocks, sabotage, terrorism, wars or insurrections, refusal of consular visas;
   g) pathologies arising from epidemics with pandemic features, declared by the WHO, of a seriousness and virulence that restrictive measures are required to reduce the risk of transmission to the civilian population;
   h) quarantine;
   i) natural catastrophes and/or disasters such as whirlwinds, hurricanes, earthquakes, volcanic eruptions, inundations, floods and tsunamis;
   j) damage resulting from pollution, infiltration or contamination of the air, water or earth.

2.3 LIQUIDATION CRITERIA AND EXCESS

ALLIANZ GLOBAL ASSISTANCE will reimburse the penalty for cancellation (including airport taxes) or change applied by AIR FRANCE:
   a) up to the total cost of the air ticket, within the maximum limit of € 6,500 per person and € 32,000 per event, for all cases set out in Art. 2.1 above, except for those indicated in para 2.1 (k);
   b) reimbursement will have a maximum limit of € 5,000.00 per passenger and € 32,000 overall per event involving more than one insured passenger for cancellations following the reasons indicated in para 2.1 (k);
   c) in the percentage existing on the date on which the event occurred (Art. 1914 Italian Civil Code). As a result, if the Insured cancels the trip after the event, any greater penalty will remain his responsibility;
   d) reserving the right to reduce the indemnity by an amount equal to what the Insured recuperates. ALLIANZ GLOBAL ASSISTANCE has the right to acquire possession of the unused tickets;
   e) without excess if cancellation follows death or admission to hospital (Day Hospital and Accident and Emergency excluded) of the Insured, a family member and the joint owner of the company/group practice;
   f) with the excess of 15% and a minimum of € 50.00 in all other cases set out by Art. 2.1 above, except for those set out in point 2.1 (k);
   g) with the excess of 25% and a minimum of € 30.00 and a maximum of € 150.00 per person for cancellations following a reason indicated at point 2.1 (k).

ALLIANZ GLOBAL ASSISTANCE doctors have the right to make a check if there is illness or accident.

2.4 VALIDITY

2.4.1 The cover is only valid if the policy was taken out at the same time as the confirmation of booking on the AIR FRANCE web site.

2.4.2 The cover operates for a single request for compensation irrespective of the outcome and ceases on its occurrence.
3. COSTS OF RE-INSURING THE TRIP

3.1 SCOPE
ALLIANZ GLOBAL ASSISTANCE will reimburse any higher costs borne to purchase new travel tickets (air or railway tickets) to replace those that cannot be used because of the late arrival of the Insured at the place of departure of the outward flight arising from the following unforeseen, independently documented, circumstances:

a) accident to the means of transport during the journey;
b) block on circulation imposed by the competent authorities;
c) block on or slowing of road circulation due to adverse weather conditions.

3.2 LIQUIDATION AND VALIDITY CRITERIA
ALLIANZ GLOBAL ASSISTANCE will reimburse the costs borne for the purchase of a new ticket as long as it is used within the following 24 hours of the event, and as long as the travel ticket purchased is used to arrive at the destination originally booked. Reimbursement is limited to the amount originally paid for the purchase of the ticket which it was not possible to use.

4. BAGGAGE

4.1 SCOPE
ALLIANZ GLOBAL ASSISTANCE will indemnify the Insured, within the limit of the capital insured of € 800.00 per person and insurance period, for direct material damage suffered arising from:

- theft;
- fire;
- robbery;
- bag-snatch;
- failure to return and damage by the airline company of personal baggage. The cover is also operative for travel bags and suitcases used as containers.

ALLIANZ GLOBAL ASSISTANCE will also reimburse, within the limit of the capital insured and with a maximum of € 200.00 per person and insurance period, 'essential purchases' made following a delay (with respect to the expected time of arrival at one of the destinations) in the return of checked baggage of more than 12 hours.
ALLIANZ GLOBAL ASSISTANCE will not reimburse purchases made in the place of return.

4.2 EXCLUSIONS
ALLIANZ GLOBAL ASSISTANCE will not indemnify damage:

a) facilitated by the wilful misconduct or gross negligence of the Insured or people for whom he is responsible;
b) occurring when:
   - an unattended vehicle is not locked and the baggage has not been put in the locked boot, for the car;
   - the vehicle was not parked in a public attended paid car park during the night, from 8.00 pm to 7.00 am;
   - the baggage is on board motor vehicles although in the appropriate locked boot;
  c) occurring during a stay on a camping ground;
d) for which an authentic copy of the report stamped by the authorities of the place where the event occurred is not produced.

The following are also excluded:

- photo-cine-optical equipment entrusted to third parties (hoteliers and airlines);
- money in any form (bank notes, cheques, traveller’s cheques, credit cards), travel tickets and documents.

4.3 PROVISIONS AND LIMITATIONS
ALLIANZ GLOBAL ASSISTANCE will pay the indemnity:

a) within the limit of the capital insured per person and per insurance period of € 800.00. The insurance is given as 'first absolute risk';
b) with the maximum limit:
   - per item of € 150.00;
   - 50% of the insured capital for valuable items;
  c) considering all photo-cine-optical material as a single item;
d) based on the commercial value of the things stolen at the time of the claim. Reimbursement for items of clothing bought during the trip will be made at the purchase value, as long as duly supported by appropriate documentation;

e) subsequent to that of the airline company or hotelier responsible for the event, up to the maximum amount of the capital insured, net of what has already been indemnified and only if the compensation does not cover the whole amount of the damage.

5. IF THERE IS AN ACCIDENT

5.1 VIAGGIO SICURO

5.1.1 IF NECESSARY

The Insured or the person acting for him must immediately contact the Operational Centre giving:

   a) personal data;
   b) number of the AIR FRANCE insurance certificate;
   c) temporary address;
   d) address of any family members/travelling companions with the Insured.
   e) details of the hospital (name and telephone number, ward where admitted, name of the doctor responsible for the patient) if admitted;
   f) type of operation requested.

5.1.2 IF REQUEST FOR REIMBURSEMENT IS MADE

The Insured must forward the request to ALLIANZ GLOBAL ASSISTANCE within 30 days of return for the reimbursement of previously authorised expenses, giving:

   a) personal data;
   b) number of the AIR FRANCE insurance certificate;
   c) dossier number advised by the Operational Centre issuing the authorisation;
   d) original medical documentation drawn up locally and the relative medical receipts sustained;
   e) name and address of the bank, IBAN and SWIFT codes for overseas accounts and the name of the current account holder if different from the name on the file;
   f) tax code of the recipient of the payment, pursuant to Law 248 of 4 August 2006.

Alternatively, the claim can be reported through the ‘Report your claim’ section of the web site www.ilmiosinistro.it.

5.2 CANCELLATION OF THE TRIP — REIMBURSEMENT OF PENALTY

After cancelling the trip with AIR FRANCE, the Insured, or the person acting for him, must advise ALLIANZ GLOBAL ASSISTANCE in writing within 5 days of the day on which the event occurred, giving:

   a. personal data and address;
   b. number of the AIR FRANCE insurance certificate;
   c. original documentation objectively certifying the reason for the cancellation. If medical, the certificate must show the illness and the address where the sick or injured person can be found;

and subsequently:

   d. documentation certifying the link between the Insured and any other person causing the cancellation;
   e. AIR FRANCE booking confirmation;
   f. name and address of the bank, IBAN and SWIFT codes for overseas accounts and the name of the current account holder if different from the name on the file;
   g. tax code of the recipient of the payment, pursuant to Law 248 of 4 August 2006.
Alternatively, the claim can be reported through the ‘Report your claim’ section of the web site www.ilmiosinistro.it.

5.3 COSTS OF RE-INSURING THE TRIP
The Insured must advise ALLIANZ GLOBAL ASSISTANCE in writing within 30 days of his return, giving:

a. personal data and address;
b. number of the AIR FRANCE insurance certificate;
c. copy of the documentation objectively proving the cause of the delay;
d. originals of the new tickets purchased to arrive at the destination set out by travel contract;
e. confirmation that the original travel tickets issued by AIR FRANCE were not used;
f. name and address of the bank, IBAN and SWIFT codes for overseas accounts and the name of the current account holder if different from the name on the file;
g. tax code of the recipient of the payment, pursuant to Law 248 of 4 August 2006.

5.4 BAGGAGE
The Insured must advise ALLIANZ GLOBAL ASSISTANCE in writing within 30 days of the return giving:

a. personal data and address;
b. number of the AIR FRANCE insurance certificate;
c. copy of the Property Irregularity Report;
d. answer from the airline company showing the date and time of the delayed delivery, tampering/damage or definitive failure to find and also the amount paid for which it is responsible;
e. detailed list of the items not returned or stolen and documentation certifying their value;
f. original receipts for the personal effects purchased in an emergency;
g. original report made to the competent authority of the place in which the event occurred, with the detailed list of the items stolen or burnt and documentation certifying their value;
h. for theft, the copy of the complaint sent to the hotelier or airline company to whom the baggage was entrusted;
i. name and address of the bank, IBAN and SWIFT codes for overseas accounts and the name of the current account holder if different from the name on the file;
j. tax code of the recipient of the payment, pursuant to Law 248 of 4 August 2006.

Alternatively, the claim can be reported through the ‘Report your claim’ section of the web site www.ilmiosinistro.it.

IMPORTANT REFERENCES

See the section ‘Report your claim’ on web-site www.ilmiosinistro.it for all requests for reimbursement or send the original in writing of all communications and documentation to:

AGA INTERNATIONAL S.A.
GENERAL AGENT FOR ITALY
Servizio Liquidazione Danni E-Commerce
Casella Postale 1746
Via Cordusio 4, 20123 MILAN, ITALY