

AFS Participant Travel Medical Insurance Policy

Insurance Product Information Document

Company: Europe Assistance S.A. Irish Branch

Product: "Cancellation and Curtailment Coverage"

The complete pre-contractual and contractual information on the product is provided separately in the document named AFS Participant Travel Medical Insurance Policy.

What is this type of insurance?

This Insurance policy contains two benefits.

- The Cancellation benefit refers to an AFS Program which is cancelled by the participant before it begins. The Curtailment benefit refers to an AFS Program that ends with the Participant's early return home.

What is insured?

- ✓ **Cancellation and Curtailment Cover:** expenses you incur directly due to the cancellation or curtailment of the covered Travel (AFS Program) where one of the following occurs:
 - A. Before the start of travel on the AFS Program, cancellation caused by Serious Illness, Serious Injury or death of an Insured
 - B. After the AFS Program has begun, curtailment of travel requiring an early return from the program due to Serious Illness, Serious Injury or death of an Insured
- ✓ The maximum liability of the Insurer is up to \$10,000, as stated in the Table of Guarantee.
- ✓ A deductible of \$100 applies whether to cancellation or curtailment.
- ✓ Reimbursement for covered cancellation of a program that had not yet started will be made in excess of any refunds provided by AFS or any other travel supplier or distributor.
- ✓ Reimbursement for the covered curtailment of an AFS program underway will be made as follows: 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 or was determined to be officially ended by AFS.
- ✓ If You do not return to Your Home after your program has ended, 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.
- ✓ Terms which are Capitalised in this document are defined in the policy terms and conditions



What is not insured?

- ✗ **With reference to "Cancellation and Curtailment Cover":** airport taxes, port taxes, insurance premium, service fees and booked activities during the Travel.
- ✗ **Cancellation of the trip by AFS or any travel supplier or distributor is not insured, nor is travel delay or trip delay.**
- ✗ **Illness, injury or death of anyone other than the participant is not insured.**
- ✗ **Cancellation or curtailment for any reason other than illness, injury or death of the participant is not insured.**



Are there any restrictions on cover?

You are not covered for the consequences of any of the following events:

- ! Cancellation of the program by AFS, or by any other trip organizer, supplier or distributor.
- ! Early return from the AFS Program for reasons not related to serious illness, serious injury, or death of the insured.
- ! The consequences of a Serious illness of the Insured diagnosed to the Insured before the start of Your Membership of the Group Insurance Policy and confirmation on the AFS Program
- ! The consequences of an Accident occurring before the Membership to the Group Insurance Policy and confirmation on the AFS Program
- ! Those intentionally caused by an Insured, including suicide, attempted suicide and self-harm
- ! Consumption of narcotics, drugs or medicine, other than those which have been prescribed by a doctor
- ! 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 consequences of alcoholic cirrhosis
- ! Lack or impossibility of vaccination or to follow the necessary medical treatment in order to travel to certain countries
- ! Consequences resulting from the use or possession of explosives or firearms;
- ! 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 ultralight 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;
- ! The participation of the Insured in bets, challenges or fighting
- ! The practice of sports competition or motorised competitions (racing or rally)
- ! Participation in war, demonstrations, insurrections, Acts of Terrorism, sabotage, and Strikes
- ! 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;
- ! Epidemics or pandemics which appear suddenly and spread rapidly through the population, as well as those caused by pollution and/or contamination of the atmosphere.
- ! The telluric movements, floods, eruptions volcanic and, generally, any phenomenon triggered by the forces of nature (unless it is the cause of an injury otherwise covered in this policy)



Where am I covered?

This Insurance policy covers the insured for Cancellation in their home country (with the exclusion of Sanctioned Countries) while about to embark on their AFS Program. It covers the Insured for Curtailment while not their AFS Program in the countries mentioned in the Membership Certificate, with the exclusion of the Sanctioned Countries.



What are my obligations?

- In the event of a claim, or of an event that may give rise to a claim, contact Claims Administrator **Aon Consulting** as soon as possible. Address: Admiraliteitskade 62, Rotterdam, Netherlands. They are also available to answer questions on coverage by calling +31.10.448.8238. E-mail: afs@aon.nl
- Take all reasonable steps to prevent loss, damage or an accident.
- Cancellation claims must be accompanied by a doctor's note certifying the medical necessity of cancellation. The doctor must not be a member of the Insureds's family or household.
- Curtailment claims must be accompanied by a doctor's written order certifying the medical necessity of the early return home. The doctor must not be a member of the Insureds's family or household.

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, such as medical report, death certificate, hospital documents, police report, etc.
- 2. The form for medical information provided by Us to be completed by the registered medical practitioner attending the Insured 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 AFS Program.
- 4. A copy of documents showing the costs caused by cancelling the AFS Program, issued by AFS or other Travel Organiser or distributor 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 AFS or other Travel Organiser or distributor, showing the expenses suffered as a consequence of the cancellation of the 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 and Curtailment claims must be filed within 90 days of cancellation or curtailment dates.
- 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 the appropriate persons.



When and how do I pay?

The premium is paid to the Insurer by the AFS Partner Organization who organizes the AFS Program.



When does the cover start and end?

For Cancellation Cover, you are covered once your participation on the AFS Program has been confirmed and your program costs have been paid, until Travel starts.

For Curtailment Cover, you are covered from the Departure date for the AFS Program until your date of early return or the date your AFS Program officially ends, whichever occurs first.



How do I cancel the contract?

AFS arranges the terms of this insurance program. If you have any questions, please send an email to afs@aon.nl