

Information on the insurer**Who are we?**

Your contracting partner is

Europäische Reiseversicherung AG (ERV)
Rosenheimer Straße 116, 81669 Munich, Germany

Chairman of the Supervisory Board: Dr. Clemens Muth
Board of Management: Richard Bader (Chairman),
Torsten Haase

Registered Office of Company: Munich
Commercial Register: Amtsgericht München
HRB 42 000, VAT Reg. No. DE129274536
Insurance Tax No. 9116/802/00132

What is our core business?

The core business of our Company is providing all types of travel insurance.

Information on the benefits**What insurance benefits do you receive?**

The insurance covers the insured persons and trips as specified in the included tariffs. The scope of the insurance benefit is based on the agreed sum insured, the relevant loss or damage, an agreed excess and, where applicable, any existing underinsurance. You can find further details on the type and scope of our benefits in our Terms and Conditions. The Terms and Conditions specified in VB-ERV 2014 apply to this policy.

When will you receive payment?

Once we have determined our liability, you will receive the payment immediately.

What do you have to know about the premium?

The one-time premium is documented on the premium note or the travel confirmation for each insurance policy. It includes the relevant insurance tax. The insurance tax for property insurance is 19%. The Medical Travel Insurance is exempt from insurance tax in acc. with § 4 No. 5 VersStG (German law on tax insurance), however, as part of an insurance package only if this part of the premium is shown separately. The premium is due immediately after conclusion of the insurance policy. It must be paid upon receipt of the insurance certificate.

Please note:

No benefits will be paid if you are in arrears with the payment of the one-time premium when the insured event occurs.

Information on the policy**How is the contract concluded?****When does your insurance cover begin?**

The contract starts once the insurance has been taken out. Under the Travel Cancellation Insurance, your insurance cover begins when the insurance policy has been concluded. Under the other insurances, your insurance cover begins with the agreed start of the insurance, at the earliest however when the trip commences.

Can you revoke the conclusion of your policy?

You have the right to revoke insurance policies which have a term of at least one month. Please take note of the following revocation notice.

- Revocation Notice -

Right of revocation: You can revoke your contractual declaration in writing (e.g. letter, e-mail) within 14 days without giving reasons. The revocation period begins once you have received each of the following in writing: the insurance policy, the contractual provisions including the terms and conditions of insurance, the important information on the insurance contract as well as this revocation notice; however, if the policy is concluded electronically, the period does not begin before the customer information has been received. To comply with the revocation deadline, it is sufficient that you send the revocation within the specified period.

Send the revocation to:
Europäische Reiseversicherung AG
Rosenheimer Straße 116, 81669 München
E-mail: contact@erv.de

Consequences of revocation: If you exercise your right of revocation effectively, the insurance contract is terminated upon receipt of the revocation. The insurance cover also ends. We will refund the portion of the premium for the period following the receipt of the revocation. Amounts to be repaid will be reimbursed immediately, at the latest 30 days after receipt of the revocation. If you have exercised your right of revocation effectively, you are also no longer bound to any contract related to the insurance contract. A related contract exists if there is a reference to the revoked contract and it concerns a service provided by the insurer or a third party based on an agreement between the third party and the insurer. A contractual penalty can neither be agreed nor demanded.

Special notes: Your right of revocation expires if the contract has been fully performed upon your explicit request both by you and by us, before you exercised your right of revocation.

- End of the Revocation Notice -**How can the contract be terminated?
When does your insurance cover end?**

You do not have to cancel your policy. It expires automatically. Under the Travel Cancellation Insurance, your insurance cover ends when the trip commences. Under the other insurances, your insurance cover ends with the agreed point in time, at the latest however, when you have finished your trip.

What law will be applicable to the policy?

Where legally permitted, German law will apply to this insurance policy and preparations leading up to it.

At what court can you assert your claims?

If you would like to clarify any issues arising from the insurance policy with us in court, you can choose between these courts of jurisdiction: Munich or the court at your place of residence or your permanent place of residence at the time the complaint is filed.

What is the contract language?**What applies to declarations of intent?**

The German language is relevant for the policy provisions and further information as well as the communication during the term of the contract. Declarations of intent must be in writing (e.g. letter, e-mail). Verbal agreements are invalid.

What are your options when making complaints?

You have the option to send your questions or complaints to Bundesanstalt für Finanzdienstleistungsaufsicht (BaFin), Graurheindorfer Straße 108, 53117 Bonn. We do not participate in a dispute settlement procedure before a consumer conciliation board.

Information on data protection**Information on using your data; The right to have your data corrected, deleted and blocked**

We need your personal details to process the policy and if a claim is submitted. We will, of course, take all relevant laws into consideration. Furthermore, we are committed to complying with the codes of conduct of the German insurance industry.

You can find more information on the internet at www.reiseversicherung.de/datenschutz. On request, you can get information on any stored personal data and can get incorrect or incomplete data corrected. Any existing claims to delete or block data can be asserted by calling us on Tel. No. +49 (0) 89 4166 - 1766 or sending an e-mail to datenschutz@erv.de

Contact

If you have any questions on your insurance cover, our Service Centre will be pleased to assist you on

+49 (0) 89 4166 - 1766

from Monday to Friday between 7 a.m. and 9 p.m.
and Saturday between 9 a.m. and 4 p.m.

E-Mail: contact@erv.de

Internet: www.erv.de
Anschrift: Europäische Reiseversicherung AG
Rosenheimer Straße 116
81669 München

Telephone Cancellation Advisory

Do you need to cancel your trip? If so, please use our special service in the Travel Cancellation Insurance.

Contact our telephone cancellation-advice centre before you cancel your trip. Our staff will support you concerning your decision to cancel and will check whether it is possible to delay the cancellation without financial risk.

Please call +49 (0) 89 4166 - 1839
(Monday to Friday between 7 a.m. and 9 p.m. and Saturday between 9 a.m. and 4 p.m.).

Further information under www.erv.de/stornoberatung

A second chance for your holiday!

Rate tables - Premium share Medical Travel Insurance as part of an insurance package

Multi Cover Package (RundumSorglos-Schutz) Europe*, per single person

Trip price in €	Tariff	Premium (including Insurance Tax) in €	Tax-free premium share Medical Travel Insurance in €
with excess			
up to 100,-	FL100	11,-	4,40
up to 200,-	FL101	16,-	6,40
up to 300,-	FL102	22,-	8,80
up to 400,-	FL103	27,-	10,80
up to 500,-	FL104	33,-	13,20
up to 600,-	FL105	37,-	14,80
up to 800,-	FL106	43,-	17,20
up to 1,000,-	FL107	52,-	20,80
up to 1,200,-	FL108	62,-	24,80
up to 1,400,-	FL109	71,-	28,40
up to 1,600,-	FL110	81,-	32,40
up to 1,800,-	FL111	91,-	36,40
up to 2,000,-	FL112	103,-	41,20
up to 2,200,-	FL113	109,-	43,60
up to 2,400,-	FL114	116,-	46,40
up to 2,600,-	FL115	124,-	49,60
up to 2,800,-	FL116	129,-	51,60
up to 3,000,-	FL117	135,-	54,00
up to 3,500,-	FL118	149,-	59,60
up to 4,000,-	FL119	169,-	67,60
up to 5,000,-	FL120	209,-	83,60
up to 6,000,-	FL121	254,-	101,60
up to 7,000,-	FL122	299,-	119,60
up to 8,000,-	FL123	344,-	137,60
up to 10,000,-	FL124	409,-	163,60

Multi Cover Package (RundumSorglos-Schutz) World, per single person

Trip price in €	Tariff	Premium (including Insurance Tax) in €	Tax-free premium share Medical Travel Insurance in €
with excess			
up to 100,-	AL100	15,-	5,70
up to 200,-	AL101	26,-	9,88
up to 300,-	AL102	34,-	12,92
up to 400,-	AL103	41,-	15,58
up to 500,-	AL104	46,-	17,48
up to 600,-	AL105	53,-	20,14
up to 800,-	AL106	62,-	23,56
up to 1,000,-	AL107	69,-	26,22
up to 1,200,-	AL108	75,-	28,50
up to 1,400,-	AL109	82,-	31,16
up to 1,600,-	AL110	91,-	34,58
up to 1,800,-	AL111	107,-	40,66
up to 2,000,-	AL112	114,-	43,32
up to 2,200,-	AL113	122,-	46,36
up to 2,400,-	AL114	133,-	50,54
up to 2,600,-	AL115	142,-	53,96
up to 2,800,-	AL116	153,-	58,14
up to 3,000,-	AL117	163,-	61,94
up to 3,500,-	AL118	177,-	67,26
up to 4,000,-	AL119	203,-	77,14
up to 5,000,-	AL120	263,-	99,94
up to 6,000,-	AL121	324,-	123,12
up to 7,000,-	AL122	384,-	145,92
up to 8,000,-	AL123	444,-	168,72
up to 10,000,-	AL124	499,-	189,62

*Europe: Europe, Mediterranean countries, Canary Islands, Azores, Madeira, Spitsbergen.

Terms and Conditions for Travel Insurance provided by Europäische Reiseversicherung AG (VB-ERV 2014)*

The regulations of the **General Terms and Conditions** and the **Glossary** apply to all types of travel insurance offered by Europäische Reiseversicherung AG (hereinafter referred to as ERV). The respective insurance cover taken out is defined in the **Special Sections**.

General Terms and Conditions

1. Who is the insured person?

You are the insured person if you are the person named in the insurance documents or you belong to the group of persons described in them. As an insured person, you have insurance cover.

2. Who can be the →policyholder?

2.1 The →policyholder can be whoever has his / her permanent place of residence or registered office in Germany or another EU / EEA country.

2.2 If risk periods up to four months are insured, the following applies: Anyone, who makes his / her contractual declaration in Germany or in an EU / EEA country, can be the →policyholder.

2.3 Proof that these requirements are met must be provided at our request. If they are not met, no insurance policy is concluded despite payment of the premium.

3. For which trip do you have insurance cover?

You have insurance cover for your insured trip.

4. When does your insurance cover begin and end?

4.1 Your insurance cover under the Travel Cancellation Insurance (Part A) begins with the conclusion of the insurance policy and ends when the →trip commences. [Not applicable.]

4.3 Under the other insurance types, your insurance cover begins with the agreed start of the insurance, at the earliest however when the trip commences. Your insurance cover ends with the agreed point of time, at the latest however when you have finished your trip.

4.4 You were not able to finish your trip as scheduled for reasons beyond your control? In this case, your insurance cover is extended beyond the date that was originally agreed with us.

5. What is the maximum trip duration we insure?

5.1 We insure your trip only if it is planned for a maximum of twelve months. In addition, you must not transfer your permanent place of residence.

5.2 Proof that these requirements are met must be provided at our request. If they are not met, no insurance policy will be concluded despite payment of the premium.

6. What must you take into account when paying the premium?

6.1 Deviating from § 33 para. 1 German Insurance Contract Act (VVG), the one-time premium is due immediately after conclusion of the insurance policy. It must be paid upon receipt of the insurance policy.

6.2 If the premium has not been paid when the insured event occurs, we will not pay any benefits. This does not apply if the →policyholder is not responsible for non-payment.

6.3 The following applies to the direct debit scheme: The payment is considered to be on time if we can debit the premium on its due date and the account holder does not object to the authorised direct debit. If we cannot debit the premium through no fault of the →policyholder, then the payment is still on time, if it is made →immediately after a request for payment has been issued in writing.

7. What rules apply for insurance tax?

The Medical Travel Insurance or Incoming Medical Insurance for Visitors from Abroad is exempt from insurance tax pursuant to § 4 No. 5 German Insurance Tax Law (Versicherungsteuergesetz). If this insurance is concluded together with other insurances as part of an insurance package, this part of the premium will be shown separately. It is stated on the premium note, which is part of the insurance policy.

8. In what cases do you not have any insurance cover?

8.1 You do not have any insurance cover for damage caused by strikes or other form of industrial action, →pandemics, nuclear energy or other ionising radiation, seizure and other →actions of higher authority, for the consequences of accidents or illnesses resulting from the use of Chemical, Biological, Radiological, and Nuclear (CBRN) weapons.

8.2 Not covered by the insurance is damage caused by war, civil war, events similar to war, civil unrest. What happens if you are in a country in which one of these events occurs unexpectedly? You are then covered by

the insurance for the first 14 days after the start of the respective event. This extension will not apply if you actively participate in one of these events.

8.3 You are travelling in an area where a travel warning was issued by the →Foreign Office of the Federal Republic of Germany at the time of entry? Then you are not covered by the insurance. You are already in an area for which a travel warning has been issued? Your insurance cover then ends 14 days after the travel warning was announced.

8.4 You are not covered by insurance or you are not entitled to assistance benefits, as long as and insofar as there are conflicting economic, trade or financial sanctions or embargos of the European Union or the Federal Republic of Germany. This also applies for economic, trade or financial sanctions or embargoes, which are imposed by the United States of America, if such sanctions or embargoes are compatible with European and German legislation.

8.5 These exclusions apply in addition to the exclusions named in the respective Special Section.

9. What obligations do you have after the insured event has occurred?

9.1 You must:

- A) Avoid anything, which could result in unnecessary costs (obligation to mitigate loss).
- B) Notify the damage to us →immediately.
- C) Describe the events leading to the claim and the consequences truthfully.
- D) Allow us to carry out any reasonable investigations into the cause and amount of the damage and the extent of our liability.
- E) Give us any relevant information truthfully.

9.2 You must provide us with original documents as proof and, where appropriate, release the doctors providing treatment from their obligation to maintain confidentiality. The release from the obligation to maintain confidentiality is only binding for you if knowledge of the data is required to assess our liability obligations or the scope of our liability.

10. What consequences does a breach of the obligations have?

10.1 We are not obliged to pay benefits if you deliberately breach one of the abovementioned obligations intentionally.

10.2 In the case of gross negligence, we can reduce the payment of benefits in proportion to the severity of your fault. This does not apply, if you prove to us that you did not breach the obligation with gross negligence.

10.3 Your insurance cover remains effective if you can prove that the breach of obligation was not the cause of the occurrence or the determination of the insured event, nor of the determination or the scope of the benefit. If, however, you have fraudulently breached an obligation, we are under no obligation whatsoever to make a payment.

11. When will you receive payment?

11.1 Once we have determined our liability, you will receive the payment →immediately.

11.2 Any costs, which you have incurred in a foreign currency, will be reimbursed in Euro. The exchange rate will be based on the rate applicable on the day on which you paid these costs.

12. What applies if there are claims against third parties?

12.1 If a third party is liable to pay compensation for the insured event, these claims are passed on to us if we have paid compensation for the damage. The transfer of the claim cannot be asserted to the detriment of the →policyholder.

12.2 You are obliged to assign the claims for compensation to us in accordance with 12.1 if we have paid compensation to you.

12.3 Are you entitled to claims for compensation from other insurance policies under private law or social insurance agencies? Then these benefit commitments shall take precedence. If you notify the insured event to us, we will make an advance payment and settle the claim in accordance with the terms and conditions of insurance.

12.4 [Not applicable.]

13. Which law applies? Which court is responsible?

13.1 Where legally permitted, German law will apply to this policy.

13.2 If you would like to clarify any issues arising from the insurance policy with us in court, you can choose between the following courts of jurisdiction:

- A) Munich.
- B) The court at your place of residence or your permanent place of residence at the time the complaint is filed.

13.3 If we need to clarify something with you in court, the court at your place of residence or your permanent place of residence will be responsible.

14. Which limitation periods must you take into account?

14.1 Your claims arising from the insurance policy are subject to a limitation period of three years. The limitation period commences at the end of the year in which the claim originated and in which you became or ought to have become aware of it.

14.2 Have you notified your claim to us? The limitation period is then suspended until you receive our decision.

15. What must you take into account when submitting a declaration of intent?

15.1 Notices and declarations of intent must be in writing unless otherwise explicitly specified. This applies to the →policyholder, you and us.

15.2 Please note that →insurance agents are not authorised to accept your notices and declarations of intent.

Glossary

Abroad:

Abroad is not deemed to be Germany and not the country in which you have your permanent place of residence.

Actions of higher authority:

Actions of higher authority are measures taken by the authorities, examples of this are: Confiscation of exotic souvenirs by the customs authority or refusal of entry if the required entry documents are missing.

Carers:

Carers are those persons who care for your accompanying or non-accompanying →relatives who are under age or are in need of care, e.g. au pair.

Change of employment:

There is a change of employment if an employee ends his previous →employment relationship with his employer and starts a new →employment relationship. Transfers within a company are not considered a change of employment.

Check-ups:

Check-ups are regular medical examinations carried out to determine the state of health of the patient. E.g. measuring the blood sugar level in case of diabetes. They are not carried out for a specific purpose or for treatment.

Commencement / Start of trip:

For the purpose of the Travel Cancellation Insurance and the Curtailment Insurance, the trip is deemed to have commenced once the first booked →travel service begins.

A trip is deemed to commence under the Travel Cancellation Insurance in particular:

- For a flight: with the check-in, if the traveller checks in on the previous evening, when he / she goes through the security check on the day of travel
- For a journey by sea: with check-in on the ship
- For a bus trip: when the traveller enters the bus
- For a rail trip: when the traveller enters the train
- For a trip by car: with acceptance of a hire car or a mobile home
- When travelling with one's own car: when the first booked →travel service is commenced, e.g. once responsibility for the booked holiday home is accepted.

Is a transfer service a fixed element of the entire trip? The trip then begins when the transfer commences (entering the transfer vehicle).

For the purpose of all other travel insurances, the trip commences when you leave your home.

Current value:

The current value is the sum generally required to purchase new items of the same kind and quality. We will deduct an

* Important: The information contained in this English version of the Terms and Conditions for Travel Insurance is provided as a courtesy translation only. In the event of any dispute as to the contents and interpretation of the Terms and Conditions of Insurance, the German original version of the Terms and Conditions of Insurance, entitled: "Versicherungsbedingungen für Reiseversicherung der Europäische Reiseversicherung AG (VB-ERV 2014)" shall prevail at all times.

amount representing the condition of the item (age, wear, usage, etc.) from this sum.

Curtailement of the trip:

A trip is regarded as curtailed if you end your stay definitely and return home.

Employment relationship:

An employment relationship refers to the employment relationship between an employee and an employer based on an employment contract and subject to social security contributions.

The insurance covers any employment relationship subject to social security contributions with minimum weekly working hours of 15 hours. It must be concluded for at least one year.

Foreign Office:

The Foreign Office together with the missions abroad make up the Foreign Service. The Foreign Office publishes extensive information on all countries in the world, (e.g. travel and safety information, travel warnings).

Contact details are:

Postal address: Auswärtiges Amt, 11013 Berlin
Switchboard: 030 -18 170 (24 h service)
Fax: 030 -18 17 34 02
Internet address: www.auswaertiges-amt.de

Holiday resort:

Holiday resort is any place of a trip that you have booked for a stay. They are understood to be the local municipality including the surrounding area within a radius of 50 km. In addition, all connecting routes between the holiday resorts and back to the hometown are included.

Host country:

All European Union countries as well as Iceland, Liechtenstein, Norway, Switzerland are deemed to be the host country. The host country is not the country in which you have your permanent place of residence.

Immediately:

Without culpable delay.

Insurance agents:

An insurance agent is the intermediary who concludes the insurance policy with the →policyholder as the representative of the insurer. The insurance broker, who represents the →policyholder, is not deemed to be the insurance agent.

Medically necessary / Medically necessary treatment:

1. Treatments and diagnostic procedures are only insured if they satisfy the following requirements:

- They are for a diagnostic, healing and / or palliative purpose.
- They are recognized by conventional medicine and are reasonable.
- The medical diagnosis and / or the prescribed treatment must be in accordance with generally accepted medical procedures.

In particular, treatments, which are carried out against medical advice, are not medically necessary.

2. Medical benefits or medical care must be medically necessary and reasonable. This is the case if all the following requirements are satisfied:

- They are necessary in order to diagnose or treat your condition, your disease or your injury.
- The symptoms, the diagnosis and the treatment are in accordance with the underlying disease.
- They represent the most reasonable type and level of medical care.
- They are carried out over a reasonable treatment period.

Natural events:

Natural events are: explosions, storm, hail, lightning, high water levels, flooding, avalanches, volcanic eruptions, earthquakes, landslides.

Pandemic:

A pandemic exists if an infectious disease breaks out on large parts of a continent or on several continents. This has to be established by the World Health Organisation.

Policyholder:

The policyholder is the person who has concluded an insurance policy with us.

Public transport:

Public transport relates to all vehicles licensed for public conveyance of passengers by air, land and sea. Vehicles used for tours / air tours, hire cars, taxis and cruise ships are not deemed public transport.

Rebooking fees:

Rebooking fees are fees charged by your tour operator / contract partner for changes made to the destination or travel dates of your trip.

Relatives:

Relatives are:

- Your spouse or civil partner, your partner living in cohabitation.

- Your children, parents, adopted children, adoptive parents, foster children, foster parents, step children, step parents, grandparents, siblings, grandchildren, aunts, uncles, nieces, nephews, parents-in-law, children-in-law, brothers-in-law and sisters-in-law.

School / University:

Schools are:

- All educational institutions, which are appropriate for meeting the statutory requirements for compulsory schooling.
- Educational institutions which lead to the following qualifications: vocational school-leaving certificate from a secondary school (Hauptschule or Realschule), general certificate for entrance to a university, certificate for entrance to a specialist university or to any other school-leaving qualification following school education in accordance with the relevant national legislation.
- Schools for apprenticeship trainees.
- Schools in which a further accredited title can be obtained from the chambers of industry and commerce or craft guilds, e.g. master craftsman.

Universities are:

All colleges of higher education and universities at which an academic degree can be obtained.

Sports equipment:

Sports equipment refers to all items required to do a sport including accessories.

Start / Commencement of trip:

See under "Commencement / Start of trip".

Travel services:

Travel services are deemed to be, for example, booked hotel rooms, a holiday home, a mobile home, a house boat, a chartered yacht, a flight, a journey by sea, a bus or rail trip.

Special Sections

A Travel Cancellation Insurance

1. What is insured?

1.1 A doctor from our Medical Cancellation Advisory Team specialised in travel medicine will advise you.

1.2 We will pay compensation to you up to a maximum of the sum insured in the following cases:

- You cancel your trip.
- You delay starting your trip.
- A form of →public transport is delayed on the outward journey.

You can find the requirements for the individual cases in the following sections.

1.3 Reimbursement up to the agreed sum insured only applies if no different amount is mentioned below.

2. What services are offered by the Medical Cancellation Advisory Team?

2.1 In the following cases, we will provide advice to you through our Medical Cancellation Advisory Team:

- You fall ill after having booked your trip.
- You have an accident.
- You become pregnant.
- Your doctor establishes that you have immunisation intolerance.

2.2 We will help you to decide whether and when you should cancel your trip.

2.3 What happens if, contrary to the assessment made by our Medical Cancellation Advisory Team, it turns out that you cannot commence your trip? In this case, you must cancel your trip on the date it is established that you are not able to travel. Your cancellation is thus regarded as having been carried out →immediately.

2.4 You did not cancel your trip even though the Medical Cancellation Advisory Team advised you to do so? Then you personally will be responsible for the risk of any higher cancellation costs.

3. What is insured if you have to cancel your trip?

3.1 If you have to cancel your trip, we will refund the contractually agreed cancellation costs. They are the costs which you owe to the service provider (e.g. tour operator, holiday homeowner) if you cancel your booked trip.

- To get the benefits listed in section 3.1, you must satisfy all the following requirements:
 - The insured event affects you or a risk person.
 - This event was not expected at the time the insurance was taken out.
 - You cancelled the trip because this event occurred.
 - Due to the event, you cannot be expected to carry out your trip as scheduled.

4. What events are insured?

- An unexpected serious illness is insured. The illness is unexpected if it occurs for the first time after taking out the insurance.

4.2 The unexpected deterioration of an illness, which already existed on the date the insurance was taken out. The prerequisite is: There was no treatment in the last six months before taking out the insurance. →Check-ups do not count as treatment.

4.3 Illnesses can also be mental illnesses. A mental illness is deemed to be severe if:

- The statutory or private health insurance company approves outpatient psychotherapy.
- It is verified by a medical certificate from a specialist.
- You have in-patient treatment.

4.4 In addition, insured events are:

- Death.
- A serious injury resulting from an accident.
- A date to donate or receive organs and tissue as specified in the German law on transplantations.
- Pregnancy.
- Immunisation intolerance.
- Breakage of prostheses.
- Loosening of implanted joints.
- Considerable damage to property due to: fire, burst pipes, →natural events, criminal action by a third party. The prerequisite is: Your presence or that of a risk person travelling on the trip is necessary for loss assessment.

l) Dismissal by the employer for business reasons. You would still like to travel? Instead of the cancellation charges, we will then pay the remaining travel price to you. That is the insured total travel price less the deposit owed or already paid. We will reimburse the remaining travel price only up to the contractually agreed cancellation costs owed on occurrence of the insured event.

J) Taking up an →employment relationship including →change of employment.

K) Cyclical short-term work. In addition, the monthly gross salary must be reduced by at least 35% due to the short-time work.

L) A court summons.

M) If the passport or identity card is stolen before the trip and a replacement document cannot be obtained in time. The prerequisite is: The stolen document is absolutely necessary for the trip.

N) The start of the Federal Voluntary Service, the Voluntary Social Year, the Voluntary Ecological Year.

O) The retaking of a failed examination at a →school / university. The prerequisite is: The date of the retake unexpectedly falls within the insured travel period or is scheduled to take place within 14 days of the scheduled end of the trip.

P) For school trips: You are to leave your class for good before the start of the insured trip.

5. Who are your risk persons?

Your risk persons are:

- Your →relatives and the →relatives of your partner.
- Carers who care for your accompanying or non-accompanying →relatives, who are under age or are in need of care.
- You have booked your journey for a maximum of four persons and up to two additional accompanying under-age children: Persons accompanying you and their →relatives and →carers are risk persons. In all other cases, only your →relatives, the relatives of your partner and →carers are deemed to be your risk persons.

6. What is insured if you delay the →start of the trip?

6.1 Do you have to delay the start of your trip because you or a risk person has been affected by an insured event? We will pay:

- Your verified additional costs of the outward journey. The additional costs corresponding to the type and standard of the originally booked and insured outward journey are insured.
- Your unused →travel services less the costs of the outward journey.

6.2 We will reimburse up to a maximum of the cancellation costs, which would have been due if the trip had been cancelled →immediately.

7. What will we pay for in the case of a car breakdown or accident?

7.1 Due to an accident or a breakdown, your vehicle becomes unroadworthy maximum one day before the →start of your trip? Therefore, you have to delay the start of your journey? We will pay the documented costs for unused →travel services or additional travel costs up to a maximum of € 500 per person. In addition, we will pay the costs for a hire car in a comparable vehicle category up to € 1,000.

7.2 The motor vehicle is deemed to be your vehicle:

- If it is registered in your name.
- If you are allowed to use a company car or leased vehicle for private purposes.

8. What cover is there for delays during the outward journey?

- 8.1 If there is a delay in →public transport by more than two hours? And you therefore miss your first insured means of transport? We will then pay the additional costs of the outward journey up to an amount of € 500 per person. We will refund these costs in accordance with the type and standard of the originally booked means of transport.
- 8.2 Your outward journey is delayed by more than two hours due to the delay in →public transport? We will then reimburse the verified costs for any necessary and appropriate expenses (subsistence and accommodation). You will receive a maximum amount of € 100 per person.

9. What information do we provide?

- 9.1 At your request, we will give you details of the nearest diplomatic mission (address and telephone contact).
- 9.2 If requested, we will provide you with information on travel warnings and safety notices from the →Foreign Office of the Federal Republic of Germany.

10. Are travel agency fees insured?

- 10.1 A contractually agreed travel agency fee up to € 100 per person is insured. The prerequisite is: The agency stipulated the agency fee already at the time the trip was booked and it is included in the sum insured.
- 10.2 We will reimburse the travel agency fee only if you are entitled to a reimbursement of the cancellation costs.

11. Are →rebooking fees insured?

- You would prefer to rebook than to cancel your trip? We will reimburse the →rebooking fees. We will pay up to a maximum of the cancellation costs, which would have been due if the trip had been cancelled →immediately. The prerequisite is: You are entitled to reimbursement of the cancellation costs.

12. Is the surcharge for single occupancy insured?

- 12.1 You have booked a double room with one of the risk persons insured with us? And he / she must cancel the trip? In this case, we will reimburse the surcharge for single occupancy. The prerequisite is: You decide to start the trip on your own.
- 12.2 We will pay up to a maximum of the cancellation costs, which would have been due if the trip had been cancelled →immediately. The prerequisite is: You are entitled to reimbursement of the cancellation costs.

13. What is not insured?

- We will not pay:
- 13.1 In the case of a psychological reaction
A) to an act of war, civil unrest, act of terrorism, an aviation accident.
B) to the fear of acts of war, civil unrest, acts of terrorism.
- 13.2 In the case of addictive disorders.
- 13.3 For cancellation fees, e.g. processing fees for the cancellation of the trip or service fees, which are charged by your travel agency because you cancel the trip.
- 13.4 For other processing fees, e.g. processing fees of the airline, which are not stated and insured at the time of the booking.
- 13.5 For fees charged to issue a visa.
- 13.6 For bounties for hunting trips.

14. What obligations do you have after the insured event has occurred?

- 14.1 You must comply with the obligations of the General Terms and Conditions.
- 14.2 You are obliged to keep the cancellation costs as low as possible. If an insured event has occurred, you must therefore cancel your trip →immediately, at the latest however before the cancellation costs are increased. The amount of the cancellation costs owed if the insured event occurs and when they will be increased can be found in the General Terms and Conditions of your service provider (e.g. tour operator, holiday homeowner) or in provisions agreed individually.
- 14.3 Have you involved the Medical Cancellation Advisory Team and
A) does it recommend that you cancel the trip? Then you are obliged to cancel the trip →immediately.
B) Contrary to the assessment of the doctor specialised in travel medicine, you are not able to commence your trip? In this case, cancel your trip on the date it is established that you are not able to travel. This means that you have cancelled your trip in time.
- 14.4 To process your insured event, you or in the event of death, your legal successor must submit the following documents to us:
A) We always require: Proof of insurance, booking document, the completed claims form, proof of loss (e.g. invoice for the cancellation costs), evidence of the travel agency fees.

- B) In the case of unexpected serious illness, serious injury resulting from an accident, pregnancy, immunisation intolerance, breakage of prostheses, loosening of implanted joints: A medical certificate with diagnosis and treatment details.

- C) In the case of theft and traffic accident: A copy of the police report.

- D) A confirmation from the hirer / landlord that it is not possible to rent the object / property to someone else in the case of a cancellation of:

- A holiday home.
- A hire car.
- A mobile home.
- A caravan.
- In the case of boat charter.

- E) All other insured events must be proved by submitting the appropriate documents.

- 14.5 In individual cases, we could request you to submit a confirmation that you are unable to work, your medical history (medical record) or a medical certificate from a specialist. We could also request you to have your incapacity to travel checked by providing a specialist medical report.

15. What consequences does a breach of the obligations have?

- 15.1 You will lose your insurance cover if you have deliberately breached the above-mentioned obligations.
- 15.2 In the case of gross negligence, we can reduce the payment of benefits in proportion to the severity of your fault. Unless you can prove that you did not breach the obligations with gross negligence.
- 15.3 Your insurance cover remains effective if you can prove that the breach of obligation was not the cause of the occurrence or the determination of the insured event, nor of the determination or the scope of the benefit. This does not apply in the case of fraudulent intent.

16. Do you have to pay an excess?

- If you have chosen a tariff with an excess, you will have to pay part of the loss yourself. Your own contribution is 20 % of the refundable amount, which at least € 25 per person. This also applies if specific amounts are defined as a maximum reimbursement.

17. For what amount must you take out insurance cover?

- The sum insured per insured trip must correspond to the full agreed price of the trip including any travel agency fees (value insured).

18. What are the consequences if the insured sum you have chosen is too low?

- Is the insured sum lower than the value insured when an insured event occurs? Then you are underinsured. You will only receive pro rata compensation from us. We are only liable for the proportion of the sum insured to the value insured.

B Curtailment Insurance

1. What is insured?

- We will pay:
- A) In the case of unscheduled termination of your trip.
- B) If you have to interrupt your trip.
- C) If there is delay in →public transport when you continue your journey or on the return journey.
- D) If you have to extend your stay.
- E) If you have to interrupt your tour.
- F) In the case of fire or →natural events during your trip.

2. What is insured if you have to →curtail your trip or in the case of unscheduled termination?

- 2.1 You have to →curtail your trip prematurely? Then we will pay the pro rata travel price for unused →travel services at the destination. We will pay up to the maximum amount of the sum insured specified in your tariff.
- 2.2 If you cannot end your trip as scheduled, we will pay the additional costs of the return trip. The additional costs corresponding to the type and standard of the originally booked and insured return trip are insured.
- 2.3 To get the benefits listed in sections 2.1, and 2.2 you must satisfy all the following requirements:
A) The insured event affects you or a risk person.
B) This event was not expected at the →start of the trip.
C) You →curtailed the trip or terminated it not according to schedule because this event occurred.
D) Due to the event, you cannot be expected to carry out or complete your trip as scheduled.

3. How can we help you if you have to →curtail your trip or delay your return journey?

- 3.1 We will organise your return journey and advance any additional costs of the return journey. The

prerequisite is: You or the risk persons cannot end the trip as scheduled for an insured reason specified in section 4.

- 3.2 The amount paid out by us must be paid back to ERV within one month after payment. If a claim exists under section 4, you only need to repay the amount above and beyond this claim.

4. What events are insured?

- 4.1 An unexpected serious illness is insured. An illness is unexpected if it occurs for the first time after starting the trip.
- 4.2 The unexpected deterioration of an illness, which already existed at the →start of the trip. The prerequisite is: There was no treatment in the last six months before the →start of the trip. →Check-ups do not count as treatment.
- 4.3 Illnesses can also be mental illnesses. A mental illness is deemed to be severe if one of the following cases exists:
A) The statutory or private health insurance company have approved outpatient psychotherapy.
B) It is verified by a medical certificate from a specialist.
C) You have in-patient treatment.
- 4.4 In addition, insured events are:
A) Death.
B) A serious injury resulting from an accident.
C) A date to donate or receive organs and tissue as specified in the German law on transplants.
D) Pregnancy.
E) Breakage of prostheses.
F) Loosening of implanted joints.
G) Considerable damage to property due to fire, burst pipes →natural events, criminal action by a third party. The prerequisite is: Your presence or that of a risk person travelling on the trip is necessary for loss assessment.

5. Who are your risk persons?

- Risk persons for you are:
5.1 Your →relatives and the →relatives of your partner.
5.2 →Carers who care for your accompanying or non-accompanying →relatives, who are under age or are in need of care.
5.3 You have booked your journey for a maximum of four persons and up to two additional accompanying underage children: Persons accompanying you and their →relatives and →carers are risk persons. In all other cases, only your →relatives, the relatives of your partner and →carers are deemed to be your risk persons.

6. What will we pay for in the case of a car breakdown or accident?

- 6.1 Your vehicle becomes unroadworthy during your trip due to an accident or breakdown? And therefore, you cannot continue your trip as scheduled? We will pay the documented costs for unused →travel services or additional travel costs up to a maximum of € 500 per person. In addition, we will pay the costs for a hire car in a comparable vehicle category up to € 1,000.
- 6.2 The motor vehicle is deemed to be your vehicle:
A) If it is registered in your name.
B) If you are allowed to use a company car or leased vehicle for private purposes.

7. What cover is there for delays during the continued or return journey?

- 7.1 There is a delay in →public transport by more than two hours? And you miss your connection? We will then pay the additional costs of the continued or return journey up to an amount of € 500 per person. We will refund these costs in accordance with the type and standard of the originally booked and insured means of transport.
- 7.2 Your trip is delayed by more than two hours due to the delay in →public transport? We will then reimburse the verified costs for any necessary and appropriate expenses (subsistence and accommodation). You will receive a maximum amount of € 100 per person.

8. Are additional accommodation costs insured?

- 8.1 Is a risk person travelling on the trip receiving in-patient treatment due to an unexpected serious illness or a serious injury resulting from an accident? And do you therefore have to interrupt or extend your trip? Then we will pay the documented costs for the additional accommodation up to € 1,500.
- 8.2 Do you or a risk person travelling on the trip have to be treated as an outpatient due to an unexpected serious illness or a serious injury resulting from an accident? Then we will pay the documented costs for the additional accommodation up to € 750.
- 8.3 We will refund these costs in accordance with the type and standard of the originally booked and insured accommodation. The costs for the in-patient treatment, however, are not insured.

9. **When do we refund unused →travel services if in-patient treatment becomes necessary during the trip?**
You or a risk person travelling on the trip have to be treated as an in-patient due to an unexpected serious illness or a serious injury resulting from an accident? And therefore you have to interrupt your trip? In this case, we will pay the pro rata travel price →travel services which you have not used.
10. **What is insured if you have to interrupt your tour?**
You have to interrupt your tour because you or risk persons are affected by an insured event as specified in section 4? Then we will pay the costs for you to catch up with the tour group at the next planned stop. You will receive the costs for you to catch up with the tour group up to the value of the →travel services not yet used. However, we will only pay up to the maximum amount of the sum insured specified in your tariff.
11. **What is insured in the case of fire or →natural events at the →holiday resort?**
You cannot complete your trip as planned, because fire or →natural events at the →holiday resort make the return journey impossible? We will reimburse the additional costs of:
- 11.1 The unscheduled return trip.
11.2 The extended stay.
We will refund these costs in accordance with the type and standard of the originally booked and insured →travel service.
12. **What is not insured?**
We will not pay:
- 12.1 In the case of a psychological reaction
A) to an act of war, civil unrest, act of terrorism, an aviation accident.
B) to the fear of acts of war, civil unrest or acts of terrorism.
- 12.2 In the case of addictive disorders.
12.3 For fees charged to issue a visa.
12.4 For bounties for hunting trips.
13. **What obligations do you have after the insured event has occurred?**
- 13.1 You must comply with the obligations of the General Terms and Conditions.
- 13.2 So that we can process your insured event, you or in the event of death, your legal successor must submit the following documents to us:
A) We always require: Proof of insurance, booking document, the completed claims form, proof of loss (e.g. invoices).
B) In the case of unexpected serious illness, serious injury resulting from an accident, pregnancy, breakage of prostheses, loosening of implanted joints: A medical certificate with diagnosis and treatment details of a doctor at your holiday resort.
C) In the case of theft and traffic accident: A copy of the police report.
D) All other insured events must be proved by submitting the appropriate documents.
14. **What consequences does a breach of the obligations have?**
- 14.1 You will lose your insurance cover if you have deliberately breached the above-mentioned obligations.
- 14.2 In the case of gross negligence, we can reduce the payment of benefits in proportion to the severity of your fault. Unless you can prove that you did not breach the obligations with gross negligence.
- 14.3 Your insurance cover remains effective if you can prove that the breach of obligation was not the cause of the occurrence or the determination of the insured event, nor of the determination or the scope of the benefit. This does not apply in the case of fraudulent intent.
15. **Do you have to pay an excess?**
If you have chosen a tariff with an excess, you will have to pay part of the loss yourself. Your own contribution is 20% of the refundable amount, however at least € 25 per person. This also applies if specific amounts are defined as a maximum reimbursement.
16. **For what amount must you take out insurance cover?**
The sum insured per insured trip must correspond to the full agreed price of the trip including any travel agency fees (value insured).
17. **What are the consequences if the insured sum you have chosen is too low?**
Is the insured sum lower than the value insured when an insured event occurs? Then you are underinsured. You will only receive pro rata compensation from us. We are only liable for the proportion of the sum insured to the value insured.

C Medical Travel Insurance

1. What is insured?

- 1.1 You became ill during your trip or have had an accident? Then we will pay the costs for:
A) Medical treatment →abroad.
B) Return transport of the patient and luggage.
C) Burial →abroad or repatriation.
- 1.2 You have a medical emergency during your trip? Then we will provide assistance with our 24-hour Emergency Hotline.
- 1.3 Notwithstanding section 8.1 of the General Terms and Conditions, the Medical Travel Insurance also covers →pandemics. This does not apply if the →Foreign Office of the Federal Republic of Germany had already issued a travel warning for the destination at the time of entry.

2. What medical treatment do we pay for →abroad?

- 2.1 Medical treatment costs and medicines:
→Medically necessary treatment, which is performed or prescribed by doctors, is insured. The medical treatment and medicine must be recognized by conventional medicine. Alternative treatments are covered by the insurance if no conventional methods or medicines are available.
- 2.2 We will pay the costs for:
A) In-patient treatment in the hospital including operations.
B) Outpatient treatment.
C) Drugs, medicines and bandages.
D) Pain-relieving dental treatment including basic dental fillings.
E) Repair of existing dentures and existing dental prostheses.
F) Temporary dentures or temporary dental prostheses after an accident.
G) Pacemakers and prostheses: If they become necessary for the first time during the trip and are required to ensure that you can be transported.
H) Aids, which become necessary for the first time during the trip, e.g. Zimmer frames, rental of a wheelchair.
- 2.3 Does a treatment or another measure exceed what is →medically necessary? We can then reduce our payment to a reasonable amount. The fees and charges invoiced may not exceed the amount, which is generally deemed to be customary and reasonable in the relevant country. Otherwise, we can reduce the reimbursement to the standard rates applicable in the country.
- 2.4 Telephone costs: You have to contact our Emergency Hotline? We will reimburse the telephone costs up to € 25 for each insured event.

3. What do we pay for pregnancy →abroad?

- 3.1 We will pay for the costs incurred →abroad for:
A) Medical treatment of pregnancy complications.
B) Termination of pregnancy on medical grounds.
C) Premature births up to and including the 36th week of pregnancy.
D) Miscarriages up to and including the 36th week of pregnancy.
E) Medical treatment for your newborn child in the event of a premature birth up to and including the 36th week of pregnancy.
- 3.2 Did you become pregnant during the trip? Then we will pay for the costs incurred →abroad for:
A) Maximum five medical check-ups.
B) Two ultrasound scans. We will pay the costs for additional scans if they are →medically necessary due to special circumstances.
C) Medical treatment of pregnancy complications.
D) In-patient or outpatient delivery of the baby. We will pay for the additional costs of a caesarean if it is →medically necessary.
E) Termination of pregnancy on medical grounds.
F) Obstetricians and midwives.
G) Postnatal care for mothers and the newborn baby.

4. You would like psychological help?

- You get into an emergency and need psychological assistance? Then we will provide an initial counselling by telephone.

5. When do we pay the hospital daily benefit?

- You do not want us to pay the in-patient medical treatment costs? You will then get a hospital daily benefit of € 50 per day. We will pay this amount for a maximum of 30 days from the start of the in-patient treatment. You have to inform us of your choice at the beginning of the treatment.

6. A child has to be treated as an in-patient?

- Does an under-age child travelling on the trip have to be treated as an in-patient? We will then pay the costs for the accommodation of a person to accompany the child while she / he is in hospital.

7. Are you still not able to be transported at the end of your trip?

- We will then pay the costs of treatment until the day on which you can be moved.

8. What do we pay for in the case of the return transport of the patient and ambulance service?

- 8.1 We will organise your return transport with medically adequate means of transport if it is medically reasonable and justifiable. We will pay the costs for this. We will bring you back to your place of residence or to a suitable hospital nearest to your place of residence.
- 8.2 We will bring your luggage back to your place of residence if a return transport was organised for you.
- 8.3 We will refund the costs for your →medically required ambulance service in a suitable hospital →abroad:
A) For in-patient treatment.
B) For initial outpatient treatment.

9. What do we reimburse in the case of death?

- 9.1 At the request of your →relatives, we will organise your repatriation. Repatriation will be to your last place of residence prior to the →start of the trip. We will pay the costs for the repatriation.
- 9.2 Alternatively, we will organise the burial →abroad. We will pay the burial costs up to the amount of the repatriation costs.
- 9.3 We will bring your luggage back to your last place of residence prior to the →start of the trip.

10. What do we pay for when travelling in Germany?

- 10.1 If you have your permanent place of residence in Germany and travel within Germany, we will provide the following services:
A) Return transport of the patient and luggage as specified in sections 8.1, 8.2 und 9.3.
B) We will pay a hospital daily benefit amounting to € 50 per day. We will pay this amount for a maximum of 30 days from the start of the in-patient treatment.
C) At the request of your →relatives, we will organise your transfer to the last place of residence prior to the →start of the journey. We will pay these costs.
- 10.2 Your permanent place of residence is not in Germany? And you are only staying in Germany for a maximum of 48 hours before continuing your journey? We will pay:
A) Medical treatment costs.
B) Costs for the return transport of the patient and luggage.
C) Repatriation costs.

11. You would like advice on medical care or medicines?

- 11.1 You have questions before or during your trip with regard to medical care →abroad? We will inform you about the options available for medical care. If it is possible, we will give you the name of a German or English-speaking doctor.
- 11.2 We will give you advice on:
A) Medicines, which are necessary during the trip.
B) Substitute medicinal products if medicines, which you require during the trip, are lost.

12. How do we help in the case of hospitalisation?

- 12.1 A doctor, who has been appointed by us, will establish contact with the hospital doctors giving treatment. If it is necessary, we will consult your GP. We ensure that information is passed on between the doctors involved. If you wish, we will inform your →relatives.
- 12.2 You are expected to stay in hospital for more than five days? Then we will organise the journey of a person close to you to the hospital and then back to his / her place of residence. We will pay the costs for the journey there and back.
- 12.3 We will give the hospital in which you are being treated a guarantee to pay costs up to € 15,000. We will settle the charges with the hospital. If the costs are not covered by the insurance, any costs borne by us must be paid back to us within one month after invoicing. If the costs are covered by the insurance, we will increase the cost payment guarantee if required.

13. Can children or persons in need of care who are accompanying you no longer be cared for?

- You can no longer care for under-age children or persons in need of care during the trip due to illness, injury resulting from an accident or death? We will then organise the return journey for the children or the persons in need of care and will pay the additional costs for this. Alternatively, we will organise the journey of a person close to you to the holiday resort and back to your place of residence. We will pay the costs for the journey there and back.

14. Are search, rescue and recovery costs insured?

- You have an accident and therefore you are in need of a search, rescue or recovery operation? We will then pay the costs for this up to € 10,000.

15. What is not insured?

The following is not insured:

- A) Medical treatment, which was a reason for going on the trip.
- B) Medical treatment, where you were already aware before the start of the trip that it would have to be carried out during your trip, e.g. dialysis. However, there is insurance cover if you had to go on the trip because of the death of your spouse, civil partner or an immediate relative.
- C) Purchase and repair of visual and hearing aids.
- D) Illnesses and injuries, which occur as a result of a deliberate act, and their consequences.
- E) Treatment of alcoholism, drug-related diseases and other addictions including withdrawal treatments and cures.
- F) Acupuncture, fango and massages.
- G) Need for care or safekeeping.
- H) Psychoanalytical and psychotherapeutic treatment and hypnosis.
- I) Treatments by spouses or civil partners, parents or children. Documented material costs will be paid in accordance with the tariff.

16. What obligations do you have after the insured event has occurred?

- 16.1 You must comply with the obligations of the General Terms and Conditions.
- 16.2 You or in the event of death, your legal successor must contact our Emergency Hotline → immediately:
 - A) Before the start of in-patient treatment.
 - B) Before carrying out the return transport of the patient.
 - C) Before burial → abroad or before repatriation in the event of death.
 - D) If children or persons in need of care, who are accompanying you, can no longer be cared for.
- 16.3 You are obliged to submit to us the original invoices or copies with proof that another insurer has reimbursed the costs.

17. What consequences does a breach of the obligations have?

- 17.1 You will lose your insurance cover if you have deliberately breached the above-mentioned obligations.
- 17.2 In the case of gross negligence, we can reduce the payment of benefits in proportion to the severity of your fault. Unless you can prove that you did not breach the obligations with gross negligence.
- 17.3 Your insurance cover remains effective if you can prove that the breach of obligation was not the cause of the occurrence or the determination of the insured event, nor of the determination or the scope of the benefit. This does not apply in the case of fraudulent intent.

18. Do you have to pay an excess?

If you have chosen a tariff with an excess, you will have to pay part of the loss yourself. In the case of medical treatment costs, we will deduct € 100 for each insured event from the reimbursement. This also applies if specific amounts are defined as a maximum reimbursement.

19. What happens in the case of claims against other insurance companies?

Will you lose your premium refund from another health insurance policy, because this insurance company contributed to the reimbursement in our favour? We will then either waive the sharing of costs or make up for this loss.

D Luggage Insurance

1. What is insured?

- Your luggage is insured. Luggage includes
- A) Your personal travel requisites.
 - B) → Sports equipment.
 - C) Presents.
 - D) Souvenirs.

2. When is there insurance cover?

- 2.1 We will pay compensation to you if accompanied luggage is lost or damaged during the trip due to:
 - A) Criminal action by a third party.
 - B) Accident involving the means of transport.
 - C) Fire or → natural events.
- 2.2 We will pay compensation to you if your checked luggage is lost or damaged. The prerequisite is: The luggage is in the custody of:
 - A) A transport company.
 - B) A company providing accommodation.
 - C) A luggage deposit.

3. How much compensation do we pay?

- If an insured event occurs, we will reimburse you up to a maximum of the sum insured:
- A) For articles lost or destroyed: The → current value.
 - B) For damaged articles: The necessary repair costs and, if applicable, an amount for the remaining loss of value. At most, you will receive the → current value.
 - C) For films, video, audio and data media: The material value.
 - D) In the case of official identity documents and visas: The official charges to obtain new documents.

4. What is insured if your luggage is delayed?

Your checked luggage was transported with delay and reaches the destination at least 12 hours after you? We will then pay your expenses for replacement purchases up to € 250 per person. Replacement purchases, which are required to continue the trip, are insured.

5. How do we help in the event of the loss of travel funds?

- 5.1 We will make contact with your bank in the case of a financial emergency during your trip. The prerequisite is: Your travel funds have been stolen, robbed or have been lost in another manner.
 - A) Where necessary, we will help to transfer the amount provided by your bank.
 - B) If we are not able to make contact with your bank within 24 hours, we will give you a loan of up to € 500. You must pay back the amount to us within one month after payment.
- 5.2 If you have lost your credit, EC and mobile phone cards, we will help you to cancel the cards. We are not liable:
 - A) For the proper procedure with regard to stopping payments against such cards.
 - B) For any financial losses incurred despite stopping the payments.
- 5.3 If you lose your travel documents, we will help you to obtain replacements.

6. What is not insured or only with restrictions?

- 6.1 The following is not insured:
 - A) Loss due to items that are forgotten, left behind, abandoned, lost.
 - B) Spectacles, contact lenses, hearing aids and prostheses.
 - C) Money, securities, tickets and documents of any type with the exception of official identity documents and visas.
 - D) Consequential pecuniary loss.
 - E) Damage that arise from deliberately bringing about the insured event. If you brought about the insured event through gross negligence, we can reduce our payment of benefits in proportion to the severity of your fault. Unless you can prove that you did not bring about the insured event with gross negligence.
- 6.2 The following is insured with restrictions:
 - A) Video and photographic equipment, mobile phones, smartphones, IT equipment and software including accessories. They are insured as accompanied luggage up to a total of 50% of the sum insured. If they have been checked in as luggage, there is no insurance cover.

- B) Jewellery and valuables. They are only insured if they are locked in a fixed, closed container (e.g. safe). Or if they are carried around personally by the insured person and kept secure. We will pay compensation for up to a total of 50% of the sum insured.
- C) → Sports equipment including accessories. They are not insured if they are being used for the intended purpose. In all other cases, they are insured up to a total of 50% of the sum insured.
- D) Presents and souvenirs are insured up to a total of 10% of the sum insured.

- 6.3 Insurance cover for damage to luggage while camping only exists on official campsites.
- 6.4 The luggage is insured in a parked motor vehicle during the trip. The prerequisite is:
 - A) The luggage is stolen from the locked motor vehicle. The motor vehicle also includes any luggage boxes, which are attached to it and locked.
 - B) In addition, the damage occurs between 6 a.m. and 10 p.m. Breaks during the journey lasting no more than two hours are covered by the insurance at all times.

7. What obligations do you have after the insured event has occurred?

- 7.1 You must comply with the obligations of the General Terms and Conditions.
- 7.2 You are obliged to submit proof of insurance and booking documents for the trip to us.
- 7.3 You must report damage caused by criminal offences to the local police station → immediately. If this is not possible, you must report it to the next available police station. You must submit a list of all the items lost to the police. Please ask the police to confirm it. You must submit a confirmation of this to us.
- 7.4 You are obliged to report damage to checked luggage → immediately to one of the following:
 - A) The transport company.
 - B) The company providing accommodation.
 - C) The luggage deposit.
 Furthermore, any damage that is not apparent from the outside must be notified in writing as soon as you have discovered it. You must do this within the respective deadline for complaints, at the latest within seven days after handing out the item of luggage. You have to supply us with the appropriate confirmations.
- 7.5 You are obliged to get a confirmation from the transport company that your luggage was delayed. You must submit a confirmation of this to us. You must provide evidence of replacement purchases by submitting invoices to us.

8. What consequences does a breach of the obligations have?

- 8.1 You will lose your insurance cover if you have deliberately breached the above-mentioned obligations.
- 8.2 In the case of gross negligence, we can reduce the payment of benefits in proportion to the severity of your fault. Unless you can prove that you did not breach the obligations with gross negligence.
- 8.3 Your insurance cover remains effective if you can prove that the breach of obligation was not the cause of the occurrence or the determination of the insured event, nor of the determination or the scope of the benefit. This does not apply in the case of fraudulent intent.

9. Do you have to pay an excess?

You have concluded a tariff with an excess? You will have to pay part of the loss yourself. Your own contribution is € 100 for each insured event. This also applies if specific amounts are defined as a maximum reimbursement.