

# AFS Participant Travel Medical Insurance Policy

## Insurance Product Information Document

Company: Europ Assistance S.A. Irish Branch

Product: "Luggage and Personal Effects"

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 against financial loss which You incur during Your Travel where an insured event included in the paragraphs "Luggage and Personal Effects Cover" occurs;

### What is insured?

- ✓ Luggage and Personal Effects Cover: you are covered for expenses incurred because of Loss, damage or Theft of checked or unchecked Luggage and Personal Effects during the course of your AFS Program.
- ✓ The maximum liability of the Insurer is \$500 (replacement value).
- ✓ The deductible is \$50. All electronic devices, including cell phones, laptops and computers, are subject to a deductible of \$250 (replacement value). The maximum liability of the insurer is payable once the deductible is satisfied.
- ✓ Luggage and Personal Effects refers to 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 travel documents such as passports, tickets or visas)
- ✓ Terms which are Capitalised in this document are defined in the policy terms and conditions



### What is not insured?

- X With reference to "Luggage and Personal Effects Cover": Money and travel documents; the theft of a debit or credit card, any electronic tool valid for payment, token ID, mobile phone or other electronic tool enabling payments.



### Are there any restrictions on cover

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

- ! loss of unattended luggage and personal effects;
- ! theft of luggage and personal effects stored in an area which is made available to several individuals;
- ! intentional acts of Insured or a Travel Companion;
- ! practice of sports competition or motorised competition (racing or rally);
- ! shortages or loss due to error, omission, depreciation in value, or confiscation or detention by Customs or other lawful officials and authorities;
- ! any claim arising from an Accident occurred when performing your professional activity;
- ! consequences of an Insured consuming alcoholic beverages, narcotics or drugs other than those which have been prescribed by a doctor;
- ! practice of any dangerous sport including defensive sports, horse riding, mountaineering, caving, scuba diving or sky diving, parachuting or paragliding;
- ! consequences resulting from the use or possession of explosives or firearms;
- ! war, demonstrations, insurrections, Acts of Terrorism, sabotage and Strikes;
- ! 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.
- 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.
- You must provide a list of the items subject to theft or total loss, and their financial value (plus documentation necessary to prove their value)
- If the property is lost in transit, provide a copy of the loss report issued by the air carrier (or equivalent document in the case of other kinds of transportation)
- In the event of a claim, contact Claims Administrator **Aon Consulting**. Their address is Admiraliteitskade 62, Rotterdam, Netherlands. They are also available during normal working hours to answer questions on coverage by calling +31.10.448.8238. E-mail: [afs@aon.nl](mailto:afs@aon.nl)



## When and how do I pay?

The premium is paid by the AFS organization that arranges the program.



## When does the cover start and end?

For Luggage and Personal Effects Cover, you are covered 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 an 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](mailto:afs@aon.nl).

