

## Customer Information

As of 01.01.2025, the insurance conditions will change.  
You will find here under the main changes:

<p><b>Insurer</b> Until 31.12.2024</p>	<p><b>Insurer</b> From 01.01.2025</p>
<p><b>AXA Insurance Ltd.</b> General-Guisan-Strasse 41 8400 Winterthur Switzerland</p>	<p><b>EUROP ASSISTANCE SA</b> 2 Rue Pillet Will 75009 Paris France acting for the purposes of this insurance policy through its Irish branch EUROP ASSISTANCE SA IRISH BRANCH Central Quay, Riverside IV, SJRQ, Dublin 2, DO2 RR7, Ireland  For Principality of Monaco: <b>EUROP ASSISTANCE SA</b> 2 Rue Pillet Will 75009 Paris France</p>
<p><b>Assistance &amp; insurance claims management</b> Until 31.12.2024</p> <p>AXA Assistance Deutschland GmbH Colonia-Allee 10-20 51067 Cologne Germany</p> <p>and Inter Partner Assistance Service GmbH Grosse Scharnstrasse 36 15230 Frankfurt (Oder) Germany</p> <p>and AXA Travel Insurance 106-118 Station Road Redhill RH1 1PR United Kingdom</p>	<p><b>Assistance &amp; insurance claims management</b> From 01.01.2025</p> <p>Europ Assistance (Suisse) SA Avenue Perdtemps 23 1260 Nyon Switzerland</p>
<p><b>General disposition</b> Until 31.12.2024</p>	<p><b>General disposition</b> From 01.01.2025</p>
<p><b>Trip duration</b> Maximum 45 consecutive days</p>	<p><b>Trip duration</b> Maximum 90 consecutive days</p>
<p><b>Age limit</b> The maximum age limit for all benefits is 75 years. The maximum age limit for children insured by these benefits is up to and including 19 years, or 19 to 25 years if in full-time education, at the start of a trip.</p>	<p><b>Age limit</b> No age limit</p>

<p><b>General exclusions</b> Until 31.12.2024</p>	<p><b>General exclusions</b> From 01.01.2025</p>
<p><b>Sport &amp; hazardous activities</b></p> <ul style="list-style-type: none"> <li>– professional entertainment, professional practice of sports, racing (but not on foot), motor rallies and motor competitions, driving on racetracks or other tests of speed or endurance</li> <li>– sports and activities are only insured on an incidental, non-competitive and non-professional basis</li> <li>– events related to high-risk activities that knowingly expose oneself to danger</li> </ul>	<p><b>Sport &amp; hazardous activities</b></p> <ul style="list-style-type: none"> <li>– generally, any events related to high-risk activities that knowingly expose oneself to danger are excluded.</li> <li>– taking part in any of the following specific dangerous sports and activities are excluded in any case: mountain-eering, ski jumps, flights in a glider or ultralight aircraft, hang-gliding, springboard diving, skidoo/snowmobile.</li> <li>– taking part in sports competition including motor racing or rallying</li> </ul>
<p><b>Cancellation and curtailment cover</b> Until 31.12.2024</p>	<p><b>Cancellation and interruption cover</b> From 01.01.2025</p>
<p><b>Natural disaster</b> Adverse weather (eg. flood, snow, sleet, hail, hurricane conditions) are covered. Catastrophic events such as but not limited to earthquake, volcano or tsunami are not covered.</p>	<p><b>Natural disaster</b> Covered under following conditions:</p> <ul style="list-style-type: none"> <li>– the place of your destination is being made inaccessible due to a natural disaster occurring during your Trip within 14 days of your scheduled departure date that occurs within a 100km radius of the destination to which you are scheduled to go while on your trip</li> <li>– the destination has not experienced a natural disaster within the past 30 days before the effective date of the coverage</li> <li>– and no official recommendations advising against travel were in place by a government authority of the insured person's home country when they bought the trip.</li> </ul> <p>With following exception of Curtailment and Medical Assistance: events triggered by the forces of nature, such as flood, volcanic eruption and earthquake are excluded.</p> <p>Natural disasters are defined as follow: Phenomenon of natural origin, of geophysical origin (such as but not limited to earthquake, volcanic eruption, landslide, tidal wave) or climatic origin (such as but not limited to avalanches, cyclones, flood, drought, fire), and of abnormal intensity.</p>
<p><b>Terrorism</b> Not covered</p>	<p><b>Terrorism</b> Covered if:</p> <ul style="list-style-type: none"> <li>– within 14 days of the scheduled departure date and occurring within a 100 km radius of the travel destination.</li> <li>– the country that includes the destination has not experienced a terrorist act in the 30 days before your cover starts, and</li> <li>– no recommendations advising against travel were in place from a government authority of your home country when you bought the trip.</li> </ul>
<p><b>Strike</b> Cancellation: Covered if the homeward journey on scheduled public transport is delayed at the final departure point for more than 24 hours from the scheduled time of departure due to strike Curtailment: Not covered</p>	<p><b>Strike</b> Excluded</p>

<p><b>Pregnancy complications</b> Covered, with following restriction: Any claim arising from complications of pregnancy which first arise before booking or paying for the trip, whichever is later.</p>	<p><b>Pregnancy complications</b> Covered, with following restrictions: – any claim arising from complications of pregnancy which first arise before booking or paying for the trip, whichever is later – after 28 weeks, a medical certificate from a licensed doctor confirming Your ability to travel will be required.</p>
<p><b>Visa refusal</b> Not covered</p>	<p><b>Visa refusal</b> Covered, if you are refused a visa unexpectedly and without good reason.</p>
<p><b>Delayed departure</b> Until 31.12.2024</p>	<p><b>Delayed departure</b> From 01.01.2025</p>
<p><b>Grounding of the aircraft due to a mechanical or a structural defect</b> Excluded</p>	<p><b>Grounding of the aircraft due to a mechanical or a structural defect</b> Covered</p>
<p><b>Insurance excess coverage/Collision damage waiver (CDW)</b> Until 31.12.2024</p>	<p><b>Insurance excess coverage/Collision damage waiver (CDW)</b> From 01.01.2025</p>
<p>Not insured</p>	<p>If you are responsible of an Accident totally or partially under the terms of the Hire Agreement or in case of material damage, fire, vandalism, or theft of the Rental Vehicle Abroad, the rental car company will invoice you the Excess stated in the Hire Agreement for material damage to the Rental Vehicle and for subsequent loss of revenue while the Rental Vehicle is unavailable for hire as a result of such damage or loss. We will refund you the Excess up to the amount insured.</p>
<p><b>Ticket insurance</b> Until 31.12.2024</p>	<p><b>Ticket insurance</b> From 01.01.2025</p>
<p>Not insured</p>	<p>Reimbursement of the ticket you bought for an event, activity, excursion or a tour cannot be used because of insured events, like a serious illness or an accident.</p>