

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



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.

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

- X 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 fire-arms



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.

AFS Participant Travel Medical Insurance Policy

Insurance Product Information Document

Company: Europ 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 Insured'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 Insured'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