

## AFS Participant Voluntary Benefit Program

### Baggage Insurance

#### Frequently Asked Questions

**1. What limit is available under the baggage insurance?**

You can buy a limit of EUR 1,500 with a deductible of EUR 100.

**2. What does the insurance cover?**

It covers the bags and personal property of the participant who buys the insurance. It covers items taken in travel to and from the AFS program and held during the program overseas. This includes items for personal travel requirements, such as clothing or items carried on the body.

**3. Are my bags covered while I am on the airplane?**

Yes, the insurance covers items transported by common carrier, such as an airline or bus company.

**4. Is there any coverage if my bags are lost by the airline?**

There is up to EUR 150 available for replacement purchases if the luggage does not reach the destination on the same day you do.

**5. Does the insurance cover items I obtain while I am on the AFS program?**

Yes, although these are subject to a maximum limit of EUR 150.

**6. Are my camera, music system, and jewelry covered?**

Yes, but there is a limit of EUR 750 for valuable items. These include photographic and video equipment and portable video systems and their accessories, as well as furs, jewelry and objects made of precious metal.

You have to satisfy certain security conditions in order for your valuable items to be covered. This means that they must be handled properly, carried securely in personal safekeeping, or handed over to the hotel for safekeeping. During transit they must also be kept in a properly locked room of a building, passenger ship or guarded check room, and transported in a properly sealed container whose contents are not visible.

Note that only the value of the materials for films, image media, sound media and data media will be replaced. The cost of restoring sound, image and data will not be replaced.

**7. If I lost my money, my travel ticket and my passport, would those be covered?**

Money and travel tickets are not covered, and neither are securities, certificates or documents. However, the insurance will cover official charges for the replacement of identification documents such as passports.

**8. Are any other items not insured?**

The policy does not cover contact lenses, objects of predominantly artistic or sentimental value, or prostheses of any kind. It does not cover land, air and water vehicles, including their accessories. It does not cover bicycles, hang-gliding and windsurfing equipment.

**9. Is my sports equipment insured?**

Yes, most sports equipment, including collapsible boats, folding canoes and inflatables and their accessories, are covered, but only when they are not being put to their intended use. In other words, your equipment is not covered while you are playing sports with it. Outboard motors are never covered. Note that loss that happens while camping is not covered.

**10. Does the insurance cover loss, damage and theft of the baggage?**

While you are in transit, coverage applies if the objects are lost, destroyed or damaged while in the baggage or safekeeping room of a transport company, a hotel or other form of lodging, with a porter, or in a baggage room or check room. Carry-on items that are not checked during transit but that are with you during transit are covered

Once you arrive overseas, the objects are covered for loss, destruction or damage caused by theft, robbery, extortion with robbery, willful destruction or malicious damage. Loss can also be caused by an accident involving a means of transportation or an accident caused by a third party.

Loss can be caused by the unintentional effects of water, including rain and snow, and by fire, storm, lightning strikes, explosion or force majeure (this means some occurrence out of human control). Coverage for loss does not include leaving something behind.

**11. Are there other reasons why a loss would not be covered?**

Loss won't be covered if it arises from war, warlike events, civil unrest, or nuclear energy. Loss caused by wear and tear, or by deficiencies in the objects, is not covered. Coverage doesn't extend to confiscation or removal of the property by the authorities.

**12. Is there coverage if my property is stolen from a car?**

Coverage will extend to this kind of loss under certain conditions. The baggage has to be fully enclosed and properly locked in the interior or in the trunk. The loss has to have taken place between 6 am and 10 pm, or the motor vehicle or trailer has to have been parked in a locked garage, or the damage had to have occurred during a break in the journey that lasted no longer than two hours. If these conditions can't be satisfied, then the maximum that can be paid is EUR 250 per insured event.

However, furs, jewelry, objects made of precious metals, photographic equipment and video systems, including their accessories, are not insured when they are in motor vehicles or trailers that are parked without supervision.

Supervision means the constant presence of an appointed person of trust who is safeguarding the objects. It doesn't mean the general guarding of a place that is open to the public.

**13. Is there coverage if my property is stolen from a boat, like a recreational watercraft?**

When your property is in a boat, the policy covers theft, burglary and willful or malicious destruction on the part of third parties, if the objects are located in a fully enclosed interior of the watercraft with a security lock.

But valuable items like furs, jewelry, objects made of precious metals, photographic and film equipment and their accessories, are not covered in unsupervised recreational watercraft.

**14. When does coverage begin and end?**

Coverage begins when the insured objects are removed from the permanent place of residence for the purpose of immediately embarking on the journey. Coverage ends when the insured objects are returned to the permanent residence. Trips, walks and stays at the insured's permanent place of residence are not considered travel.

**15. How do you determine the insurable value of my property?**

The sum insured is the amount generally required to procure new items of the same type and quality at the permanent residence of the insured, minus an appropriate amount to reflect the condition of the insured objects. In other words, current value will be the replacement value minus depreciation on the property to account for its age, wear and tear, and previous use.

The insurer will not pay for consequential financial loss caused by the loss of the property.

The insurer has these options at the time of a loss. They can pay the agreed value, or they can pay the required repair costs and, if applicable, the remaining reduction in value for objects that can be repaired. If the insured sum is lower than the insurable value of the item(s), the insurer will pay in line with the proportional relationship between the insured sum and the insurable value.

Claims will be paid in euros.

**16. What do I have to do at the time of a loss?**

You must report all cases of damage to the insurer without delay. If you have a claim against a third party who was responsible for the loss, like an airline or a shipping firm, submit these claims first. Be prepared to submit a list of the objects insured.

If damage occurs when the property is in the care of a transport or hospitality company, including loss from the failure to deliver baggage on the same day, report it to that company without delay, and provide certification of this report to the insurer. When damage is not visible, ask the transport or hospitality company to view the damage and certify it immediately after its discovery. Observe the deadlines required by these companies for making complaints and claims.

When a loss happens because of a criminal action, like theft, robbery, or malicious damage, make a report to the appropriate police department without delay, including a list of items lost. Make sure that the police officially certifies this report.

If property is lost or missing, make sure to inquire at the Lost and Found.

Failure to comply with these requirements can affect payment under this policy.

This policy is governed by German law.

**17. What is the contact information for the insurance company?** You can e-mail them at [generali-claims@secutive.com](mailto:generali-claims@secutive.com). The address by mail is Generali Versicherungen, Adenauerring 7, 81731 Munchen, Germany. The fax number is 49-89-5121-1000.