



JAPAN AIRLINES

Allianz  **Travel**

JAL Covid-19 Cover Guide

This cover is only available for trips that include a JAL flight ticket.

The JAL Covid-19 Cover starts on December 23, 2020 and will end on June 30, 2021.

If your first flight with JAL is after this date, you are not covered.

This guide is not an insurance contract but summarizes the services provided for the benefit of all JAL passengers (eligible passengers).

Summary

- If you have tested positive for COVID-19 while you are abroad, you can benefit from repatriation assistance if medically necessary, cover for medical and hospital costs, cover for quarantine accommodation costs in an approved designated facility, and costs of body transportation in the event of death as a result of COVID-19. Any expenses not directly caused by COVID-19 are not covered. More information about which expenses are included and excluded and about their limits is in the text below. Please read this guide carefully to make sure you understand the cover being provided.
- Cover is valid up to 31 days starting from the day of the first JAL flight of your trip. If you test positive for COVID-19 at any time during the 31 days period, your assistance will continue until you are recovered or able to continue your trip (or repatriated if medically necessary).
- No assistance or cover is provided in your Country of Residence.
- Your COVID-19 testing expenses are not covered unless medically necessary to treat as a result of previous COVID-19 positive diagnosis.
- Your assistance will be provided by our partner AWP Japan Co., Ltd. (member of Allianz Partners), trading as **Allianz Travel**. These assistance services are referred to as '**JAL Covid-19 Cover Assistance**'.
- It is mandatory to contact the **JAL Covid-19 Cover Assistance** (as per contact details provided below) as soon as possible in case you tested positive for COVID-19. They will confirm your eligibility and which assistance services and/or expenses will be available for you.

- Your expenses will only be settled by **JAL Covid-19 Cover Assistance** directly with the medical facility, quarantine or transportation providers. If you pay for these services, you will not be able to claim these expenses later. Services which have not been organized by JAL Covid-19 Assistance will not be reimbursed or paid. More information is included in section “How to request Assistance” below.

JAL Covid-19 Cover Assistance contact details

Phone: Toll free number for Japan - 0120-429-256

(International toll free numbers for main countries are provided in the Appendix)

Benefits and Limits Table

Benefits for the Eligible Passengers	Description	Limits*
Repatriation Assistance: If diagnosed with COVID-19	If medically necessary, we organize and pay for the Eligible Passenger's return to the Country of Residence (home or hospital in the Home Country)	Up to the limit of €1,500 per Eligible Passenger
Medical and hospital costs abroad: If diagnosed with COVID-19	We pay hospital costs related to treatment of COVID-19	Up to the limit of €150,000 per Eligible Passenger
Accommodation costs related to COVID-19 Quarantine: If diagnosed with COVID-19	If the Eligible Passenger is requested to Quarantine in an approved facility, we pay for the costs for the Eligible Passenger's Accommodation and that of one Travel Companion	Up to the limit of €100 per day and per Eligible Passenger, for a maximum of 14 days
Assistance in the event of death: In case of death as a result COVID-19 diagnosis	We organize and pay the transportation of the body to Home Country	Up to the limit of €1,500 per Eligible Passenger

*These are the maximum amounts covered; costs above these limits are not covered and must be paid by the Eligible Passenger to the respective facility that provided the service.

More information on this assistance and applicable exclusions are provided below.

Who is covered? (Eligible Passenger)

JAL Passengers who fly an international flight between the 23rd of December 2020 and the 30th of June 2021.

Covered Period

You are covered during a period of 31 calendar days starting from the date of your first JAL flight (if the flight takes place no later than the 30th of June 2021).

Geographical Coverage

Assistance will be provided in the country or countries visited during the Trip within the Covered Period. Assistance will also be provided even if you continue travelling onwards to another city using another mode of transportation. No assistance or cover is provided in your Country of Residence.

Assistance Services

When you call on us for JAL Covid-19 Cover Assistance, decisions regarding the nature, the appropriateness, and the way in which the measures to be taken are organized are the exclusive responsibility of the JAL Covid-19 Cover Assistance services.

Repatriation Assistance

If you have been diagnosed positive for COVID-19 outside your Country of Residence, and your state of health requires medical repatriation, as advised by a Doctor as 'medically necessary', the following assistance will be provided:

- organizing and paying transportation costs of your return Home as soon as your state of health permits, or to a hospital which is closest to your home and is the most suitable to provide the care required by your state of health;
- organizing and paying transportation costs of the return of a Travel Companion and minor children to enable the Travel Companion to accompany you during the repatriation, and/or accompany the minor children who were travelling with you to return home if no other adult member of the family is present at the trip location, and if the repatriation takes place more than 24 hours before their originally planned return date,

up to the amount limits stated in the Benefits and Limits Table, and as long as the services have been organized by JAL Covid-19 Cover Assistance.

When we organize the cost of transport as part of our cover, this will be 1st class train and/or economy class flights, depending on the decision taken by JAL Covid-19 Cover Assistance.

Important note

Decision on medically necessary repatriation:

- Decisions are only taken in consideration of the Eligible Passenger's medical interests.
- If our medical advisers think it would be in your medical interests to bring you back to Home or to a medical facility in your Home country, we will organize this transportation.
- If needed, our medical advisers contact the local medical practitioners and, if required, your usual medical practitioner, in order to gather the information that will enable the most appropriate decisions in respect to your state of health to be taken.
- Your repatriation is decided on and managed by medical staff who hold qualifications that are legally recognized in the country in which they usually practice their professional activity.
- A local treating doctor must provide a certificate confirming that you are fit to travel. Without this, the airline can refuse to carry any sick or injured person. In the case of COVID-19, repatriation is also subject to the respective country's border rules at the time of the event.
- If you refuse to comply with the decisions taken by JAL Covid-19 Cover Assistance, you discharge them of any liability in relation to the consequences of such an initiative and lose all rights to services and compensation from JAL Covid-19 Cover Assistance.
- Moreover, under no circumstances will JAL Covid-19 Cover Assistance carry out the role of local emergency services organizations, nor can pay the cost of expenses thus incurred.

Repatriation is subject to the conditions defined in the section 'Scope of our Assistance Services'.

▪ **Medical and Hospital Cost Abroad**

If you are infected with COVID-19 outside your country of residence, JAL Covid-19 Cover Assistance will coordinate the payment of the medical costs related to the recovery from COVID-19 to the medical facilities, up to the amount limits stated in the Benefits and Limits Table, and as long as the services have been organized by JAL Covid-19 Cover Assistance. JAL Covid-19 Cover ceases on the day on which our medical service considers that it is possible for you to continue your journey (or to be repatriated if medically necessary).

- **Accommodation Costs Related to COVID-19 Quarantine**

If you are infected with COVID-19 outside your country of residence, and you are required to quarantine during your trip by order or other requirement of a government, public authority, or travel supplier, JAL Covid-19 Cover Assistance will coordinate the payments due to the Quarantine facilities for your accommodation and that of one Travel Companion, up to the amount limits stated in the Benefits and Limits Table, and as long as the services have been organized by JAL Covid-19 Cover Assistance.

Important note: JAL COVID-19 does not cover costs of Quarantine that applies generally or broadly to some or all of a population, vessel, or geographical area, or that applies based on where the person is traveling to, from, or through.

- **Assistance in the Event of a Eligible Passenger's Death**

In the event of your death resulting from COVID-19, JAL Covid-19 Cover Assistance organizes and pays the cost of transporting your body to your Home Country, up to the amount limits stated in the Benefits and Limits Table, and as long as the services have been organized by JAL Covid-19 Cover Assistance.

Limits applicable

JAL Covid-19 Cover Assistance will approve and handle payments for the covered benefits up to the limits (maximum amount payable) defined in the Benefits and Limits Table. Amounts above these limits are not covered and must be paid by you to the respective facility which provided the service.

General Exclusions

The following exclusions apply:

The policy does not cover for any claim arising from, or consisting of, the following:

1. Any expenses not directly caused by COVID-19.
2. COVID-19 PCR testing (or other COVID-19 test) expenses, unless medically necessary to treat as a result of previous COVID-19 positive diagnosis. For clarity, costs of COVID-19 testing which is taken as a pre-requisite to travel to other countries / to return to home country, as required by the respective countries' authorities, are not covered.

3. Any Quarantine that applies generally or broadly to some or all of a population, vessel, or geographical area, or that applies based on where the person is traveling to, from, or through.
4. You travelling against your home country's government advice or against local authority advice at the trip destination.
5. You not following any advice or recommendations made by the Foreign and Commonwealth Office, World Health Organization or any government or other official authority. This includes where certain vaccinations or other preventative measures are recommended.
6. Any assistance or cover in your Country of Residence.
7. Costs of changing transportation/hotel arrangements or unused trip expenses due the extension or interruption of the trip (even when these changes were a consequence of treatment or Quarantine due to COVID-19 infection).
8. Vaccination expenses.
9. The cost of thermal spa treatment, heliotherapy, slimming treatments, rejuvenation cures, all kinds of "comfort" or beauty treatments, and physiotherapist's costs.
10. The costs of implants, prostheses, artificial aids and optical costs.
11. The cost of treatment or care, the therapeutic nature of which is not recognized by legislation.
12. Civil or foreign wars, riots, popular movements, strikes, hostage taking, handling of weapon, terrorism.
13. Your voluntary participation in gambling, crime or fights, except in the case of legitimate self-defense.
14. Any effects of a nuclear origin or nuclear reaction or caused by any source of ionizing radiation.
15. Your deliberate acts (including but not limited to suicide and attempted suicide) and fraudulent acts.
16. Any epidemic or pandemic, except COVID-19 as expressly covered
17. If the Services are not legally allowed or invalid in your Country of Residence.
18. Any economic sanction which prohibits us, the insurer or members of the Allianz Group from providing cover under this Policy.
19. You not wanting to travel.
20. Your property being held, taken, destroyed or damaged under the order of any government or customs officials.

21. Something that happened before travel tickets for the trip were bought and which could reasonably have been expected to be the reason for a claim.
22. Any part of a trip booked to take place after the JAL COVID-19 period of cover.

How to Request Assistance

If you have tested positive for COVID-19 during your trip, you must contact JAL Covid-19 Cover Assistance or get a third party to contact them as soon as possible if your situation is expected to involve early return or expenses that fall within the scope of cover.

JAL Covid-19 Cover Assistance services are available 24/7 by telephoning the contact numbers provided in the Appendix.

To confirm your eligibility and which services you are covered for, JAL Covid-19 Cover Assistance will ask you to provide the following documents:

- JAL flight ticket / E-ticket
- Boarding pass
- Copy of your Passport, including residency visa page, if applicable
- COVID-19 positive test result, which should be dated after the first day of travel.

You will also be required to provide:

- Your current location
- e-mail address and contact number where you can be reached
- Details of those assisting you
- Consent for JAL Covid-19 Cover Assistance to have access to all relevant medical information.

Conditions

In order to benefit from this cover, you must contact JAL Covid-19 Cover Assistance to confirm your eligibility, which services you are covered for and how to proceed to benefit from them. Your expenses will only be settled by JAL Covid-19 Cover Assistance directly with the medical facility, quarantine or transportation providers. If you pay for these services, you will not be able to claim these expenses later. Services which have not been organized by JAL Covid-19 Cover Assistance will not be reimbursed or paid.

Scope of JAL Covid-19 Cover Assistance Services

JAL Covid-19 Cover Assistance services are in compliance with national and international laws and regulations and are subject to obtaining the necessary approval from the competent administrative authorities, and taking into account potential travel restrictions and exceptional regulatory restrictions in force.

Moreover, JAL Covid-19 Cover Assistance cannot be held liable for delays or hindrance to the performance of the agreed services as a result of a case of force majeure or events such as strikes, riots, popular movements, restrictions on free circulation, sabotage, terrorism, civil or foreign wars, the consequential effects of a radioactive source or any other exceptional circumstances.

Rights of JAL Covid-19 Cover Assistance

JAL Covid-19 Cover Assistance has the right to:

- Decline any request or cover that a person made knowing it to be dishonest, intentionally exaggerated or fraudulent in any way, or if anyone gives any false declaration or deliberate misstatement when filing a claim.
- Take over and deal with any request made under this cover in your name.
- With permission from you, get information from your medical records to help the deal with your case. This could include a request for you to be medically examined, or a request to a family member for a post-mortem to be carried out in the event of death.
- Request that you return Home if the Doctor treating you and our medical advisers agree. If there is a dispute, we will ask for an independent medical opinion.
- Not accept liability for costs incurred for repatriation or treatment if you refuse to follow advice from the treating doctor and our medical advisers.
- Not to pay any costs for amounts covered by an insurance policy, for example any amounts you can get back from your health Insurance. If you use this cover, and the costs are then proved to be covered under an insurance policy, we shall reserve the right of subrogation.

Effect of Sanctions on Assistance

You shall not be covered for any expenses if the claim cannot be processed by JAL Covid-19 Cover Assistance because of sanction, prohibition or restriction under the United Nations resolutions or trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America. It is JAL Covid-19 Cover Assistance's decision

to not cover expenses if it believes paying those expenses may breach applicable sanctions, prohibitions, restrictions, laws or regulations.

Privacy Notice

By contacting the JAL Covid-19 Cover Assistance to receive these services, you acknowledge and agree that certain personal data, including sensitive personal data, needs to be processed by JAL Covid-19 Cover Assistance to organize the services and arrange payment for those expenses. This may include your name, passport details, results of COVID-19 testing and other medical information. JAL will be the data Controller. Data will be processed by our JAL Covid-19 Cover Assistance partner, AWP Japan Co., Ltd. located in Japan, and other units of the Allianz Partners group.

Definition of Terms

ACCOMMODATION COSTS	Hotel room or quarantine facility room costs, following a covered event, excluding all costs for meals, drinks or other personal expenses at the facility.
COUNTRY OF RESIDENCE or HOME COUNTRY	The country in which Eligible Passenger has permanent residence at the time of the event, or a country where the Eligible Passenger has spent more than 180 days within the last 365 days.
COVERED PERIOD	The duration for which the Eligible Passenger is covered which is 31 calendar days, starting from the trip commencement date, i.e. the date of the first flown segment on a JAL flight, as long as the trip commenced within the JAL COVID-19 Period of Cover. No assistance or cover is provided in your Country of Residence, so if you return Home within the 31 days period, your cover will end on the day that you return Home.
ELIGIBLE PASSENGER	Fare-paying Passengers who fly on an international flight of JAL, commencing within Period of Cover.
COVID-19	Coronavirus Disease (COVID-19) as recognized by the World Health Organization.
DOCTOR	A legally qualified doctor holding the necessary certification in the country in which they are currently practicing, other than the Eligible Passenger or a relative of theirs. Coronavirus disease 2019 (COVID-19) as recognized by the World Health Organization.

EPIDEMIC	A contagious disease recognized or referred to as an epidemic by a representative of the World Health Organization (WHO) or an official government authority.
ABROAD	Any country except for the country where the Eligible Passenger is a resident at the time of the event.
HOME	The usual place of residence of the Eligible Passenger.
MEDICAL COSTS	Medically prescribed pharmaceutical, surgical, practitioner's and hospital costs required for the diagnosis and treatment related to COVID-19 including any deterioration to Eligible Passenger's health as diagnosed by a competent medical authority.
PANDEMIC	An epidemic that is recognized or referred to as a pandemic by a representative of the World Health Organization (WHO) or an official government authority.
JAL COVID-19 PERIOD OF COVER	Between December 23 2020 and June 30, 2021
QUARANTINE	Mandatory individual, involuntary confinement by order or other official directive of a government, public or regulatory authority, which is intended to stop the spread of a contagious disease to which you or a traveling companion have been exposed.
TRAVEL COMPANION	A person travelling with the Eligible Passenger's on the same Trip, that is, who is part of the same booking or has joined the Eligible Passenger at the Trip location and is sharing the same accommodation (outside of their country of residence).
TRIP	A trip using an air ticket issued by the JAL, commencing within the Covered Period, which begins when the Eligible Passenger leaves the airport of their Country of Residence and ends when the Eligible Passenger gets back to the airport at their Country of Residence or at the end of the 31 days whichever occurs first.

Appendix
JAL Covid-19 Cover Assistance contact details

Telephone numbers

1) Toll free number for Japan - **0120-429-256**

2) Toll free numbers for main countries

Country	Toll Free number
United States	1-888-215-0648
India	000-800-0401-942
Indonesia	001-803-00811-373
United Kingdom	0808-234-2795
Australia	1-800-531-984
Canada	1-844-887-0521
South Korea	00798-817-1082
Thailand	1800-011-267
Taiwan	00801-814770
Northern China	10800-813-2963
Southern China	10800-481-3211
Germany	0800-1833287
Philippines	1-800-1-816-0339
Finland	0800-912-928
France	0800-915-068
Vietnam	120-81-889
Hong Kong	800-961-797
Malaysia	1-800-81-8678
Russia	8-800-301-6917

3) International collect call for the rest of world: +81 (0)3 4321 8262