

CANCELLATION AND CURTAILMENT COVER

THIS POLICY CONTAINS TWO BENEFITS. CANCELLATION BENEFIT REFERS TO AN AFS TRIP WHICH IS CANCELLED BY THE PARTICIPANT BEFORE IT BEGINS, AND CURTAILMENT BENEFIT REFERS TO AN AFS TRIP THAT ENDS WITH THE PARTICIPANT'S EARLY RETURN.

CANCELLATION COVERAGE

What You are covered for:

The object of the cover is to reimburse You for the expenses You incurred directly due to your cancellation of your covered AFS program trip in case one of the following insured events occurs before the Departure Date of the Travel, subject to the application of any exclusion and the limits mentioned in the Table of Guarantees. Expenses include program fees paid. Travel costs are covered to the extent they are not already included in program fees. These expenses are covered up to a maximum amount stated in the Table of Guarantees and after the application of the excess stated in the Table of Guarantees. This insurance applies excess of any refund provided by AFS or the travel organizer or supplier.

The cost of the following items will not be considered part of the expenses to be covered: airport taxes, port taxes, insurance premium, service fees and booked activities during the Travel.

The insured events are:

1. Serious Illness, Serious Injury or death of:
 - An insured.
 - An Immediate Family Member.
 - "Immediate Family Member" means a person who is related to the Insured in any of the following ways: spouse, brother-in-law, sister-in-law, son-in-law, daughter-in-law, mother-in-law, father-in-law, parent (includes stepparent), brother or sister (includes stepbrother or stepsister) or child (includes legally adopted child or stepchild), grandchild and grandparent, including step-grandparent.
 - The person designated for the custody of minors or disabled persons You are responsible for;
 - The Professional Substitute or Guardian

The liability of the Insurer is limited to the amounts stated in the Table of Guarantees.

If the event only applies to one Insured, the other Insureds are entitled to be covered for the same cancellation event.

What You are not covered for:

You are only covered in relation to the insured events listed in the section "What You are covered for" and to the extent therein described. In addition, You are not covered for the consequences of any of the following events, which are excluded from this coverage:

1. Those intentionally caused by an Insured, an Immediate Family Member or a Travel Companion.
2. Illnesses or injuries derived from the consumption of alcoholic beverages (with an alcohol level superior or equal to 0.5 Gram after litre of blood or 0.25 milligrams per litre of air expires, in case of a vehicle incident) by the Insured or the Travel Companion.
3. Consumption of narcotics, drugs or medicine, other than those which have been prescribed by a doctor.
4. Suicide, attempted suicide or self-harm on the part of an Insured, an Immediate Family Member or Travel Companion.
5. Epidemics or infectious diseases which appear suddenly and spread rapidly through the population, as well as those caused by pollution and/or contamination of the atmosphere.
6. Wars, demonstrations, insurrections, Acts of Terrorism, sabotage, and Strikes

7. Lack or impossibility of vaccination or to follow the necessary medical treatment in order to travel to certain countries.
8. The consequences of a Serious illness of the Insured diagnosed to the Insured before the start of Your Membership of the Group Insurance Policy
9. The consequences of an Accident occurring before the Membership to the Group Insurance Policy
- 10.
11. The participation of the Insured in bets, challenges or fighting
12. The practice of sports competition or motorised competitions (racing or rally)
13. The practice of one of the following dangerous sports and activities, boxing, weightlifting, wrestling, martial arts, mountaineering, bobsleigh, immersion with respiratory equipment, caving, ski jumps, skydiving, paragliding, flights in ultra-light aircraft or glider, springboard diving, scuba diving, hang-gliding, mountain-climbing, horse riding, hot-air ballooning, parachuting, fencing, defensive sports, adventure sports such as rafting, bungee, white-water (hydrospeed), canoeing;
14. Consequences of the transmutation of the atomic nucleus, as well as radiation caused by the artificial acceleration of atomic particles or any irradiation from a source of energy of a radioactive nature;
15. The telluric movements, floods, eruptions volcanic and, generally, any phenomenon triggered by the forces of nature
16. The consequences resulting from the use or possession of explosives or firearms
17. The consequences of alcoholic cirrhosis
18. Cancellation of the program by AFS, or by any other trip organizer or supplier

Documents and information required to claim in respect of the cancellation of the Travel product

It is necessary to provide the following documents to allow the management of a Claim:

1. Documents that evidence the facts constituting an insured event under this coverage (medical report, death certificate, hospital documents, police report, complaints filed at police stations...).
2. The form provided by Us to be completed by the registered medical practitioner attending the Insured or other person receiving medical treatment related to the cancellation. This document shall only be necessary in cases where insufficient information on the person's medical condition has been provided.
3. A copy of confirmation email and/or receipts for the Travel product that was purchased.
4. A copy of documents showing the costs caused by cancelling the Travel product, issued by the Travel Organiser and which give a breakdown of the amounts and items involved, as well as a copy of the general conditions of the sale of the Travel.
5. A copy of document that confirms cancellation of the Travel, issued by the Travel Organiser or other distributor, showing the expenses suffered as a consequence of the cancellation of the Travel product.
6. If the cancellation is due to one of the above insured event involving a Family Member or an Immediate Family Member, a document that evidences the relationship between the Insured and the Immediate Family Member must be presented (for example a certificate of birth/family affiliation for each of the parties involved), if such documents exist in the country in which the Insured arranged their AFS program.

If You are unable to provide the above documentation, You can provide another document having the same legal value and including the relevant information. Cancellation claims must be filed within 90 days of cancellation date.

We commit to respect confidentiality of information provided in the course of the insurance or a claim. All medical information should be sent in an envelope marked "confidential / medical secrecy" in order that document to be read only by Our Medical Officer of the Insurer.

CURTAILMENT COVER

What You are covered for:

The object of the cover is to reimburse You for the loss of AFS fees You paid due to the curtailment of your covered AFS Program in case one of the insured events listed below occurs and is not subject to the application of an exclusion. Travel costs are covered to the extent they are not already included in program fees. The curtailment of your program must result from your official release from the AFS program by Early Return for medical reasons.

You are covered from the Departure Date until the AFS Program End Date.

The Insurer covers the fees corresponding to the days of the Travel not used up to a maximum amount stated in the Table of Guarantees and after the application of the excess stated in the Table of Guarantees. This insurance applies excess of any refund provided by AFS or any other trip organizer or supplier.

The following items will be excluded from the reimbursed amount: airport taxes, port taxes, insurance premium, service fees and booked activities during the Travel.

Please note: If travel costs are payable, and if payment has been made using frequent flyer points, air miles, loyalty card points or the like, settlement of Your claim will be based upon the lowest available published flight or hotel fare for the flight or hotel originally booked if they are non-transferable.

We will provide this cover if the cutting short of Your Travel is necessary and unavoidable as a result of one of the following insured events:

1. Serious Illness, or Serious Injury or death of:

- An Insured.
- An Immediate Family Member.

"Immediate Family Member" means a person who is related to the Insured in any of the following ways: spouse, brother-in-law, sister-in-law, son-in-law, daughter-in-law, mother-in-law, father-in-law, parent (includes stepparent), brother or sister (includes stepbrother or stepsister) or child (includes legally adopted child or stepchild), grandchild and grandparent, including step-grandparent.

- The person designated for the custody of minors or disabled persons You are responsible for.
- The Professional Substitute or Guardian

Specifics of this cover:

We will calculate claims for cutting short Your Travel from the day when You return to Your Home. Your claim will be based solely on the number of complete days You have not used, including the day when Your AFS program ended by Early Return.

If You do not return to Your Home after having had your program end by Early Return, we will only be liable for the equivalent costs which You would have incurred had you returned to Your Home.

The costs of Your originally planned return travel to Your Home are not covered where we have paid additional travel costs for You to cut short Your Travel.

What You are not covered for:

You are only covered in relation to the insured events enlisted in the section "What You are covered for" and to the extent therein described. In addition, You are not covered for the consequences of any of the following events which are excluded from this coverage:

1. The consequences of a Serious Illness of the Insured diagnosed to the Insured before the start date of Your Membership to the Group Insurance Policy
2. The consequences of an Accident occurring before the start date of Your Membership to the Group Insurance Policy
3. Those intentionally caused by an Insured, a Family Members or Travel Companion.
4. Illnesses or injuries derived from the consumption of alcoholic beverages (with an alcohol level superior or equal to 0.5 Gram after litre of blood or 0.25 milligrams per litre of air expires, in case of a vehicle incident) by the Insured or the Travel Companion.

5. Consumption of narcotics, drugs or medicine, other than those which have been prescribed by a doctor.
6. Suicide, attempted suicide or self-harm on the part of an Insured, an Immediate Family Member or Travel Companion.
7. Epidemics or infectious diseases which appear suddenly and spread rapidly through the population, as well as those caused by pollution and/or contamination of the atmosphere.
8. Wars, demonstrations, insurrections, Acts of Terrorism, sabotage, and Strikes
9. The participation of the Insured in bets, challenges or fighting;
10. The practice of sports competition or motorised competitions (racing or rally)
11. The practice of one of the following dangerous sports and activities: boxing, weightlifting, wrestling, martial arts, mountaineering, bobsleigh, immersion with respiratory equipment, caving, ski jumps, skydiving, paragliding, flights in ULM or glider, springboard diving, scuba diving, hang-gliding, mountain-climbing, horse riding, hot-air ballooning, parachuting, fencing, defensive sports, adventure sports such as rafting, bungee, white-water (hydrospeed), canoeing;
12. Consequences of the transmutation of the atomic nucleus, as well as radiation caused by the artificial acceleration of atomic particles or any irradiation from a source of energy of a radioactive nature;
13. The telluric movements, floods, eruptions volcanic and, generally, any phenomenon triggered by the forces of nature
14. The consequences resulting from the use or possession of explosives or firearms
16. The consequences of alcoholic cirrhosis
- 18/ Early return from the AFS program for reasons not related to serious illness, serious injury, or death of covered persons.

Documents and information required to claim in respect of the curtailment of the Travel

1. Documents that evidence the facts constituting an insured event under this coverage (medical report, death certificate, hospital documents, police report, complaints filed at police stations...).
2. A form provided by Us to be completed by the registered medical practitioner attending the Insured or other person receiving medical treatment related to the curtailment of the Travel. This document shall only be necessary in cases where insufficient information on the person's medical condition has been provided.
3. A copy of confirmation email and/or receipts for the Travel product that was purchased.
4. A copy of documents of the costs caused by curtailing the Travel, issued by the Travel Organizer or other distributor and which gives a breakdown of the amounts and items involved, as well as a copy of the general conditions of the sale.
5. If the curtailment is due to one of the above insured event involving an Immediate Family Member o, a document that evidences the relationship between the Insured and the Immediate Family Member must be presented (for example a certificate of birth/family affiliation for each of the parties involved).

If You are unable to provide the above documentation, You can provide another document having the same legal value and including the relevant information. Curtailment claims must be filed within 30 days of trip curtailment date.

The Insurer commits to respect confidentiality of information provided in the course of the insurance or a claim. All medical information should be sent in an envelope mentioning "confidential / medical secrecy" in order that document to be read only by the Our Medical Office.