

**SECTION 5. TABLE OF COVERS**

	<b>Cover Limits per person</b>
<b>COVER 1. ASSISTANCE, MEDICAL AND HOSPITALIZATION EXPENSES</b>	
<b>Covered Incidents are the sudden illness (under 70 years old) and the accident (all ages) of the Insured or a member of the Insured's Family.</b>	
Transport to transfer the Insured to the nearest emergency treatment center or hospital, due to an incident during the Journey which cannot be treated effectively at the location where it occurred.	€ 5.000
Transport from the emergency treatment center to the nearest hospital, provided that hospitalization of the Insured is deemed necessary, following an Incident during the Journey. Excess € 50.	Unlimited
Medical and hospitalization expenses of the Insured and up to 30 days from the day of the Incident or until the moment when authorisation is given to the Insured by the treating hospital doctors to travel. Excess € 75.	€ 150.000
A round trip ticket to a companion, to travel to the location of the Insured so that the companion can accompany the Insured during the repatriation when the Insured's hospitalization forecast exceeds 7 days or 48 hours in case the Insured is a minor or handicapped with special needs.	€ 1.000
Companion's accommodation expenses up to 5 days for the repatriation.	€ 150 per day
Curtailment of the Journey of the Insured when it's deemed necessary following hospitalization during the Journey, with means and on dates different from the initially scheduled in the itinerary.	Unlimited
Repatriation of the Insured's immediate Family, consequence of Journey curtailment of the Insured or repatriation of the Insured's remains, if they are also Insured.	Unlimited
Expenses for a companion, to travel to the location of the Insured, in order to accompany the minor Family members who accompany the Insured in the Journey but the Insured is not able to take care of, due to an Incident. Cover includes the cost to change the minors' return date of the tickets.	Unlimited
Interpreter's expenses when it's necessary for communication, in case of hospitalization of the Insured during the Journey.	€ 1.000
Translation of the medical file of the Insured, if it's required, in case of hospitalization during the Journey between Greek, English, French, German, Italian or Spanish.	Unlimited
Tickets for Journey curtailment of the Insured and one co-travelling companion, also Insured, and due to death or hospitalization forecasted to exceed 7 days, of an immediate Family member of the Insured.	€ 1.000
Compensation of expenses for medical treatments for up to 30 days after the repatriation following hospitalization due to an Incident during the Journey and following the treating doctor's at the hospital directions.	€ 1.250
Expenses to send medication of chronic illness to the Insured during the Journey, if the medication cannot be supplied locally. Delivery will be made in strict accordance to the local legislation of import of medicines of the country in which the Insured is located and provided that such or similar medication does not exist in the local market. Cover does not include the cost to purchase the medication.	Unlimited
In case of death of the Insured due to an Incident during the Journey, expenses for the repatriation (transport only) of the Insured's remains.	Unlimited
A round trip ticket and accommodation of a Family member to accompany the remains of the Insured.	Unlimited
Telephone medical advice to the Insured for Incidents during the Journey.	Unlimited Service
Medical advice to the Insured's Family members residing in his/her house while the Insured is travelling.	
Locating, recommendation of and when necessary communication with the nearest doctors, specialists, emergency centers and hospitals in the event of an Incident of the Insured during the Journey.	
Communication with the Insured's Family, in the event of an Incident during the Journey.	

	Cover Limits per person
<b>COVER 2. BAGGAGE</b>	
Compensation of material damage to the checked-in Baggage of the Insured, consequence of fire, explosion, fracture or robbery or loss by the official carrier. Compensation is limited to € 350 per baggage. Maximum compensation per item within the baggage or of the baggage itself is € 150. Every item will be compensated based on its actual value at the time of the Incident and based on ageing, as per the original purchase receipt or pricing of equal or similar items when original receipts are not available.	€ 500
Compensation for purchase of items of first need, consequence of delay of arrival of the checked-in baggage of the Insured for more than 6 hours from the time of the Insured's arrival at the first final destination of the Journey. Alternatively, compensation to send a replacement baggage up to 20 kilos to the Insured, following delay of delivery of the checked-in Baggage for more than 12 hours from the time of arrival of the Insured at the first final destination of the Journey.	€ 200
<b>IMPORTANT GENERAL ADVICE AND OBLIGATIONS</b>	
<ol style="list-style-type: none"> <li>1. Valuables, money and important documents should not be contained in the checked Baggage.</li> <li>2. Valuables, money, documents and personal items should not be left unattended or in care of persons unknown to the Insured.</li> <li>3. If the Insured carries particularly precious objects in the Journey, these should be secured with a separate insurance contract as certain terms and conditions of Globy do not cover them.</li> <li>4. The Insured should not carry more cash than necessary and must use Travellers Checks and make use of secured safes, when they are available.</li> <li>5. In the event of loss, theft, damage or misdirection of baggage, the Insured must require immediately a Property Irregularity Report and a written confirmation of compensation or other benefit from the carrier (airlines, etc) or their official representatives. In most flights, the airlines are liable for loss, theft or damage of baggage and cover up to US\$20,00 per kilo of checked baggage and up to US\$400,00 for hand baggage (unchecked handbags).</li> </ol>	
<b>COVER 3. ADDITIONAL COVERS</b>	
Cash transfer to convenience the Insured during Journey, in the event of loss or theft of money or legal entanglement of the Insured as a consequence of an Incident during the Journey, following guarantee of repayment of the transferred amount within 30 days from the day of the fronting.	€ 5.000
Provision of contact information, in the event of loss or theft of credit cards or Traveler's cheques of the Insured during the Journey, in order to proceed with the necessary steps for their cancellation or substitution.	Unlimited Service
Compensation of expenses, for the calls of the Insured from a land phone for the communication with Globy, in the event of any Incident during the Journey.	€ 300
Expenses for one hotel overnight of the Insured and up to one also Insured companion, in case the Insured is not able to depart on time to return from the Journey, due to theft or loss of official documents essential for his/her return trip, on the scheduled date.	€ 100 per person € 1.000 per Journey
Expenses for road repair or towage to the nearest service shop, in the event of a breakdown of the Vehicle of the Insured on the way to the point of departure for the Journey in the domicile or place of residence. Missed departure due to the breakdown is not covered.	€ 130
Compensation of the cost of a Taxi from the location of the Insured's Vehicle, in the event of towage of the Vehicle, if it's necessary in order to try to reach the departure point on time for the Departure. Missed departure due to the breakdown is not covered.	€ 75
<b>COVER 4. PERSONAL ACCIDENT</b>	
Compensation to the beneficiaries in the event of death of the Insured from an accident during the Journey, or	€ 30.000
Compensation to the Insured in the event of permanent disability from an accident during the Journey in a percentage proportional to the degree of disability, taking the cover amount indicated as 100%.	€ 30.000
The maximum limit for Cover 4 (Personal Accident) is € 240.000 per Incident and per Journey in total for all the Insured persons travelling.	

## **TRAVEL INSURANCE PROGRAMS**

Super Globy,

### **TERMS & CONDITIONS**

#### **SECTION 1. DEFINITIONS:**

The following terms shall have the following meanings in these policy conditions:

**INSURED:** The person insured by this policy and anyone acting on his/her behalf. For Insured persons older than 70 years old all the covers apply except health related Incidents.

**INSURER/INSURANCE COMPANY:** The Greek branch of the insurance company AGA International S.A., located at 10 Premetis Street, 17342 Agios Dimitrios, Attika, Greece, tel: (+30) 210 99.88.100.

**TRAVEL/JOURNEY:** Travel to any part of the world with the exception of destinations which the insurance company has selected not to cover due to travel directives, with duration up to 30 (thirty) days, using an approved official carrier, for professional or recreation purpose and with destination and scheduled intermediate stops which are stated during the time of issue of the Contract.

**EUROPE:** The Geographic region of Europe and the countries bordering the Mediterranean Sea.

**NORTH AMERICA:** USA and Canada

**WORLD:** The remaining world, besides Europe and North America.

**FAMILY:** The spouse, the children, the parents, the parents-in-law and the siblings of the Insured.

**GLOBY:** One of the selected travel insurance programs underwritten by the insurance company, for which the corresponding premium has been paid.

**CONTRACT:** The present insurance Contract.

**INCIDENT:** Any state or occurrence, such as sudden illness or accident or any other incident covered explicitly by the present Contract.

**ILLNESS:** A sudden incident which occurs during the Journey for which treatment is essential in order to maintain life and/or to provide alleviation from the pain, suffering or lesions.

**HOSPITAL:** The organization that undertakes the accommodation of patients for the provision of diagnosis and treatment.

**VEHICLE:** The automobile or motorcycle used by the Insured, for the transfer to the first point of departure in the place of residence or domicile, not older than 10 years.

**BAGGAGE/LUGGAGE:** The personal property that the Insured uses for the Journey.

**VALUABLES:** Photographic cameras, telecommunication, audiovisual, electronic and stereo equipment their accessories and consumables, antiques, jewellery, clocks, precious stones, objects made of or that contain gold, silver or other precious metals, furs, silks and perfumes.

**PERSONAL ACCIDENT:** Bodily injury that is caused exclusively from violent, accidental and by external and visible means, during the Journey of the Insured and constitutes the exclusive cause of death or permanent total or partial disability.

**EXCESS:** Uninsured amount which is subtracted first before the reimbursement from the corresponding cover of insurance.

**NATURAL DISASTER:** All Natural destructions (without limitation) caused by such elements as earthquakes, tidal waves, hurricanes, storms, volcano eruptions, floods, etc.

**WAR:** Hostilities or use of military force from any nation or race for economic, geographic, nationalistic, political, racial, religious or other aims.

**TERRORIST ACT:** Actual or threatened use of means, force or violence with direct or indirect scope the cause of damage, wound or agitation, aiming at the human life, property or possessions or at government for the achievement of financial, national, nationalistic, political, racial or other aims.

**STRIKE:** Any form of workers' movement, disturbance or agitation with intention the hindrance or the interjection of provision of services or production.

#### **SECTION 2. DIRECTIONS FOR CLAIMS**

In the event of an accident or Illness of the Insured with forecast for hospitalization, the Insured or anyone acting on his/her behalf, should contact the insurance company immediately at **(+30) 210 99.88.118** (24 hours a day), so that the cover is confirmed in order to arrange for the direct payment of expenses, otherwise the insurance company may not cover it. For every other case of Incident, the Insured should contact the insurance company within 30 (thirty) days from the day of Incident, providing:

- The Insurance certificate number and the information indicated on it.
- Description of the Incident.
- Original Medical information and receipts.
- Original relative elements and proofs.

All additional related documents not provided, will be obtained at the expense of the Insured.

### SECTION 3. TERMS AND CONDITIONS

Globy is constituted by the Directives, Advices, Terms, Conditions and Exclusions that are reported in the present Contract which are applicable in all the sections of the present. Non conformity means that the insurance company may not cover claims partially or entirely.

#### Part 1. Activation & Effective Period

- 1.1 More the one Incident during the Journey is covered unless a differentiation clause is indicated.
- 1.2 Vehicle cover is in effect upon departure from the domicile or place of residence for the Journey and expires when the first port of departure is reached.
- 1.3 The remaining covers are in effect upon departure from the country of domicile or permanent residence for the Journey and expire upon return from the Journey to the country of permanent residence.

#### Part 2. General Terms

- 2.1 When travelling within the European Union, the Insured should make use of the form for the Retributive Agreement of Health of the European Union. For information regarding the supply of the form, the Insured may contact the insurance company.
- 2.2 If the Insured needs immediate medical care, the insurance company **must be** notified immediately.
- 2.3 In the event of death of the Insured, the insurance company maintains the right to require an autopsy before or after the burial, on the expense of the legal representatives of the Insured.
- 2.4 In the event that Medical transfer is required, only normal transportation means will be utilized for transport from a point which is accessible to them.
- 2.5 Globy covers are expressed in Euros. For expenses paid outside of Europe, benefits are paid in the official exchange rate of the local currency to the Euro, at the day of the transaction.
- 2.6 Benefits for each Incident, cover in total up to the exhaustion of the indicated sum on Section 5 (Table of Covers) for the particular cover per Insured, after the application of any applicable Excess and of any amount compensated by any other insurance company or third party up to the actual cost of the damage in total compensation.
- 2.7 The Insured should allow the representatives of the insurance company to examine him/her, to inspect the medical records and make available all useful elements for the assessment of the Incident.
- 2.8 In case of any Incident, the Insured should notify the insurance company in order to activate the cover and to inform for the compensation or benefit from any other third party.
- 2.9 In case any Incident that is covered by this Contract is also covered by another insurance contract or third party, the insurance company will only pay its corresponding share last; up to -in total compensation- the corresponding insured amount on the Table of Covers for the Globy Program selected.
- 2.10 The Insured **owes to** follow all the Directives, Advices, Terms, Conditions and Exclusions of this Contract, in order to avoid rejection of coverage.
- 2.11 The Insured should assist the insurance company in recovering any payments made which are actually covered from any other insurance contract or third party.
- 2.12 The Insured should compensate the insurance company within 30 days from the day of the demand, any sum which was paid to or guaranteed on his/her behalf but it is actually not covered by this Contract.
- 2.13 No return of premium is allowed after the legal renunciation period or the expiration of the Contract or past the effective date of any cover of this Contract.
- 2.14 The Insured should not undertake any responsibility that commits the insurance company without the prior consent of the insurance company.
- 2.15 The insurance company has the right to regulate ipso jure all issues that result from or in relation to claims, on behalf of the Insured.
- 2.16 The insurance company will not cover any Incident that was caused due to the Insured's failure to act in a responsible and prudent way in order to deter from it or didn't take care of his/her property.
- 2.17 The insurance will be cancelled and the Insured will be prosecuted in the event of intended distortion, falsification, false description or dissimulation of circumstances or materials.
- 2.18 The Insured will not factor in the decision for the choice of and the order of claims that will be compensated. All these decisions will be made strictly by the insurance company.
- 2.19 The insurance company is not liable for any claim, obligation, entrustment, agreement, expense, demand, cession or transfer of any benefit arising from this Insurance.
- 2.20 The Insured **must** follow the advices of the insurance company for the handling of an Incident and **must not** negotiate, pay, arrange or recognize any claim without the prior explicit consent of the insurance company.
- 2.21 The insurance company can act on behalf of the Insured, in order to recover or ensure compensation from third parties, for an Incident that was covered by the Contract. The sum that will be recovered or ensured will belong to the insurance company.
- 2.22 The Insured (depending on the Incident) should retain any destroyed items or tickets which have not been used and provide them to the insurance company.
- 2.23 The insurance company manages the information and personal data of the Insured, in compliance with the directives of the Committee of Protection of Personal Data.
- 2.24 All ticket benefits issued from the Contract will be issued exclusively by the insurance company and will be by Air - Economy Class, or by Railway, Ferry or Road Transportation - A<sup>1</sup> Class.
- 2.25 This Contract is regulated, interpreted and is in effect according to the Greek legislation. The Greek version of the Terms, Conditions and Table of Covers, supersedes any version in other languages. In the event of conflict between the insurance company and the Insured as for the interpretation of the Contract, the conflict will be resolved by the competent courts of Greece in Athens.

## **SECTION 4. EXCLUSIONS**

### **Part 1. Medical Incidents, when the Insured:**

- 1.1 Travels, contrary to advices of doctor or physiotherapist.
- 1.2 Travels in order to receive medical advice or diagnosis, to be submitted in medical or chirurgical intervention, to receive treatment or to voluntarily interrupt pregnancy.
- 1.3 Was aware of a medical or physical condition or illness or disease his/her's or of any other individual who may influence the travel arrangements, prior to time the travel arrangements were made.
- 1.4 Suffers from lunacy, intellectual illness, sentimental or psychological trauma, concern, depression or fear of flights or travel.
- 1.5 Is in a waiting list to receive Hospital treatment.
- 1.6 Is expected to give birth within 4 (four) months, following the date of return from the Journey.
- 1.7 Is aware of a terminal diagnosis.
- 1.8 Has an Incident resulting from hospitalization or treatment prior to the Journey or that should continue during the Journey.

### **Part 2. Other Incidents of the Insured, resulting directly or indirectly from:**

- 2.1 Cancellations after check-in or due to a Strike of any involved party, organization or company.
- 2.2 Damages or claims caused with deceit or because of omission of the Insured or of persons for which the Insured is responsible for.
- 2.3 Incidents which have not been reported to the insurance company, within 30 days from the day of the occurrence.
- 2.4 Incidents that require a police report, for which an authenticated by the local authorities copy of the police report is not submitted or for which a report to the authorities was not filed within 24 hours from the time of the Incident.
- 2.5 Purchases of items without the corresponding legal receipts.
- 2.6 Damages, cancellations and unwillingness to fulfil obligations or any other problem that influences the smooth conduct of the Journey due to bankruptcy, insolvency or economic hindrances of any enterprise or individual who is involved in the conduct of the Journey.
- 2.7 Damage caused from leakage of dust, liquids, foods or oils or from insects, moths or parasites in the Insured's Baggage.
- 2.8 Damage, fracture, scratching or dysfunction of Valuables, equipment, fragile objects, audiovisual means, prescription or sun glasses, dentures, oral prosthetic bridges, hearing aids and artificial body parts packed in the Baggage.
- 2.9 Damage caused by Natural Disaster.
- 2.10 Radiation, or infection caused by radioactivity, nuclear fuels or outcast, atomic explosions, radioactive toxic substances or matters of any nuclear component.
- 2.11 War, civil War, invasion, revolt, revolution, use of military force, Terrorist Act or attempt of dissuasion or appeasement of a Terrorist Act.
- 2.12 Participation of the Insured in games and sports professionally or in competitions or in trials or training for such games or sports or participation in flying or dangerous or extreme sports, climbing, explorations and diving, hunting, flights or training as a pilot or as a member of staff in an airplane or a marine vessel.
- 2.13 Use of Vehicles for which the Insured **does not** hold a proper legal license to operate.
- 2.14 Deliberate exposure of the Insured in exceptional or unprovoked danger (with the exception of an effort to save a human life), self-destruction, suicide, attempt of suicide or deliberate self caused wound.
- 2.15 Non-organised land trips in inter-Asia or inter-Africa (apart from trips with train).
- 2.16 Participation of the Insured in War operations, military service in armed forces or participation in criminal acts.
- 2.17 Use or infusion of medication (except if they are provided with a prescription from a specialist doctor, with the exception of substitutes of narcotics or narcotic substances), alcoholism, intoxication or other abuse by the Insured.
- 2.18 Wound, illness or death of the Insured, attributable to aphrodisiac diseases, to the HIV virus, to AIDS or to ARC and/or any variation of the previous.
- 2.19 Any Incident that is caused directly or indirectly by epidemics and/or pandemics.

### **Part 3. The insurance company will discontinue the coverage of the Insured, for:**

- 3.1 Consequent expenses of an Incident without the communication with and consequently the further approval of expenses from the call center of the insurance company.
- 3.2 Voluntary departure, without the previous approval of Medical personnel of a first aid center or hospital.
- 3.3 Rejection of the proposed by the insurance company transportation or repatriation means by the Insured or by a third party acting on his/her behalf.

**News Release  
For Immediate Release**

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## **Mondial Assistance USA Rebrands as Allianz Global Assistance** ***Access America travel insurance products renamed Allianz Travel Insurance***

**RICHMOND, Va., February 1, 2012** — Mondial Assistance USA, a leading consumer specialty insurance and assistance provider, has rebranded to Allianz Global Assistance as part of a global brand transition expected to be complete in late 2012. Allianz, parent-company of Allianz Global Assistance, is the 20<sup>th</sup> largest company in the world (Forbes Global 2000, 2011) and 67<sup>th</sup> most valuable global brand (Interbrand, 2011).

The company's popular Access America® travel insurance products will be renamed Allianz Travel Insurance. In the United States, Allianz Global Assistance insures 13 million people, mostly with its travel insurance and event ticket protection plans. Globally, the company consists of 28 business units representing 1.9 billion euros (approximately \$2.4B) in revenue – and is one of the fastest growing in the Allianz group.

“Rebranding will allow us to connect to the global strength that Allianz represents,” said Jonathan M. Ansell, Chairman of Allianz Global Assistance USA. “The Allianz brand stands for confidence and stability and those are qualities that are important to us, to our partners and to our customers. We’re pleased to be able to better project those qualities by taking the Allianz name.”

Allianz Global Assistance, a unit of Allianz for the last decade, is moving to capitalize on the growing recognition of the parent company's brand among Americans and coincides with a national brand awareness campaign. This campaign highlights core areas of the Allianz business in the U.S., including the company's focus on investment, insurance and retirement products and services. The campaign launched in 2010 with ads running in the Wall Street Journal and on CNBC, NPR and other national media outlets.

“Sharing a global brand with Allianz strengthens our ability to communicate our tremendous size and reach to the companies and customers who have put their trust in us,” said Ansell. “At the same time, we’re pleased that millions of consumers will now be exposed to the Allianz brand when they purchase our products.”

Allianz Global Assistance USA employs more than 900 associates and is one of the largest private employers in the Richmond, Virginia, area.

*<more>*

### **How can we help?**

**Allianz Global Assistance**  
2805 North Parham Road  
Richmond, Virginia 23294

1.800.284.8300  
[www.allianzassistance.com](http://www.allianzassistance.com)

## Allianz Global Assistance USA

Allianz Global Assistance USA is a leading consumer specialty insurance and assistance company with operation centers in 28 countries. Allianz Global Assistance USA (AGA Service Company) insures 13 million customers and is best known for its Allianz Travel Insurance plans.

In addition to travel insurance, Allianz Global Assistance offers event ticket protection and unique assistance services such as international medical assistance and concierge services. The company also serves as an outsource provider for in-bound call center services and claims administration for health insurers, property and casualty insurers, and credit card companies.

For more information about Allianz Global Assistance USA, please visit [allianzassistance.com](http://allianzassistance.com). To learn more about Allianz Travel Insurance plans, please visit [allianztravelinsurance.com](http://allianztravelinsurance.com) or Like us on Facebook at [Facebook.com/AllianzTravelInsuranceUS](https://www.facebook.com/AllianzTravelInsuranceUS).

## Allianz Global Assistance

### How can we help?

International leader in Assistance, Travel Insurance and health, life & home care services, today Allianz Global Assistance counts more than 10,783 employees who speak 40 different languages and work throughout the world with a network of 400,000 service providers and 180 correspondents. 250 million people, or 4% of the world's total population, benefit from its services, which the Group provides on all five continents.

For more information about Allianz Global Assistance, please visit [www.allianz-assistance.com](http://www.allianz-assistance.com)

## Allianz

Allianz is the 20<sup>th</sup> largest company in the world (Forbes Global 2000, 2011) and 67<sup>th</sup> most valuable global brand (Interbrand, 2011). Allianz has 151,000 employees worldwide and 76 million customers in more than 70 countries. In 2010, Allianz had over 106.5 billion euros in revenue and over one trillion euros under management. In the US, Allianz brands include:

- Allianz Life
- Allianz Global Investors
- PIMCO
- Fireman's Fund
- Euler Hermes
- And now, Allianz Global Assistance

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