# **Travel Insurance - Luxair**

## Information sheet on the insurance product

Travel Package Luxair Airline

AXA Assurances Luxembourg S.A., an insurance company licensed in Luxembourg

**Disclaimer:** this document is only intended to provide you with a summary of the principal coverages and exclusions of the insurance product and is not customised to your specific needs. All pre-policy and policy information on the insurance product is included in the policy documentation for the chosen product.

#### What kind of insurance is it?

This insurance product covers the risks incurred in the context of air travel booked on Luxair's online booking site.



#### What is covered?

## **Basic coverage**

- ✓ Plane ticket cancellation fee insurance up to a maximum of EUR 180 per person
- ✓ Baggage insurance (maximum: EUR 1,500)
- ✓ Death (insured capital: EUR 5,000)
- ✔ Permanent disability (maximum: EUR 7,500)
- ✓ Legal protection (maximum: EUR 1,250)
- ✓ Assistance
  - assistance to persons: search expenses, medical expenses (maximum: EUR 6,000), repatriation, extension of stay abroad, etc.
  - travel assistance: assistance in the event of theft, loss or destruction of baggage, assistance in the event of loss or theft of travel documents or tickets, linguistic assistance, advance of funds, etc.
  - legal assistance: advance of criminal bail and legal fees abroad



#### What is not covered?

- Damage caused by the wilful or intentional fault of the Insured or with his complicity
- Consequences of acts of war, bacteriological or chemical attack, including civil war or any acts of collectively inspired violence
- Damage directly or indirectly related to a requisition measure in any form
- ➤ Damage caused by any phenomenon arising from the transmutation of atomic nuclei or radioactivity

**Disclaimer:** this list is not exhaustive. For more information, consult the policy documents relating to the chosen product.



## Are there exclusions from cover?

- I Suicide or attempted suicide when a claim is invoked for "death", "permanent disability" or "assistance" cover
- Benign conditions or lesions that do not prevent the Insured from continuing his trip when a claim is invoked for the "assistance" cover
- ! Pollution of the natural environment and natural disasters when a claim is invoked for the "cancellation fee insurance" cover.

**Disclaimer:** this list is not exhaustive. For more information, consult the policy documents relating to the chosen product.

**Disclaimer:** the coverage ceilings, limits and excesses are stated in the insurance conditions and/or specific terms and conditions



#### Where am I covered?

✓ In the European Union and in any other destination country of Luxair



## What are my obligations?

- Pay the premiums
- Regardless of the cover claimed in the event of loss, take all reasonable steps to prevent and mitigate the consequences
- In case of cancellation of the trip:
  - immediately inform the organiser as soon as the event that may prevent departure comes to your knowledge
  - notify the Company in writing within 5 days of the communication of the cancellation
  - complete the "declaration of cancellation" form and provide the medical report with supporting documents
- In case of assistance, the Insured undertakes, within a maximum of 3 months after the occurrence of the incident and the intervention, to:
  - provide proof of expenditure incurred
  - provide evidence of the facts giving rise to the guaranteed benefits
  - if the Insured is the victim of an accident, request the official statement (medical certificate or death certificate) and obtain the witness reports whenever possible
  - if the Insured is a victim of an illness, claim a certificate mentioning the diagnosis of the lesions or disorders observed, their origins and their consequences (length of hospital stay, recommended treatment, etc.)



## When and how should payments be made?

You are required to pay the premium and you receive an invitation to make a payment.



## When does cover begin and when does it end?

The inception date, the expiry date and the term of the insurance corresponding to the duration of the trip are stated in the special conditions of the travel contract.



## How can I terminate the contract?

Your coverage is concluded for the duration of the trip.