



## **Baggage Delay & 1 hour On-time Guarantee Protection Product Information Sheet**

### **Part A – Description of Benefits**

#### **Section 1 : On Time Guarantee**

Lump Sum USD23 per Insured Person per Scheduled Flight

If during a trip, the departure of the Scheduled Flight which the Insured Person has a confirmed booking to travel in is delayed for more than one (1) hour from the time specified in his/her Scheduled Flight itinerary and the delay is caused solely by AirAsia, We will pay a cash benefit of USD23 to the Insured Person.

We will not pay for any losses arising from delays caused by any of the following:

- (a) Any breach of government regulations by AirAsia;
- (b) Any strike, riot or civil commotion event;
- (c) Any circumstances beyond AirAsia's control such as adverse weather conditions, air traffic control, airport closure or acts of God.

The number of hours of delay must be verified in writing by AirAsia.

#### **Section 2 : Baggage Delay**

Up to USD84 limit per Insured Person per Scheduled Flight

If during a trip, the Insured Person's checked-in baggage is delayed, misdirected or temporarily misplaced by AirAsia from the time of the Insured Person's arrival at the scheduled destination as specified in the Scheduled Flight itinerary, We will pay the Insured Person USD28 for every six (6) consecutive hours of delay up to the specified limit.

For the avoidance of doubt:

- (a) Only one (1) claim can be submitted per Scheduled Flight regardless of the number of baggage; and
- (b) If a baggage is shared among several Insured Persons, the piece of baggage can only be claimed by one (1) insured person.

The number of hours of delay must be verified in writing by AirAsia.

## Part B – Definitions of Terms

For the purpose of this Policy, the following definitions shall apply:

Terms	Meaning
<b>Insured Persons</b>	Fare paying passengers of AirAsia's Premium Flex, Value Pack and Premium Flatbed class fares who are booked on a Scheduled Flight and insured under this Policy.
<b>Scheduled Flight</b>	Commercial flights with published schedules by AirAsia for fare-paying passengers in the country in which AirAsia is licensed to operate. The departure times and destination points shall be established by reference to the Insured Person's Scheduled Flight itinerary.
<b>We/Our/AXA</b>	AXA Insurance Pte Ltd

## Part C – General Exclusions (applicable to both benefits)

**We will not pay for any losses arising from delays caused by any of the following:**

1. Any wilful or illegal acts by Insured Persons and/or Policyholder.
2. Any action taken by any government authority including confiscation, seizure, destruction and restriction.
3. Air crew members of AirAsia.
4. War, act of foreign enemy hostilities, revolution, military or usurped power.
5. Ionising radiations, or contamination by radioactivity.
6. Consequential loss or damage of any kind.

## Part D – Claims Procedure

### 1. Notice of Claims

Any occurrence which gives rise to a claim under this Policy should be reported to AXA in writing within thirty (30) days of the occurrence.

Failure to furnish notice within the time provided shall not invalidate any claim if it is shown not to have been reasonably possible to furnish such notice and that such notice is furnished as soon as was reasonably possible.

### 2. Payment of claims

All benefits payable under this Policy shall be paid directly to the Insured Persons and such payment by AXA shall constitute final discharge of AXA's obligations under the Policy.

The Insured Persons shall have the right to make claims on their own behalf with AXA's appointed servicing agent subject to the relevant terms, conditions and exclusions listed herein.

### 3. Exclusions of Rights Under the Contracts (Rights of Third Parties) Act

Save where provided for otherwise, a person who is not a party to this Policy shall have no right under the Contracts (Rights of Third Parties) Act (Cap. 53B) to enforce any of its terms.