

Company: Europ Assistance S.A. & International Passenger Protection Ltd (regulated by the Financial Conduct Authority – Ref number: 311958)

Product: Multi Risk Travel Plus Insurance Policy

EUROP ASSISTANCE whose head office is located at 1, Promenade de la Bonnette, 92230 Gennevilliers, France, registered in the Nanterre commerce and companies register under the number 451 366 405, and approved by the French Supervision Authority (ACPR - 4 place de Budapest, CS 92459, 75436 Paris Cedex 09, France), under the number 4021295. This Collective Insurance Policy is subscribed with the Irish subsidiary EUROP ASSISTANCE SA IRISH BRANCH, whose head office is located on the Ground Floor, Central Quay, Block B, Riverside IV, SJRQ, Dublin 2, DO2 RR77, Ireland, and which is registered with the Irish Companies Registration Office under the number 907089.

Statement that the complete information on the product is provided in the pre-contractual and contractual documents.

What is this type of insurance?

This Insurance policy covers the financial loss you incurred due to the cancellation and curtailment of the covered Travel, medical assistance, personal effects, travel documentation, delayed baggage, personal money, ATM theft & assault, travel delay, holiday abandonment, missed departure, travel Abandonment, personal liability, legal expenses, financial failure prior to/after departure.



What is insured?

- ✓ Travel Cancellation: financial loss you incurred due to the cancellation of the covered Travel in case of one of the insured events occurs before the Travel starts;
- ✓ Travel Curtailment: financial loss you incurred due to the curtailment of the covered Travel in case of one of the insured events occurs;
- ✓ Medical assistance: you are covered for 1/medical and treatment expenses incurred abroad during the Travel; 2/repatriation and funeral costs in case of death of an insured person during the Travel; 3/additional travel and accommodation (room only) expenses due to medical reasons;
- ✓ Hospital Benefit: for every complete 24 hours spent in hospital abroad
- ✓ Personal Effects, Travel Documentation, Delayed Baggage and Personal Money: 1/accidental loss, theft or damage to your personal effects and baggage with written authoritative report; 2/reasonable costs for emergency replacements in case of delay or loss of personal effects and travel documents; 3/accidental loss or theft of your money and travellers cheques during your trip with written authoritative report;
- ✓ ATM Theft & Assault: we will reimburse you for money withdrawn from an ATM subsequently stolen from you as a result of robbery within 30 minutes of the withdrawal in the proximity of the ATM;
- ✓ Travel Delay: the Insurer will pay if your inward or outward international flight is delayed in departure for 12 hours or more;
- ✓ Holiday Abandonment: the Insurer will pay for travel and accommodation expenses following a delay of 24 hours or more;
- ✓ Missed Departure: the Insurer will pay you for reasonable additional accommodation and travel expenses in case of one of the insured events occurs;
- ✓ Travel Abandonment: the Insurer will pay if Ryanair or its authorised Agent advise you with written confirmation, that your first outward or final return flight is to be cancelled due to the flight being delayed in excess of 4 hours (including sub sequential travel and accommodation expenses necessary to complete this trip);
- ✓ Personal Liability: costs if you accidentally injure someone or damage someone else's property, provided it does not belong to a member of your family, and you are legally liable;
- ✓ Legal Expenses: the Insurer will pay for an appointed adviser to take legal action against third parties;
- ✓ Financial failure prior to/after departure: losses suffered as a direct result of the financial failure of a scheduled airline. Financial Failure means the Airline becoming Insolvent or has an administrator appointed and does not fulfill the booked flight(s).

The liability of the Insurer is limited to the amount stated in the Schedule of Benefits.



What is not insured?

- * With reference to Trip Cancellation and Curtailment: claims not approved and supported by written medical notice prior to your return to your country, airport taxes, failure to have vaccines, passport or relevant visa, criminal proceedings, redundancy, late arrival at the airport after check-in, expenses to return to your country if you are not in possession of a pre-paid return ticket, service fees;
- * With reference to Medical Assistance: any costs or expenses not authorised or justified by a recognised medical authority, travel expenses to return to your country if you do not possess pre-paid return tickets, costs not related to illnesses or injuries for which you went into hospital or clinic abroad, loss or damage to personal medical aids, any medical expenses incurred more than 12 months after the accident;
- * With reference to Personal Effects, Travel Documentation, Delayed Baggage and Personal Money: gadgets not included, claims for theft without written report issued by authorities, wear and depreciation, confiscation by Customs or other officials;
- * With reference to ATM Theft & Assault: money stolen from anyone other than you; items, other than money, stolen; medical costs as a result of the assault;
- * With reference to Travel Delay & Holiday Abandonment: any compensation without written confirmation by handling authority, failure to check-in, delay due to strike or industrial action announced before you took out this policy;
- * With reference to Missed Departure: any upgrade in accommodation, any claim resulting from not taking the necessary steps to complete the journey to the departure point on time (including adverse weather, planned strike or industrial action and mechanical breakdown if your vehicle has not been serviced);
- * With reference to Travel Abandonment: animals, vehicles, legal fees and costs for criminal proceedings, if your liability is already covered by another policy and fines;
- * With reference to Personal Liability: claims arising from professional activity, animals belonging to you or under your custody; any liability, injury, loss or damage arising from the use of motorised vehicles; claims for legal fees and costs resulting from criminal proceedings;



Are there any restrictions on cover?

General restrictions

- ! We will not pay more than the amount shown in the policy for each insured person;
- ! Consequences of a pre-existing medical condition;
- ! Acts intentionally caused totally or partially by an Insured, a Family Member or a Travel Companion;
- ! Serious illness or serious accidents derived from the consumption of alcoholic beverages, narcotics, drugs;
- ! Infectious diseases caused by a virus belonging to the coronavirus family such as SARS and coronavirus COVID 19;
- ! War, demonstrations, insurrections, acts of terrorism, sabotage, nuclear detonation, radioactive contamination;
- ! Consequences resulting from the use or possession of explosives or firearms;
- ! Consequences of the use of drugs or medication as such;
- ! Consequences of alcoholic cirrhosis;
- ! Any phenomenon triggered by the force of nature;
- ! You will be covered under this policy only if you have respected the official recommendations regarding travel issued by a governmental authority of your country of residence at the departure date. Recommendations include the "advice against travel or all but essential travel".



Where am I covered?

- ✓ The insurance provides a cover in the countries included in the Trip booked with the travel organizer except the following countries and territories: North Korea, Syria, Crimea, Venezuela, Iran, Algeria, Israel, Lebanon and Libya.



What are my obligations?

- To pay the insurance premium
- To provide the documents needed when you make a claim.



When and how do I pay?

The premium is disclosed to the Policyholder prior to the Policy be entered and is set out in the Insurance Certificate it includes taxes and fees. It is paid to the Insurer at the date of purchase of the Policy.



When does the cover start and end?

For Cancellation cover, you are covered from the start date of the policy until Travel starts.

For Curtailment, Personal Effects, Medical Expenses, Hospital Benefit, Delayed Baggage, Travel Delay, Missed Departure, Travel Disruption, ATM Theft & Assault, Holiday Abandonment and Legal Expenses, you are covered from the Departure Date until the End Date.

For Personal Liability cover, you are covered for a harmful event that occurred during the Travel.

For a Personal Money and Travel Documents cover, you are covered for an event occurred during the Travel.



How do I cancel the contract?

The Policyholder is entitled to withdraw from the Policy if the period of cover is more than a month and 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:

info@yanair.com

insurancefunds@yanair.com