

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 checked luggage is delayed or lost after it has been accepted by the airline at your departure airport.



What is insured?

Delayed Luggage

- ✓ EUR 200 per item if your checked luggage is delayed on your outbound or return journey

Lost Luggage

- ✓ EUR 500 per item if your checked luggage is lost on your outbound or return journey



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.
- ! Unreported luggage incidents - Any delay or loss of luggage not supported by a valid Property Irregularity Report (PIR) issued by the airline.



Are there any restrictions on cover?

- ! You're covered if you've bought a valid Volotea Luggage 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 Volotea Luggage Protection, the following conditions must be met in relation to supporting documents. If requested, you must provide a valid Property Irregularity Report (PIR) issued in your name.
- ! Cover applies only to luggage checked in for the specific flight shown in your booking confirmation.



Where am I covered?

- ✓ You are covered only while travelling on the flight(s) listed in your Evidence of Insurance.

Cover applies to checked luggage on your outbound and return journey when those flights are:

Operated by a commercial or budget airline with a published flight schedule, or
A charter flight listed on your ticket.

This insurance does **not** provide general geographical or worldwide travel cover. It applies **only to the eligible flights you booked through the Spanish Volotea website** and for which your Volotea Luggage Protection subscription is valid.



What are my obligations?

You're responsible for checking the status of your luggage and reporting any delay, loss or damage to Koala as soon as possible. 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 Luggage 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: Volotea S.L., registered in the Commercial Registry of Asturias (sheet 64, volume 4282, entry 2, AS-53816), with its registered office at Aeropuerto de Asturias, Santiago del Monte (Castrillón), 33459, Spain.

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 Volotea Luggage 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

Volotea Luggage Protection is available to travellers who meet the eligibility criteria described in this policy. It provides compensation if your luggage is delayed or lost, as set out in this policy.

You can view the full policy and find more information on the Volotea Luggage Protection webpage at <https://www.volotea.com/>. Your confirmation email will also include your subscription details and proof of cover.

Article 1 - Conditions for cover

To be eligible for compensation under Volotea Luggage Protection, the following conditions must be met.

Supporting documents

If requested, you must provide the following:

- A valid Property Irregularity Report (PIR) issued in your name

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

Important information

By subscribing to Volotea Luggage Protection, you agree to receive your Evidence of Insurance and all related policy documents electronically.

Article 2 - 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 Volotea Luggage Protection subscription for the period shown in the Evidence of Insurance

Article 3 - General details

This luggage protection policy 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 Volotea 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

Article 4 - What this insurance covers

This insurance provides compensation if your checked luggage is delayed or lost after it has been accepted by the airline at your departure airport.

Cover applies only to luggage checked in for the specific flight shown in your booking confirmation.

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

Article 5 - What this cover includes

This insurance provides fixed compensation if your checked luggage is delayed or lost, as described below. Cover applies only to luggage checked in for your flight.

Luggage protection benefits

- EUR 200 per item if your checked luggage is delayed on your outbound or return journey
- EUR 500 per item if your checked luggage is lost on your outbound or return journey

When cover applies

Cover applies to flights operated by:

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

You're also covered if your luggage is temporarily misplaced in transit, as long as:

- you submit a valid Property Irregularity Report (PIR) issued in your name
- for delayed luggage, it is returned to you at least one day after you arrive at your final destination
- for lost luggage, it has not been returned within 21 days of your arrival at your final destination

If the required documentation is not provided, the claim will not be valid.

Article 6 - Making a claim

If your checked luggage is delayed or lost as described in this policy, you'll need to provide a valid Property Irregularity Report (PIR) from the airline as proof of the incident.

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

Article 7 - 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.

Article 8 - Premium

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

Article 9 - What this insurance does not cover

This insurance does not provide cover for 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:

- 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.

Unreported luggage incidents

Any delay or loss of luggage not supported by a valid Property Irregularity Report (PIR) issued by the airline.

Article 10 - 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.

Article 11 - 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

Article 12 - 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.

Article 13 - 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/>

Article 14 - 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.

Article 15 - Your responsibilities

You're responsible for checking the status of your luggage and reporting any delay, loss or damage to Koala as soon as possible. Prompt reporting helps us process your claim quickly and keep your cover valid.

Article 16 - 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.

Article 17 - 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.

Article 18 - 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 platforms, 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 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 regulations.

Luggage delay

Checked luggage, clothing, valuables, sports equipment or personal items, excluding ski equipment, that belong to you or are in your care and are delayed during your outward journey. The items must be returned to you at least 24 hours after you arrive at your final destination.

Loss of luggage

Checked luggage, clothing, valuables, sports equipment or personal items, excluding ski equipment, that belong to you or are in your care and are not delivered within 21 days after you arrive at your final destination.

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.

Pandemic

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

Article 19 - 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

Article 20 - 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.

Article 21 - 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

Article 22 - 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.