

EUROP ASSISTANCE SA, a "société anonyme" incorporated in France with a share capital of 48,123,637€, registered with the Paris Trade and Companies Register under No. 451 366 405, having its registered office at 2 rue Pillet Will – 75009 Paris, France, regulated by the French Insurance Code and acting through its United Kingdom branch EUROP ASSISTANCE S.A., UK BRANCH, registered with the Companies House under No. BR024677 having its registered office at 4 Thomas More Square, London, E1W 1YW. Supervised by the French Supervisory authority (ACPR), 4, place de Budapest, CS92459 - 75436 Paris Cedex 09, France. Europ Assistance S.A. UK Branch is authorised by the Prudential Regulation Authority. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. Details about the extent of our regulation by the Prudential Regulation Authority are available on request.

This document is a summary of the insurance contract. You can find complete pre-contractual and contractual information on the policy within your policy terms and conditions document.

What type of insurance is this?

This insurance policy covers the financial loss you incurred due to the cancellation or curtailment of your travel, medical and non-medical assistance, personal liability abroad, late delivery, loss, damage or robbery of your luggage, lost or stolen money and travel documents, missed or delayed departure and winter sport.



What is insured?

- ✓ **Cancellation:** we will refund you the expenses you incurred directly due to the cancellation of the covered travel in case of: 1/serious illness, injury or death; 2/death of a third degree family member; 3/serious damage to your home or professional premises; 4/your redundancy; 5/commencement of employment in a new company; 6/summons to appear as a party, witness, jury member in court or any other public authority; 7/summons to serve at an election polling station; 8/ theft of documentation preventing from starting or continuing the travel; 9/breakdown or accident to your owned vehicle preventing from starting or continuing the travel; 10/ being assigned a child for adoption; 11/unexpected failure of the grant of visas without justification.
- ✓ **Curtailment:** we will reimburse you for the pecuniary loss you incurred directly due to the curtailment of the covered travel in case of: 1/serious illness, injury or death; 2/death of a third degree family member; 3/serious damage to your home or professional premises; 4/ summons to appear as a party, witness, jury member in court or any other public authority.
- ✓ **Medical assistance:** you are covered for: 1/medical expenses abroad; 2/hospitalization due to an illness or an accident; 3/transfer to your home or a hospital near to your home; 4/sending of medicine unavailable abroad; 5/travel of a family member for hospitalization abroad for more than 7 days; 6/care of a disabled person or children under 16 years old; 7/extension of travel in a hotel; 8/repatriation and funeral costs in case of death; 9/ early return of a travel companion.
- ✓ **Non-medical assistance:** we will cover: 1/advance of the amount of bail required for travel accident abroad; 2/advance for legal defence abroad.
- ✓ **Personal liability abroad (without winter sport):** we will cover the financial loss that you may incur for the damage caused by you to a third party and for which you are liable during a travel.
- ✓ **Luggage:** we will cover: 1/expenses incurred due to the delayed delivery of checked-in luggage; 2/loss, damage and violent robbery of luggage.
- ✓ **Money and Travel documents:** we will cover the additional travel and accommodation expenses incurred abroad to obtain a replacement passport or a temporary passport in case of violent robbery of your money or in case of lost or stolen passport.
- ✓ **Personal Accident:** you are covered for an event occurring during the travel if you suffer an accident which within 12 months is the direct cause of: 1/death; 2/loss of limb; 3/loss of sight; 4/permanent total disability.
- ✓ **Missed departure:** We will reimburse the cost of extra accommodation and transport which you have to pay to get to your journey destination or back home because you do not get to the departure point by the time shown in your travel itinerary (plans).
- ✓ **Delayed departure:** we will pay an indemnity if the flight, international train or sea vessel you are booked on is delayed at its departure point from the time shown in your travel itinerary (plans).
- ✓ **Winter Sport:** you are covered for: 1/ medical expenses; 2/refund of the ski lift package; 3/refund of skiing lessons; 4/cost of rent in case of breakage of your skis.

Your sums insured are stated in your policy terms and conditions document within the Table of Guarantees section



What is not insured?

- ✗ **With reference to Cancellation:** airport taxes, port taxes, insurance premium, service fees and booked activities during the travel.
- ✗ **With reference to Curtailment:** airport taxes, port taxes, insurance premium, service fees and booked activities during the travel.
- ✗ **With reference to Medical assistance:** the cost of any permanent or routine dental treatment; any costs incurred when engaging in dangerous sports and activities.
- ✗ **With reference to Personal Liability abroad (without winter sport):** damages caused from your professional activity or employment.
- ✗ **With reference to Luggage:** delay occurring in the home country.
- ✗ **With reference to Money and Travel documents:** the theft of a debit card or credit card, any electronic tool valid for payment, token ID, mobile phone or other electronic tool enabling payments.
- ✗ **With reference to Personal Accident:** illness.
- ✗ **With reference to Missed departure:** any delay caused by a riot, civil commotion, strike or industrial action which began or was announced before the conclusion of the policy or tickets for your travel were bought (whichever is later).
- ✗ **With reference to Delayed departure:** any delay caused by a riot, civil commotion.
- ✗ **With reference to Winter Sport:** off-piste skiing.



Are there any restrictions on cover?

- ! Intentional action caused by the insured, a family member or a travel companion;
- ! Illnesses or accidents derived from the consumption of alcoholic beverages (with an alcohol level superior or equal to 0.5 Gram after liter of blood or 0.25 milligrams per liter of air expires, in case of a vehicle incident) by the insured or the travel companion;
- ! Suicide, attempted suicide or self-harm on the part of an insured, a family member or travel companion;
- ! Wars, demonstrations, insurrections, acts of terrorism, sabotage, and strikes;
- ! Consumption of narcotics, drugs or medicine, other than those which have been prescribed by a doctor;
- ! 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;
- ! Consequences of psychosis, neurosis, disorder of the personality, psychosomatic disorder or depressive state of the insured;



Are there any restrictions on cover?

- ! Consequences of psychosis, neurosis, disorder of the personality, psychosomatic disorder or depressive state of the insured;
 - ! Consequences of the participation of the insured in bets, challenges or fighting;
 - ! The telluric movements, floods, eruptions volcanic and, generally, any phenomenon triggered by the forces of nature;
 - ! Consequences of an outbreak, epidemic or pandemic of any contagious infectious disease or new strains, recognized by the World Health Organization (WHO) or any competent authority of the home country or any country planned to be visited or crossed during the travel.
- This exclusion does not apply if an epidemic results in a serious illness or the death of an insured, a family member, the person in charge of looking after minors or adults with disabilities of whom you are the legal representative or legal guardian or professional substitute.
- ! Consequences of quarantine and/or measures restricting freedom of movement decided by a competent authority that could affect the insured or a travel companion before or during his travel.



Where am I covered?

- ✓ The insurance provides a cover in the countries included in the travel booked except the following countries and territories: Afghanistan, Belarus, Burma/Myanmar, Crimea Region and the Zaporizhzhia, Kherson, Donetsk and Luhansk People's regions, Iran, North Korea, Russia, Syria, and Venezuela.



What are my obligations?

- Pay the premium
- Send the necessary documents if making a compensation request.



When and how are the payments made?

Premiums must be paid in full when purchasing the insurance.
Payment can be made by credit or debit card.



When does the cover start and when does it end?

In respect of Cancellation, cover starts from the start date of the policy until travel starts.

In respect of Luggage, Curtailment, Medical Assistance, Non-Medical Assistance, Missed or Delayed Departure and Winter Sport, cover starts from the departure date until the end date.

In respect of Personal Liability Abroad (without winter sport), cover starts for an harmful event that occurred during the travel.

In respect of Money and Travel Documents cover, cover starts for an event occurring during the travel.



How can I cancel the contract?

The policyholder is entitled to withdraw from the policy if the policy has been taken out remotely, with immediate effect from the notification of withdrawal.

In this case, you can withdraw within a period of 14 days from the start date of the policy by sending an email to: infobritishairways@roleurop.com

We will refund any premiums to you, providing no travel has started, no claims have been made or reported and no incident likely to give rise to a claim has occurred.