

This sheet is for Your information only and gives You a brief overview of the essential contents of Your insurance. The complete information can be found in the Master Policy issued to AirHelp. Key terms are also defined within the Master Policy. To be fully informed, please read all documents.

What is this type of insurance?

This is a Missed Connection Master Insurance Policy. It provides compensation for Covered Individuals in the event of missed flight connections as detailed in the Evidence of Insurance issued to Covered Individuals. Cover is subject to the restrictions and exclusions contained below and as detailed in the Master Policy document.



What is insured?

This policy will pay out:

Option MCON_1 - A fixed sum of EUR 200 per Covered Individual, outbound or return flights.

- ✓ Missed flight Connection - while on a covered trip, arrival at the final destination with a delay as a result of a missed connection due to the cancellation, diversion or delay of a prior flight on prebooked journey.

Coverage for the Missed Connection benefit starts 48 hours prior to the scheduled departure of the first flight in the trip and is provided if the Trip is registered on AirHelp+ dashboard atleast 48 hours before the scheduled departure and none of the flight in the trip were already disrupted at the time of registering.

Coverage ends when you reached the destination of your covered trip.



What is not insured?

A full list of exclusions can be found in the policy document:

Flight delay, diversion or cancellation as a result of:

- ✗ Foreign war, civil war.
- ✗ Any weapon, nuclear or explosive device.
- ✗ Air traffic Disruption lasting longer than 07 days (strike, public demonstration, meteorological event).
- ✗ As a result of a public health emergency, pandemic or epidemic, including in particular the coronavirus (covid-19) and / or severe acute respiratory syndrome coronavirus 2 (sars-cov-2), and / or any mutation or variation thereof.
- ✗ Any Cyber Act or Cyber Incident.
- ✗ If you knew about the cause of your delay when you booked your trip or bought this insurance.
- ✗ Claims arising from any event (including actual or planned Strike or Industrial Action) which was common knowledge at the time You either booked Your trip or registered the trip on AirHelp+ dashboard.
- ✗ Any flight travelling to or from Afghanistan, Belarus, Chechnya, Crimea, Cuba, Iran, North Korea, Russian Federation, Somalia, South Sudan, Sudan, Syria, Ukraine, Venezuela and Yemen.



Are there any restrictions on cover?

Flights must have been registered on AirHelp+ dashboard at least 48 hours before the scheduled departure of the first flight in the trip.

Flights registered on AirHelp+ dashboard should match the booking confirmation/boarding pass provided by you.

You are responsible for registering the correct flights on AirHelp+ dashboard and AirHelp cannot validate if any wrong flights are registered.

All flights should have been purchased as part of the same booking.



Where am I covered?

For a flight of a regular or low-cost company whose schedules are published or for a flight of a charter company whose schedules are indicated on the flight ticket.



What are my obligations?

All claims must be notified to us along with supporting evidence within 28 days of the missed connection occurring.

You must provide us with evidence of original flight booking, the booking of the replacement flight taken to reach the final destination and any communication from the airline confirming the missed connection in support of your claim.



When and how do I pay?

Cover is included as part of your AirHelp+ subscription.



When does the cover start and end?

Cover starts on the Effective Date of Your Flight and ends on the arrival at the final airport for Your Journey.



How do I cancel the contract?

You have no cancellation rights under the Master Policy as it is included as part of Your AirHelp+ Subscription.

If You do not wish to include this cover as part of Your AirHelp+ Subscription, please contact AirHelp at:

AirHelp Germany
Warschauer Platz 11-13,
10245 Berlin,
Germany

Live Chat: airhelp.co/livechat
e: plus@airhelp.com

Missed Connection Evidence of Insurance



The relevant terms of coverage provided under the master policy are set out in the master policy document.

- A. Master Certificate Number: AHPLUS 100010425
Evidence of insurance Number: MCON_1
- B. Master Policyholder: AirHelp Germany
Business of master policyholder: Promotes and enforces air passenger rights in cases of flight disruptions globally
Address: Warschauer Platz 11-13, 10245 Berlin, Germany
- C. Covered Individuals:
Each person in receipt of a valid AirHelp+ subscription issued by the master policyholder and who is eligible to be covered under this master policy and whose details have been provided to us by the master policyholder.
- D. Policy Cover: MCON_1
- E. Purchase date of Master Policy: 06th March 2025
- F. Period of Insurance:

For bookings made from 01st April 2025 to 31st March 2026 with all travel having been completed no later than 36 months from the master policy issue date.

G. Insurer:

This Master Policy is underwritten by battleface Underwriting Services SRL on behalf of Eir Försäkring AB. The Master Policy is a legal contract between the Master Policyholder and Eir Försäkring AB (herein referenced as “We, Us Our, Underwriters”).

This Master Policy is issued by battleface Underwriting Services SRL on behalf of Eir Försäkring AB.

This master policy is not subject to U.S. jurisdiction.

The Underwriters agree to provide insurance, in exchange for the payment of the required premium. Coverage is subject to the terms and conditions described in the master policy.

The Master Policy and the coverage provided by it become effective at 12:01 A.M. at the address of the Master Policyholder on the master Policy Effective Date shown above. It continues in effect in accordance with the provisions set forth in the Policy.

The Underwriters hereby insure all persons whose application has been accepted by Our administrator on behalf of the Company, subject to all the exclusions, limitations and provisions set forth in this Policy.

Cover is afforded only with respect to the Covered Individuals, the cover, the amounts, and the limits specified in the evidence of insurance issued to the Covered Individuals, for which premium has been paid.

These General Terms and Conditions describe the guarantees, exclusions and obligations of the Insured under the insurance contract between:

THE INSURER/WE/US/OUR:

Eir Försäkring AB referred to as “ We/Us/Our ”in this contract.

MASTER POLICYHOLDER:

AirHelp Germany with its registered address at Warschauer Platz 11-13, 10245 Berlin, Germany.

The company having purchased this Master Policy, undertakes to pay the premium in consideration for the coverage.

THE INSURED/COVERED INDIVIDUAL:

The Policyholder and / or the person(s) having purchased a valid AirHelp+ subscription in consideration for a subscription fee and traveling on eligible flights as designated in the Evidence of Insurance, sometimes referred to as “You” in this contract.

CAUTION: by subscribing to the Missed Connection contract, the Covered Individual accepts that the Evidence of Insurance and any accompanying policy documents will be available to download for the covered individual electronically from the AirHelp+ dashboard.

Please note if the flight has been cancelled by the Covered Individual this insurance will not be valid.

General information

battleface Underwriting Services SRL acts under a partnership agreement with Eir Försäkring AB in performing its duties as a mandated underwriter.

Eir Försäkring AB is a designated activity company registered in Sweden under registered number 484148 and registered address at org.nr 550116, BOX 3132 103 62 Stockholm. Eir Försäkring AB stands under the supervision of Finansinspektionen, the Swedish Financial Supervisory Authority.

The tax number of Eir Försäkring AB at the Federal Central Tax Office in Germany is 817/V20000066229.

AirHelp is authorised to distribute Evidences of Insurance from the Master Policy to customers covered under the AirHelp+ ‘Missed Connection’ cover.

The ‘Missed Connection’ Master insurance contract (the Master Policy) consists of:

- these General Terms and Conditions (the Master Policy Wording);
- the Evidence of Insurance which is provided when You subscribe (also called policy schedule); and
- any customer notices, appendices and / or addendums thereto.

Article 1: subject matter of the contract

The insurance contract is intended to compensate the Covered Individual:

While on a covered trip, a Covered Individual misses a connecting flight leading to delay in arrival at the final destination as a result of a missed connection due to the cancellation, diversion or delay of a prior flight on prebooked journey.

Please note:

- All flights should be booked together and part of the same booking confirmation: Coverage will only apply if they are booked together and issued by an Airline/OTA, but if the Covered Individual has booked flights separately and self created a trip, no coverage will be applied on the trip. For a round trip, we will accept separate bookings for onwards and return trips. Flights in single itinerary cannot be a combination of two separate bookings.
- The Policy does not cover claims arising from any event (including actual or planned Strike or Industrial Action) which was common knowledge at the time You either booked Your trip or registered the trip on AirHelp+ dashboard.
- Airline Schedule Changes: If your flight gets rescheduled, your coverage is removed from the old itinerary and is transferred to the rescheduled itinerary.

If the reschedule happens more than 48 hours before the scheduled departure of the trip, be sure to delete your old trip from the AirHelp+ Dashboard and register a new trip with the rescheduled flight details to stay covered.

If you miss a connecting flight on this rescheduled itinerary, your missed connection insurance will apply.

If the reschedule happened less than 48 hours before the scheduled departure of the trip and you were unable to register it on the AirHelp+ Dashboard, you can file a claim on your old trip and simply let us know about the rescheduled flights.

- Flight Cancellations: a flight is considered cancelled, if it has been cancelled within 48 hours prior to the departure. If your flight was canceled, more than 48 hours before scheduled departure, you're not eligible for payout under this product as you should have had enough time to adjust your plans.

Article 2: description of the guarantee

Cover Option MCON_1:

The insurance contract is intended to compensate the Covered Individual for:

- A fixed sum of EUR200 if while on a covered trip, you arrive to your destination with a delay as a result of a missed connection due to the cancellation, diversion or delay of a prior flight on your journey. This covers the outbound or return flight and is for AirHelp+ Subscription members only.

Article 2A: period of insurance for Missed Connection

- Coverage for the Missed Connection benefit starts 48 hours prior to the scheduled departure of the first flight in the trip and ends upon arrival of the last flight at the final destination.
- Flights must have been registered on the Airhelp+ Dashboard atleast 48 hours before the scheduled departure of the first flight in the trip and none of the flight in your trip should have already been disrupted.
- You are responsible for registering the correct flights on AirHelp+ dashboard and AirHelp cannot validate if any wrong flights are registered.

Coverage ends when you reached the destination of your covered trip.

Article 3: in the event of a claim

Option MCON_1:

To claim for the missed connection benefit in the event of:

- Flight cancellations: It must have occurred between 48 hours before the departure of the first flight in the trip and arrival of the last flight at the final destination.
- Delays: You must have boarded the flight
- Schedule changes: You must have boarded the rescheduled flight and have experienced a delay, cancellation or diversion in the rescheduled itinerary, leading to a missed connection.

The Covered Individual must provide:

- Original or Rescheduled itinerary or both - Boarding passes (non-mandatory), booking confirmations (mandatory);
- Alternate replacement itinerary - boarding passes (mandatory) or rebooking confirmations (non-mandatory);
- Emails / documents received from airline regarding missed connection and rebooking;
- Passport/ID evidence.

Robin Assist

Avenue Des Arts 6 - 9,
1210 Saint-Josse-ten-noode,
Brussels, Belgium

t: +32 460 259 161

e: claims@robinassist.com

All claims must be notified within 28 days of Your return on a policy claim form, accompanied by original invoices, receipts, reports, etc (proof of claim). Please refer to the relevant section of Your policy for specific conditions and details of the supporting evidence that We require. Please remember that it is always advisable to retain copies of all documents when submitting Your claim form. We recommend You use registered post.

If the Covered individual has any questions about the claim, they should contact us at:

battleface Underwriting Services SRL

Avenue Des Arts 6 - 9,
1210 Saint-Josse-ten-noode,
Brussels, Belgium

t: +32 460 259 161

e: europe@battleface.com

Fraudulent Claims

If any claim submitted under this Policy by the Insured or an Insured Person or by any person acting on behalf of the Insured or an Insured Person shall in any respect be through concealment, misstatement or deliberate provision of false information, We shall be under no liability to make payment in respect of such claim and the Insured or Insured Person must pay back any benefit that We have already paid that was subject to the concealment, misstatement or deliberate provision of false information within 30 days of the Underwriter's request for the payment of such monies.

In this event We will cancel this Policy and not refund any premiums.

Article 4: exclusions common to all guarantees

Besides the specific exclusions of each guarantee, We never insure the consequences of the following circumstances and events:

- Non Passenger Flight Transport - If the Covered Individual takes trains, buses, or any other ground/sea transportation to reach their final destination after a missed flight, the policy does not apply.
- Flights not booked together - The Covered Individual is only eligible for payouts where all flights were part of the same booking confirmation. It means that the Covered Individual booked a single journey from departure to final destination, and the airline/OTA issued the Covered Individual with a ticket for connecting flights.
- If the Covered Individual made separate bookings for different flights and plans to catch one after the other. In such cases, we cannot cover them under this product.
- Arrival at an airport that was not part of the original journey - If after having the missed connection, the Covered Individual takes a replacement flight to the final arrival airport, other than what was intended in the original booking.

- If the Covered Individual misses the connection due to their own negligence (e.g., oversleeping, late to airport by personal fault).
- Last minute trip registrations on AirHelp+ dashboard - Trips registered less than 48 hours before departure are not protected by this product.
- Airline Schedule Changes - If your flight gets rescheduled, your coverage is removed from the old itinerary and is transferred to the rescheduled itinerary.
- The Covered Individual amends or abandons their onwards journey - If due to the missed connection the Covered Individual abandons or changes the final destination of or the means of transport for their onwards journey due to whatsoever reasons, we won't be able to make any payout under this product.
- damages resulting from foreign war, civil war.
- damage, or aggravation of damage caused by weapons or devices intended to explode by modification of the structure of the atomic nucleus or by any nuclear fuel, radioactive product or waste or by any other source of ionizing radiation, and which engages the exclusive responsibility of 'an operator of a nuclear installation.
- events (strike, public demonstration, meteorological event), which might disrupt air traffic from the 8th day of the event knowing that the first 7 days will be compensated.
- cancellation of a pre booked scheduled flight which is cancelled more than 28 days before the scheduled flight is due to depart.
- damage resulting from a declaration of a health emergency, including a Pandemic or epidemic, including in particular the coronavirus (covid-19) and/or severe acute respiratory syndrome coronavirus 2 (sars-cov-2), and/or any mutation or variation thereof.
- any loss, damage, liability, cost or expense caused by a Cyber Act or Cyber Incident.

Article 5: effective date of the contract

Subject to payment of the corresponding premium, this contract is concluded and is effective on the date of purchase and delivery to the Master Policyholder of the Insurance Certificate and these General Terms and Conditions.

Article 6: other insurances

If, at the time of making a claim there is any other policy covering the same risk We are entitled to contact that insurer for a contribution. This insurance policy does not cover any claim which, but for the existence of this insurance, would be covered under any other insurance policy.

Article 7: dispute and complaints

Any complaint should be addressed to:

Complaint Manager

Eir Försäkring AB
BOX 3132
103 62 Stockholm

e: klagomal@eirforsakring.se

your complaint will be acknowledged, in writing, promptly.

A decision on your complaint will be provided to you, in writing, within 6 (six) weeks of the complaint being made.

You may refer your complaint to the Federal Financial Supervisory Authority (BaFin) in Germany without first contacting the party identified above, or at any time after you have made your complaint. The contact details are as follows:

Federal Financial Supervisory Authority (BaFin)

Graurheindorfer Strasse 108

53117 Bonn

Germany

t: 0800 2 100 500 (from inside Germany)

t: +49 (0)228 41080

e: poststelle@bafin.de

w: www.bafin.de/EN/Verbraucher/BeschwerdenStreitschlichtung/BeiBaFinbeschwerden/BeiBaFinbeschwerden_node_en.html

If You purchased this contract online, You may also make a complaint via the EU's online dispute resolution (ODR) platform. Upon receipt of Your complaint the ODR will escalate the complaint to Your local dispute resolution service – this process is free and conducted entirely online. You can access the ODR platform on <http://ec.europa.eu/odr>.

The complaints handling arrangements above are without prejudice to Your right to commence a legal action or an alternative dispute resolution proceeding in accordance with Your contractual rights.

Article 8: liability

Liability of the Insured:

The liability of the Covered individual is to ensure that they follow the information relating to their flight, in particular in the event of changes in departure times and/or departure gate, terminal or airport of departure.

If the Covered Individual fails to follow this information and misses their flight, no claim will be paid.

Article 9: statute of limitations

The limitation period is the time beyond which it is no longer possible, both for the Insured and for the Insurer, to bring a legal action finding its cause in the conclusion or execution of this contract.

In accordance with the provisions of section 11 of the Statute of Limitations 1957, any action concerning the contract and emanating from the Insured or the Insurer may only be exercised for a period of 6 years from the last date on which a cause of action accrued.

However, this period only runs:

- in the event of reluctance, omission, false or inaccurate statement on the risk incurred, from the day on which the Insurer became aware of it;
- in the event of a disaster, from the day on which the interested parties became aware of it, if they prove that they were unaware of it until then.

When the action of the Insured against the Insurer is due to the recourse of a third party, the limitation period runs only from the day on which that third party brought legal action against the Insured or was compensated by the latter.

This period is interrupted by one of the ordinary causes of interruption of the statute of limitations consisting of:

- any legal claim even in summary proceedings, even brought before an incompetent court;
- any act of forced execution or any protective measure taken in application of the code of civil execution procedures;
- any recognition by Us of Your right to guarantee; or
- any acknowledgment of debt on Your part towards Us.

It is also interrupted by:

- the appointment of experts following a disaster;
- sending a registered letter with acknowledgment of receipt sent by:
 - i. Us with regard to the action for payment of the subscription;
 - ii. You regarding the settlement of the indemnity.

The parties to the insurance contract may not, even by mutual agreement, modify the duration of the statute of limitations, or add to the causes of suspension or interruption thereof.

Article 10: supervisory authority

Eir Försäkring AB stands under the supervision of Finansinspektionen:

The Swedish Financial Supervisory Authority.
Finansinspektionen,
Box 7821, 103 97 Stockholm, Sweden.

Article 11: applicable law - language used

It is agreed that this Insurance shall be governed exclusively by the law and practice of Sweden, and any disputes arising under, out of or in connection with this Insurance shall be exclusively subject to the jurisdiction of any competent court in Sweden

Eir Försäkring AB hereby agrees that all summonses, notices or processes requiring to be served upon it for the purpose of instituting any legal proceedings against it in connection with this Insurance shall be properly served if addressed to it and delivered to its care of:

Eir Försäkring AB, BOX 3132, 103 62 Stockholm

e: info@eirforsakring.se

The insured has declared their understanding of, and has requested for the contract of insurance to be provided in, the English language. The insured confirms they understand such contract and agree to be bound by its terms and conditions.

Article 12: definitions

COMPUTER SYSTEM

Any computer, hardware, software, communications system, electronic device (including, but not limited to, smart phone, laptop, tablet, wearable device), server, cloud or microcontroller including any similar system or any configuration of the aforementioned and including any associated input, output, data storage device, networking equipment or back up facility, owned or operated by the Insured, Insured Person or any other party.

CYBER ACT

An unauthorised, malicious or criminal act or series of related unauthorised, malicious or criminal acts, regardless of time and place, or the threat or hoax thereof involving access to, processing of, use of or operation of any Computer System.

CYBER INCIDENT

Any error or omission or series of related errors or omissions involving access to, processing of, use of or operation of any Computer System or any partial or total unavailability or failure or series of related partial or total unavailability or failures to access, process, use or operate any Computer System.

FLIGHT DELAY

A flight delay is when an airline flight lands at its destination later than its scheduled time.

FLIGHT TICKET

A travel document held by a traveller that is required to board an airplane. It is an authorisation that one buys to be able to travel, which has contractual value (thanks to this ticket, the traveller is insured by the Warsaw Convention).

FLIGHT CANCELLATION

An event beyond the control of the Covered individual, leading the airline to cancel the planned flight.

FLIGHT DIVERSION

An event beyond the control of the Covered Individual, leading the planned flight to unexpectedly adjust its flight itinerary and land at a different airport than the one indicated in the original flight itinerary.

GENERAL DATA PROTECTION REGULATION (GDPR)

GDPR means Regulation (EU) 2016/679 of the European Parliament and of the Council of 27 April 2016 on the protection of natural persons with regard to the Processing of Personal Data and repealing Directive 95/46/EC (General Data Protection Regulation).

PREMIUM (OR INSURANCE PREMIUM)

The sum that AirHelp has paid in return for the guarantee to which the Covered Individual is subscribed.

METEOROLOGICAL EVENT

Severe and unpredictable climatic events of natural origin and of great magnitude.

ONE BOOKING

A booking that includes all the flights to be taken to reach the final destination and must be evidenced in one booking confirmation from the travel provider at the time of a claim.

PANDEMIC

Epidemic that affects a large number of people in a very large geographical area

SCHEDULE CHANGE

A planned modification made by the airline to a booked itinerary prior to the originally scheduled departure time. This includes, but is not limited to, changes in departure or arrival times, flight numbers, routing or connecting airports, operating carrier, cabin class, or a change in the origin or destination airport.

Article 13: sanction, limitation and exclusion clause

No Underwriter shall be deemed to provide cover and no Underwriter shall be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose that Underwriter to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.

Underwritten by

battleface Underwriting Services SRL

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1210 Brussels,
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