

Flight Delay & Cancellation



Company: Eir Försäkring AB, Box 3132, 103 62 Stockholm, is authorised and supervised by the Swedish Financial Supervisory Authority (Finansinspektionen)

This document provides a summary of the key features of the insurance product.

Full pre-contractual and contractual information about the product is provided in other documents, including the policy terms and conditions and, where applicable, the policy schedule.

What is this type of insurance?

This insurance provides compensation if your flight is delayed, cancelled, or diverted.



What is insured?

Middle Haul

- ✓ €400 per person if your covered flight is delayed by more than 3 hours.
- ✓ €400 per person if your covered flight is cancelled within 28 days before its scheduled departure.

Short Haul

- ✓ €250 per person if your covered flight is delayed by more than 3 hours.
- ✓ €250 per person if your covered flight is cancelled within 28 days before its scheduled departure.



What is not insured?

- ! War or conflict - Any act of foreign or civil war, or related military operations
- ! Nuclear and radioactive risks - Any loss or damage linked to: Nuclear weapons or devices designed to cause an explosion, Nuclear fuel, radioactive materials or waste, Any other source of ionising radiation under the responsibility of a nuclear facility operator
- ! Cyber events - Any loss, damage, expense or liability caused by or resulting from a cyber act or cyber incident.
- ! Air traffic disruptions - Strikes, demonstrations or weather events that disrupt air traffic beyond the seventh consecutive day of the event. The first seven days remain covered.
- ! Any flight cancellation that occurs more than 28 days before the planned departure date.
- ! Health emergencies - Any loss or delay caused by a declared health emergency, epidemic or pandemic, including: coronavirus (COVID-19), severe acute respiratory syndrome coronavirus 2 (SARS-CoV-2) or any mutation or variation of these viruses
- ! This cover does not apply if the flight is cancelled by the traveller.



Are there any restrictions on cover?

- ! You're covered under this policy if you've bought a valid ASL Airlines Flight Delay & Cancellation Protection subscription and paid the required fee. Your cover applies when you're travelling on the eligible flights listed in your Evidence of Insurance
- ! To be eligible for compensation under ASL Airlines Flight Delay & cancellation, the following conditions must be met in relation to supporting documents. If we ask for them, you'll need to provide the required flight documentation confirming the delay or cancellation. If you cannot provide the required documents, you may lose your right to receive benefits under this cover.
- ! Cover applies to the specific flight listed in your booking confirmation and included in your Evidence of Insurance
- ! This insurance applies only to flights scheduled to depart from or arrive at an official commercial airport with a valid IATA code.
- ! This policy does not cover claims resulting from events that were publicly known at the time you booked your trip or bought this insurance (whichever was later), if those events directly affected your flight.



Where am I covered?



You are covered only for the flight listed in your booking confirmation and included in your Evidence of Insurance.

Cover applies to your outbound and return journey when the flight is:

- operated by a commercial or low-cost airline with a published flight schedule, or
- a charter flight listed on your ticket.

Your flight must depart from or arrive at an official commercial airport with a valid IATA code.

This policy does not provide general geographical travel cover.

It applies only to the specific flight(s) you booked through the ASL Airlines website and for which your Flight Delay & Cancellation Protection subscription is valid.



What are my obligations?

You're responsible for checking the status of your flight and notifying Koala as soon as possible if it is delayed, cancelled or diverted. Prompt reporting helps us process your claim quickly and keep your cover valid.



When and how do I pay?

You must pay your premium in full before policy cover begins.



When does the cover start and end?

Your policy start and end dates will be confirmed in your policy schedule



How do I cancel the contract?

You may cancel your insurance before it begins if you decide it is not suitable for your needs. Once the cover has started, it cannot be cancelled. To cancel before the start date, email: contact@hikoala.co.

Information and Advice Form

Contract Koala Flight Disruption

About Your Insurance

This document explains what the insurance includes, what it does not include, and what is expected from the insured person. It forms part of the insurance agreement between the parties listed below.

Parties to this insurance

- Insurer: Eir Försäkring AB. In this document we use 'we', 'us' and 'our' to refer to the insurer.
- Policyholder: ASL Airlines France. Legal form: Public limited company with a Board of Directors with a capital of 32,052,406 euros. Postal address: CS 14454. Registered office: 15 rue du Haut de Laval – 93290 TREMBLAY-EN-FRANCE. Registered in the Bobigny Trade and Companies Register under number 346 461 546. Carrier code: 5O.

This insurance has been arranged by the policyholder, who handles payment of the premium for the cover set out in this policy.

Who is covered

You're covered under this policy if you've bought a valid ASL Airlines Flight Delay & Cancellation Protection subscription and paid the required fee. Your cover applies when you're travelling on the eligible flights listed in your Evidence of Insurance. In this policy, you are referred to as 'you'.

Cover eligibility

ASL Airlines Flight Delay & Cancellation Protection is available to travellers who meet the eligibility criteria described in this policy. It provides compensation if your flight is delayed or cancelled, as set out in this policy.

You can view the full policy and find more information on the ASL Airlines Flight Delay & Cancellation Protection webpage at . Your confirmation email will also include your subscription details and proof of cover.

Conditions for cover

To be eligible for compensation under ASL Airlines Flight Delay & Cancellation Protection, the following conditions must be met.

Exclusions

This cover does not apply if the flight is cancelled by the traveller.

Supporting documents

If we ask for them, you'll need to provide the required flight documentation confirming the delay or cancellation.

If you cannot provide the required documents, you may lose your right to receive benefits under this cover.

Important information

By subscribing to ASL Airlines Flight Delay & Cancellation Protection, you agree to receive your Evidence of Insurance and all related policy documents electronically.

Policy terms

This policy sets out the agreement between the insurer and the policyholder and explains who is covered, what applies, and when the cover is valid.

Every insured person receives an Evidence of Insurance confirming the cover provided.

The cover described in this policy applies only when:

- The required premium has been paid in full
- The traveller meets the eligibility criteria and holds an active ASL Airlines Flight Delay & Cancellation Protection subscription for the period shown in the Evidence of Insurance

General details

This ASL Airlines Flight delay & Cancellation Protection is provided in partnership between Koala and Eir Försäkring AB.

Koala, operated by GOLAO SAS and based at 165 rue Belliard, 75018 Paris, manages and distributes this insurance to ASL Airlines customers.

The insurance is underwritten by Eir Försäkring AB, organisation number 550116, Box 3132, 103 62 Stockholm. Eir Försäkring AB is authorised and regulated by the Swedish Financial Supervisory Authority (Finansinspektionen).

Your insurance consists of:

- these general details and terms of cover
- your evidence of insurance, sent when you subscribe
- any future updates or changes that apply to your policy

What this insurance covers

This insurance provides compensation if your flight is delayed, cancelled, or diverted, as described below.

Cover applies to the specific flight listed in your booking confirmation and included in your Evidence of Insurance.

Compensation is paid as a fixed amount, as set out in this policy.

You're covered for:

- **Flight cancellation** – when your booked flight is cancelled by the airline within 28 days before its scheduled departure
- **Flight diversion** – when your flight lands at an airport other than the one originally scheduled
- **Flight delay** – when your flight arrives three hours or more later than planned at your final destination

This insurance applies only to flights scheduled to depart from or arrive at an official commercial airport with a valid IATA code.

Important information

This policy does not cover claims resulting from events that were publicly known at the time you booked your trip or bought this insurance (whichever was later), if those events directly affected your flight.

What this cover includes

This insurance provides fixed compensation if your flight is delayed, cancelled or diverted, as described below. Cover applies only to flights listed in your booking and included in your Evidence of Insurance.

Flight delay and cancellation benefits

Middle Haul

- €400 per person if your covered flight is delayed by more than 3 hours.
- €400 per person if your covered flight is cancelled within 28 days before its scheduled departure.

Short Haul

- €250 per person if your covered flight is delayed by more than 3 hours.
- €250 per person if your covered flight is cancelled within 28 days before its scheduled departure.

When cover applies

Cover applies to flights operated by:

- commercial or low-cost airlines with published flight schedules
- charter flights listed on your ticket

Definition of delay

A flight is considered delayed when there is a difference between:

- the scheduled arrival time shown on your flight ticket, and
- the actual arrival time recorded at the landing gate.

Making a claim

If your flight meets the conditions described in this policy, Koala will contact you within three business days by email to confirm your eligibility for compensation. At that time, Koala will ask for your payment details.

Once your claim is approved, the compensation will be transferred to the bank account you provide.

For help or questions about your claim, contact:

GOLAO (Koala)

165 rue Belliard, 75018 Paris

Email: contact@hikoala.co

False or misleading claims

If any information given in a claim is found to be false, incomplete or misleading, no payment will be made under this policy.

If a payment has already been made, you must repay the full amount within 30 days of written notice from the insurer. In these circumstances, your policy will be cancelled and the premium will not be refunded.

Premium

The cost of this insurance is based on a set rate for each person covered, as outlined in the master policy certificate.

What this insurance does not cover

This insurance does not provide cover for any losses, damage or events caused directly or indirectly by the following:

War or conflict

Any act of foreign or civil war, or related military operations.

Nuclear and radioactive risks

Any loss or damage linked to:

- weapons or devices designed to cause an explosion through nuclear reaction
- nuclear fuel, radioactive materials or waste
- any other source of ionising radiation under the responsibility of a nuclear facility operator

Air traffic disruptions

Strikes, demonstrations or weather events that disrupt air traffic beyond the seventh consecutive day of the event. The first seven days remain covered.

Flight cancellations

Any flight cancellation that occurs more than 28 days before the planned departure date.

Health emergencies

Any loss or delay caused by a declared health emergency, epidemic or pandemic, including:

- coronavirus (COVID-19)
- severe acute respiratory syndrome coronavirus 2 (SARS-CoV-2)
- any mutation or variation of these viruses

Cyber events

Any loss, damage, expense or liability caused by or resulting from a cyber act or cyber incident.

When your cover starts and ends

Start of cover

Your insurance starts on the date it is purchased, once the premium has been paid in full and these terms have been issued to the policyholder.

Cancelling your cover

You may cancel your insurance before it begins if you decide it is not suitable for your needs. Once the cover has started, it cannot be cancelled.

To cancel before the start date, contact:

GOLAO (Koala)

165 rue Belliard, 75018 Paris

Email: contact@hikoala.co

Duration of cover

Your insurance remains valid for the period shown in your Evidence of Insurance, as long as the premium has been paid.

How to make a complaint

If you have a concern or are unhappy with how your insurance has been handled, please contact us so we can put things right.

Contact details

Complaint Manager

Eir Försäkring AB

Box 3132

103 62 Stockholm

Sweden

Email: klagomal@eirforsakring.se

How we handle complaints

We'll confirm that we've received your complaint within five business days.

You'll also be given the name and contact details of the person managing your case.

We'll keep you informed as we review your complaint:

- You'll receive a written update within twenty business days.
- We'll send a final decision within forty business days of receiving your complaint.

If you're not satisfied

If you're unhappy with the outcome or haven't received a final response within forty business days, you can refer the matter to:

National Board for Consumer Complaints (ARN)

Box 174

101 23 Stockholm

Sweden

If you bought this insurance online, you may refer to additional consumer redress information and supports available at

<https://consumer-redress.ec.europa.eu/>

Your legal rights

Using the complaints process does not affect your right to take legal action or pursue other dispute resolution options available under this contract.

Your responsibilities

You're responsible for checking the status of your flight and notifying Koala as soon as possible if it is delayed, cancelled or diverted.

Prompt reporting helps us process your claim quickly and keep your cover valid.

Recovering costs from others

If someone else is responsible for the incident that led to a claim, the insurer may recover the amount paid under this policy from that person or organisation. This recovery right applies up to the total costs covered by the insurer.

When another insurance also applies

If another insurance policy covers the same event, the insurer may contact the other provider to arrange a fair share of the payment between them.

This policy will not pay for any part of a claim that could be recovered from another insurer if this cover had not existed.

Definitions

The following words and expressions have the meanings shown below when used in this policy.

Computer system

Any electronic or digital setup used to collect, store, manage or share data. This includes hardware, software, servers, cloud services, communication systems and connected devices such as laptops, smartphones, tablets or wearables. It also covers related equipment such as data storage, network systems and backup facilities, whether operated by you, another insured person or an external provider.

Cyber act

Any deliberate, unauthorised or criminal activity, including attempts or threats, that involves gaining access to, using or disrupting a computer system.

Cyber incident

Any failure, malfunction or disruption affecting a computer system that results in partial or total system interruption or unavailability.

Flight delay

A situation where a flight arrives at its destination later than the scheduled arrival time.

Flight ticket

A valid travel document confirming a passenger's right to travel on a specific flight. It also provides certain protections under international air transport conventions.

Flight cancellation

The cancellation of a scheduled flight by the airline due to circumstances beyond the traveller's control.

Flight diversion

A situation where a flight, for reasons outside the traveller's control, lands at an airport other than the one stated in the original schedule.

General Data Protection Regulation (GDPR)

European Union Regulation (EU) 2016/679 on the protection of personal data and privacy for individuals, which replaced Directive 95/46/EC.

Premium

The amount paid for the insurance cover provided under this policy.

Meteorological event

A severe and unpredictable large-scale weather event of natural origin.

Strike

A temporary, collective stoppage of work intended to express dissatisfaction or enforce demands.

Pandemic

A widespread outbreak of an infectious disease that affects a large number of people across several countries or regions.

Regulatory information

Eir Försäkring AB is authorised and supervised by the Swedish Financial Supervisory Authority (Finansinspektionen).

Address: Sveavägen 44, Stockholm, Sweden

Email: finansinspektionen@fi.se

Telephone: +46 (0)8 408 980 00

Fax: +46 (0)8 24 13 35

Governing law and language

This insurance is governed by the laws of Sweden.

If you normally live in another country within the European Union, the mandatory consumer protection laws of that country will also apply.

If a dispute arises, both parties will first try to resolve it informally.

If legal action becomes necessary, it may be brought in the courts of Sweden or in the courts of the EU Member State where you live.

This policy is written in English at your request. By accepting it, you confirm that you understand its contents and agree to its terms.

Sanctions and restrictions

This insurance does not provide cover, and the insurer will not pay any claim or benefit, if doing so would breach or be subject to any sanction, restriction or prohibition imposed by:

- the United Nations
- the European Union
- the United Kingdom
- the United States of America

How we use your personal information

Who we are

This insurance is underwritten by Eir Försäkring AB (Eir). Eir is responsible for managing your personal information in connection with this policy.

Why we collect your data

We collect and use your personal information to:

- arrange, manage and deliver your insurance cover
- meet legal and regulatory obligations
- work with our partners involved in providing your cover

What we collect

We may collect details such as your:

- name, address, email and phone number
- information needed to underwrite, manage or process a claim
- sensitive data, such as health or criminal record details, if relevant to your cover

When we ask for your consent

In some cases, we may need your explicit consent to process sensitive data. If this applies, we will contact you directly.

You can withdraw consent at any time by emailing data.protection@eirforsakring.se.

Please note that doing so may affect our ability to provide cover or handle a claim.

Who we share information with

To manage your insurance effectively, we may share your information with:

- insurers, brokers and intermediaries
- reinsurers, claims service providers and adjusters
- regulators and supervisory authorities
- fraud prevention and law enforcement agencies
- compulsory insurance databases

We share information only when necessary to provide your cover or when required by law.

How long we keep your data

We keep your personal data only for as long as needed to deliver your cover and meet legal or regulatory requirements.

Information about others

If you share someone else's personal information with us, please make sure they have read this privacy notice.

Find out more

You can read our full Privacy Notice at <https://www.eirforsakring.com/en/privacy> or request a copy in another format if needed.

Your rights

You have the right to access, correct or request the deletion of your personal data.

If you wish to use these rights or raise a concern about how your data is handled, contact:

Email: data.protection@eirforsakring.se

You can also contact Koala's Data Protection Officer at:

Koala, Data Protection Officer

165 rue Belliard, 75018 Paris, France

Email: dpo@hikoala.co

If you are not satisfied with our response, you can submit a complaint to your local data protection authority. However, we encourage you to contact us first so we can resolve the matter directly.



How to contact us?

Please feel free to contact us at contact@hikoala.co if you have any questions. We will be happy to answer you!