

AFS Participant Travel Medical Insurance Policy

Insurance Product Information Document

Company: Europ Assistance S.A. Irish Branch

Product: "Personal Liability Abroad"

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 covers You for the damages that You are legally obliged to pay to a third party as a consequence of an event occurring during the Travel which are included in the paragraphs "Personal Liability Abroad Cover".

What is insured?

- ✓ Personal Liability Abroad covers damages, including personal and material damages, that you are legally obliged to pay to a Third Party as a consequence of a covered event occurring during Travel on your AFS Program.

A Third Party is considered to be someone who is not a member of the Insured's family or who is employed by the Insured. However, a host family member or AFS volunteer can be a Third Party for the purposes of this coverage.

Coverage applies only to AFS Participants who are traveling on an AFS Program outside their home country.

- ✓ The insurer may take on Your defence and shall manage the trial as regards the acts, damage and losses which fall within the scope of the coverage.
- ✓ The maximum liability of the Insurer is USD \$1,500,000.
- ✓ There is a deductible of \$250. The maximum liability is payable after the deductible is satisfied.
- ✓ Terms which are Capitalised in this document are defined in the policy terms and conditions



What is not insured

- ✗ With reference to "Personal Liability Abroad Cover": damages caused from your professional activities or employment; intentional acts; use of vehicles, aircraft and watercraft; dangerous sports; use of drugs or alcohol; war; competitions; forces of nature; use of explosives or firearms



Are there any restrictions on cover?

With reference to "Personal Liability Abroad Cover", you are not covered for:

- ! damages caused from Your professional activity or employment
- ! any liability related to the ownership, possession or use of vehicles, aircrafts and watercraft
- ! intentional acts of Insured
- ! consequences of an Insured consuming alcoholic beverages, narcotics or drugs other than those which have been prescribed by a doctor;
- ! consequences resulting from the use or possession of explosive or firearms;
- ! consequences of suicide, attempted suicide or self-harm on the part of an Insured Person
- ! participation in war, demonstrations, insurrections, Acts of Terrorism, sabotage and strikes;
- ! consequences of the participation of the Insured in bets, challenges or fighting;
- ! consequences of the practice of sports competition or motorised competitions (racing or rally);
- ! the consequences of practice of one of the following sports and dangerous 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
- ! The telluric movements, floods, eruptions volcanic and, generally, any phenomenon triggered by the forces of nature
- ! consequences of changes in the atomic nucleus, radiation or from a source of energy of a radioactive nature



Where am I covered?

This Insurance policy covers the insured while on their AFS Program in the countries mentioned in the Membership Certificate with the exclusion of the Sanctioned Countries.



What are my obligations?

- Take all reasonable steps to prevent loss, damage or an accident.
- You must give us written notice of any incident, which may result in the payment of an indemnity as soon as possible.
- You must send us every court claim form, summons, letter of claim or other document as soon as You receive it.
- You must not admit any liability or pay, offer to pay, promise to pay or negotiate any claim without Our permission in writing.
- You will participate and provide the information and documents in Your hands that support Your case.
- 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



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 Personal Liability Abroad Cover, coverage applies after you have embarked on overseas Travel for your AFS Program until your return to your home country or on the date your AFS Program officially ends, whichever occurs first, for a covered event that occurred during your Travel.



How do I cancel the contract?

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