

LUGGAGE AND PERSONAL EFFECTS COVER

What You are covered for

You are covered from your Program Departure Date until your Program End Date.

Loss, damage and Theft of Luggage and Personal Effects

If during the course of the Travel, Your Luggage (checked or unchecked) or Personal Effects

- are stolen by means of Theft
- are lost definitively or suffer damage, either for causes attributable to the carrier included in the Travel, or during the course of your AFS program period.

Specificities of the Coverage:

There is a deductible of \$50 per claim.

All electronic devices, including cell phones, laptops and computers, are subject to a deductible of \$250.

Special conditions relating to claims:

Within 48 hours of incident or loss by robbery or theft, you must report loss to the local Police or to the transportation company, your hotel, or place of accommodation, as appropriate.

In the event that loss occurs for other reasons, you must report it within 48 hours to your AFS representative.

You must produce to Us written documentation confirming that the robbery, theft or loss occurred during the course of your AFS program.

Definitions:

Luggage and Personal Effects — means possessions carried with you during travel to and from your AFS program, kept during your travel at your host family or official AFS host location, or carried in transit during the course of your AFS program, not including money or trip documents.

Program Departure Date — Coverage begins after you have embarked on overseas travel for your AFS program.

Program End Date — Coverage ends upon your return to your home country or on the date your AFS program officially ends whichever occurs first.

Theft — means any act of stealing

Travel — means the period during which you are traveling to or from your AFS program, or while you are staying overseas during your AFS program

Us — means the insurance company

the maximum liability of the Insurer cannot exceed the amounts stated in the Table of Guarantee after the application of the excess / deductible stated in the Table of Guarantee.

What You are not covered for

You are only covered in relation to the insured events listed in this 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:

- Money and travel documents

- The theft of a debit or credit card, or loss of money arising from any electronic tool valid for payment, token ID, mobile phone or other electronic tool enabling payments.
- The consequences of the practice of sport competitions and motorized competitions
- 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;
- Wars, demonstrations, insurrections, Acts of Terrorism, sabotage, and Strikes
- Intentional act of the Insured or Travel Companions
- The theft of personal luggage, effects and objects stored in an area which is made available to several individuals;
- Unattended personal luggage

Documents and information required for making a claim in respect:

- Your name and contact information;
- The copy of the Property Irregularity Report (loss report) issued by the air carrier or an equivalent document in the case of other kind of transportation;
- The declaration of loss to the competent authorities (police or equivalent in the applicable countries);
- A list of the items subject to theft or total loss, and their financial value (plus documentation necessary to prove their value, such as receipts or invoices);
- In the event the luggage is stolen by means of Violent Robbery, the relevant report filed before the competent authorities at the place the Violent Robbery took place must be presented
- A copy of the e-mail confirmation of the purchase of this insurance.