

CANCELLATION COVER

Benefits

Trip cancellation

1. Cancellation costs if trip not started (incl. booking charges)	} up to the selected travel price
2. Reimbursement of excess of an included cancellation insurance	

For journeys which have been booked before insurance has been taken out, cover for benefits 1 and 2 does not start until the 10th day after the policy has been taken out (except in cases of accident, death or act of God).

Trip interruption

3. Reimbursement of booked and unused travel services	up to the selected travel price
4. Additional return journey costs	up to the selected travel price

24 hour emergency service and immediate assistance worldwide

yes

Underlying conditions for insurance agreement

ERV-RVB 2009

The contractual basis for the provision of cover are the EUROPÄISCHE travel insurance conditions ERV-RVB 2009 – these can be obtained on request from your travel agency/insurance agent, from the EUROPÄISCHE Service Center (Phone +43/1/317 25 00, E-mail: info@europaeische.at) or on the Internet at www.europaeische.at. All insurance benefits are subsidiary. The insurance contract is subject to Austrian law. Upon payment of the premium the policy-holder declares his agreement to the provisions as stated and to the conditions of insurance. Europäische Reiseversicherung AG. Commercial register HG Wien FN 55418y, DVR-Nr. 0490083. Supervisory authority: FMA Financial Market Authority, Department: Insurance Supervision, Praterstr. 23, 1020 Vienna.

Premiums

for one trip worldwide

	Travel price up to	Premium
Single/ more than one person	€ 100	€ 8
	€ 200	€ 12
	€ 300	€ 17
	€ 400	€ 22
	€ 500	€ 27
	€ 750	€ 40
	€ 1,000	€ 50
	€ 1,500	€ 75
	€ 2,000	€ 100
	€ 2,500	€ 125
€ 3,000	€ 150	
€ 4,000	€ 200	
€ 5,000	€ 250	
€ 6,000	€ 300	
€ 7,000	€ 350	

Emergency phone 24 hours a day: +43/1/50 444 00

Europäische Reiseversicherung AG, Kratochwjlestraße 4, A-1220 Vienna
Service Center: Phone +43/1/317 25 00, Fax +43/1/319 93 67
E-mail: info@europaeische.at, www.europaeische.at

If you are taking out cancellation cover for more than one person travelling together, please select the premium for the total travel price for all persons.

Please note that the maximum sum insured for trip cancellation per person is € 10,000 and per booking/event insured against is € 25,000. Higher insured sums are only valid if approved in writing by EUROPÄISCHE.

Insured reasons for Trip cancellation / Trip interruption

Trip cancellation/interruption reasons are the following events, if these result in your being unexpectedly unable to commence your journey or having to break it off:

- suddenly occurring serious illness, serious health consequences resulting from an accident, adverse reactions to a vaccination or death of the insured person. (Existing complaints are insured if they become acute unexpectedly);
- loosening of implanted joints in the insured;
- suddenly occurring serious illness, serious health consequences resulting from an accident or death (including suicide) of a family member, making your presence at the place of residence absolutely necessary;
- pregnancy, if the pregnancy is only determined after booking the journey, or severe pregnancy complications;
- serious damage to your property at the place of residence as a result of act of God (e.g. flood, storm) or criminal act of a third party, making your presence necessary;
- loss of job without fault, as a result of notice of termination issued by the employer;
- call-up to basic military service or alternative civilian service;
- submission of an action for divorce to the competent court or, in the case of registered life partnerships, the submission of a petition for dissolution before the trip to be taken jointly by the married couple/civil partners;
- dissolution of the relationship of two partners living together (who have had the same registered address for at least 6 months) by the giving up of the joint residence immediately before the trip to be undertaken jointly by the partners concerned;
- failure to pass the school-leaving certificate examination, or a similar final examination for a course of school education lasting at least 3 years;
- receipt of an unexpected judicial summons.

Restrictions on cover provided

No cover is provided if the reason for cancellation or interruption is connected with the following illnesses or treatments:

- dialysis, organ transplants, AIDS and schizophrenia generally;
- psychological illnesses (only the first occurrence is covered);
- coronary illnesses, stroke, cancer, diabetes (type 1), epilepsy and multiple sclerosis; if inpatient treatment has been received within the 12 months prior to the date on which the policy is taken out (for trip cancellation) or travel commences (for trip interruption).

What has to be done if an event insured against occurs?

In an **emergency**, please telephone our 24 hour emergency number immediately:

Phone +43/1/50 444 00

Please notify other events insured against as quickly as possible, by:

- Telephone on +43/1/317 25 00-73930.
- We are open Monday to Friday from 8 am to 6 pm.
- Fax on +43/1/319 93 67
- Post to Europäische Reiseversicherung AG Service Center Kratochwjlestraße 4 A-1220 Vienna
- E-mail to info@europaeische.at
- Online notification of loss at www.europaeische.at

Please observe the provisions that apply to your insurance case, as listed here.

Claim forms can be requested by telephone, fax, post or e-mail, or can be downloaded from our website.

Trip cancellation: If you are unable to commence your journey, please cancel immediately at the place where you made your booking (e.g. travel agency) and at the same time inform the EUROPÄISCHE Service Center (by fax, letter, e-mail or online notification of loss). Please give the following information: your first name and surname, your address, your intended date of travel, the date of cancellation and the reason for cancelling, your booking confirmation and your proof of insurance.

If the event of sickness/accident please have a detailed medical certificate or accident report made out, using the claim form. Enclose the sickness notification sent to your social insurance company and the Confirmation concerning medicines prescribed.

Trip interruption: Please contact EUROPÄISCHE immediately using the emergency telephone number.

In the event of sickness/accident please have a detailed medical certificate/accident report made out at the place where you have been staying.

Extract from the EUROPÄISCHE travel insurance conditions ERV-RVB 2009 for Cancellation Cover

PLEASE NOTE: Only those parts of the EUROPÄISCHE travel insurance conditions ERV-RVB 2009 shall apply which correspond to the scope of benefits of your insurance package.

General section

Article 1

Who is insured?

Insured are the persons specifically named in the proof of insurance.
[...]

Article 2

Where does the insurance cover apply?

1. The insurance cover applies in the agreed local area of application.
[...]

Article 3

When does the insurance cover apply?

1. The insurance cover shall apply to one journey [...].
2. The insurance cover begins with the leaving of the town of residence or of second residence or of the place of work, and ends with the return to such place or the prior expiry of the insurance. Journeys between the aforementioned places are not covered by the insurance.
The insurance cover for trip cancellation benefits shall commence upon conclusion of the insurance (in the case of conclusion by means of bank payment form, on the day after payment has been made, at 0.00 hrs.) and shall end upon commencement of the journey.
3. The conclusion of more immediately consecutive insurances shall be deemed to be a uniform continuous insurance period and is only permissible upon previous agreement with the insurer.

Article 4

When does the insurance have to be taken out?

1. Insurance must be taken out before the start of the journey.
2. For journeys which have been booked before insurance has been taken out, cover for trip cancellation benefits does not start until the 10th day following conclusion of insurance (except in cases of accident, death or act of God as described in Art. 13).
3. It is not possible to prolong the insurance protection after the start of the journey.

Article 5

When does the premium have to be paid?

The premium shall be paid upon conclusion of the insurance agreement.

Article 6

What is not insured (exclusions)?

Insurance cover is not provided for events that

1. are caused deliberately or with gross negligence by the insured person [...]. Deliberateness is also equivalent to an act or omission which must be expected to cause the damage with probability, the risk of which is however accepted;
2. are in connection with events of war of any kind;
3. occur as a result of violence on the occasion of public gatherings or demonstrations if the insured person actively takes part therein;
4. are caused by the suicide or attempted suicide of the insured person;
5. occur on journeys having the character of an expedition in unexplored or unsearched areas;
6. are caused as a result of official orders;
7. result from the exercise of a professional manual activity (not applicable in respect of trip cancellation);
8. are caused by the influence of ionising radiation within the meaning of the Radiation Protection Act as amended, or by nuclear energy;
9. are suffered by the insured person as a result of a significant impairment of his psychological and physical state of health due to alcohol, addictive drugs or medications;
10. result from the use of paragliders and hang-gliders (not applicable in respect of trip cancellation);
11. result from participation in motor sport competitions (including classification drives and rallies) and the corresponding training drives (not applicable in respect of trip cancellation);
12. occur in the course of participation in provincial, federal or international sports competitions and in official training for such events (not applicable in respect of trip cancellation);
13. occur during diving if the insured person does not hold the internationally valid authorisation for the depth of the dive in question (not applicable in respect of trip cancellation);
14. occur in consequence of the exercise of an extreme sport or in connection with a particularly hazardous activity, if the activity in question is associated with a hazard which far exceeds the normal risk associated with a journey (not applicable in respect of trip cancellation).

Alongside these general exclusions from insurance protection, specific exclusions are regulated in Articles 14 [...].

Article 7

What do the sums insured mean?

1. The insured amount in each case constitutes the maximum payment by the insurer for all insured events before and during the insured journey.
2. [...]
3. In the event of the conclusion of two or more insurances whose respective insurance periods overlap each other, the insured sum is not multiplied.

Article 8

What obligations have to be observed to maintain the insurance cover (duties)?

The insured must fulfil the following obligations, otherwise no payment will be made:

1. as far as possible avoid events insured against, keep any losses to a minimum, avoid unnecessary costs and follow any instructions given by the insurer;
2. immediately inform the insurer about the event insured against;
3. provide the insurer with full written information about the damaging event and the amount of the loss;
4. truthfully issue all expedient information to the insurer, and permit any reasonable investigation into the cause and the amount of the obligation to pay, in particular empower and authorise the authorities, doctors, hospitals, social and private insurers concerned with the event insured against to issue information;

5. ensure that compensation claims against third parties are submitted in due form and in a timely manner, and if necessary assign such claims to the insurer up to the amount of the compensation paid;
6. in the event that damage has occurred in the safekeeping of a transport company or accommodation enterprise, notify these immediately following the discovery of the damage, and demand a certificate of damage. The respective limited periods for complaints and claims are to be taken into consideration;
7. in the event that damage has been caused by criminal acts, immediately notify the competent security service, precisely describing the circumstances and stating the extent of the damage, and have a certificate of the notification made out;
8. hand over to the insurer, in the original, any evidence documenting the cause and amount of the obligation to pay, such as police reports, confirmations by airlines, doctors' and hospital certificates and invoices, proofs of purchase etc.

In addition to these general obligations, special obligations are set out in Articles 15 [...].

In the event of the intentional violation of any obligation, the insurer is released from payment; in the event of grossly negligent violation, the insurer is released from payment only insofar as the violation has influenced the ascertainment of the event insured against or of the amount of the benefit, or has influenced the actual amount of the benefit.

Article 9

How do declarations have to be made?

The written form shall be required for notifications and declarations by the insured person to the insurer.

Article 10

What applies in the event of entitlements from other insurance policies (subsidiarity)?

All insurance benefits [...] are subsidiary. They shall only be provided if compensation cannot be obtained from other private or social insurances.

Article 11

When is the compensation due?

1. Once the insurer's obligation to pay has been determined in terms of reason and amount, the compensation payment shall be due two weeks thereafter.
2. If official investigations or proceedings have been initiated in connection with the insured event, the insurer shall be entitled to raise a defence that the debt is not yet due until conclusion of such.

Article 12

When can insurance claims be assigned or pledged?

Insurance claims can only be assigned or pledged if they have been finally determined in terms of reason and amount.

Special section

A: Trip cancellation and trip interruption

Article 13

What is insured?

1. The subject matter of the insurance is the journey booked at the time of the conclusion of the insurance. The following provisions related to the journey shall also apply mutatis mutandis to rented property.
2. An insured event shall be if the insured person cannot commence or has to break off the trip for one of the following reasons
 - 2.1. suddenly occurring serious illness, serious physical injury caused by an accident, adverse reactions to a vaccination or death of the insured person.
Such illness, serious physical injury caused by an accident or adverse reactions to a vaccination shall be deemed serious, if that necessarily results in incapacity to take the booked trip. Psychological complaints that occur for the first time are insured if they require inpatient treatment or treatment by a psychiatric specialist.
Existing complaints (subject to the provisions of Art. 14) are only insured if they become acute unexpectedly;
 - 2.2. loosening of implanted joints in the insured, if this necessarily results in incapacity to take the booked trip;
 - 2.3. pregnancy of the insured person, if the pregnancy is only determined after booking the journey. If the pregnancy has already been determined before the booking was made, the cancellation costs shall only be covered if severe pregnancy complications (medical certificate necessary) occur;
 - 2.4. suddenly occurring serious illness, serious physical injury caused by an accident or death (including suicide) of a family member or another person in a close personal relationship with the insured person (this person must be specifically named in the proof of insurance/booking confirmation of the travel bureau when the policy is taken out; per booking only one closely related person may be named), making the presence of the insured person absolutely necessary; Existing complaints (subject to the provisions of Art. 14) are only insured if they become acute unexpectedly;
 - 2.5. serious damage to the property of the insured person at his place of residence as a result of acts of God (flood, storm etc.) or the criminal act of a third party, making his presence necessary;
 - 2.6. loss of job without fault, as a result of notice of termination issued by the employer to the insured person;
 - 2.7. call-up of the insured person to basic military service or alternative civilian service, provided that the competent authority does not recognise the booked journey as a reason for postponing the call-up;
 - 2.8. submission of an action for divorce (the corresponding application for separation by mutual agreement) to the competent court immediately before the insured trip to be undertaken jointly by the spouses concerned;
 - 2.9. in the case of registered life partnerships, the submission of a petition for dissolution (in the case of amicable separation, the corresponding application) immediately before the insured trip to be taken jointly by the partners concerned;

- 2.10. dissolution of the relationship of two partners living together (who have had the same registered address for at least six months) by the giving up of the joint residence immediately before the insured trip to be undertaken jointly by the partners concerned;
 - 2.11. failure to pass the school-leaving certificate examination, or a similar final examination for a course of school education lasting at least three years, by the insured person immediately before the date of an insured trip booked before the examination;
 - 2.12. receipt of an unexpected judicial summons of the insured person, provided that the competent court does not accept the journey booking as a reason for postponing the summons.
3. The insured event shall apply to the insured person concerned and additionally for the following co-travelling persons with equivalent insurance:
- family members of the insured person concerned;
 - persons who are insured in a family tariff with the person concerned;
 - per insured event a maximum of three further persons.
- A person is regarded as having equivalent insurance if he is also insured with the insurer for the event which has occurred.
4. Family members shall be the spouse (or registered life partner or live-in partner in a joint household), the children (stepchildren, children-in-law, grandchildren, foster children), the parents (step parents, parents-in-law, grandparents, foster parents), the siblings and brothers-in-law and sisters-in-law of the insured person; in the case of registered life partner or live-in partner in a joint household also their children, parents and siblings.
5. An insured event shall also be if the insured person has to break off the trip because unrest of any kind, natural disasters or epidemics at the place specifically endanger the physical security of the insured person (in any event a case of endangerment shall be if the Federal Ministry of Foreign Affairs has issued a travel warning with respect to the respective country or territory), and this clearly results in the unacceptability of the continuation of the journey.

Article 14

What is not insured (exclusions)?

There shall be no insured event if

1. the reason for the trip cancellation or trip interruption is connected with one of the following illnesses or treatments:
 - 1.1. dialysis, organ transplants, AIDS, schizophrenia;
 - 1.2. psychological illnesses (with exception of the first occurrence see Art. 13, Sec. 2.1.);
 - 1.3. if inpatient treatment has been received for them within the last twelve months before conclusion of the insurance (for trip cancellation) or the start of the journey (for trip interruption): coronary illnesses, stroke, cancer, diabetes (type 1), epilepsy, multiple sclerosis;
2. the reason for the trip cancellation already existed or was foreseeable at the time of the conclusion of the insurance or the reason for the trip interruption already existed or was foreseeable at the start of the journey;
3. the travel company withdraws from the travel agreement;
4. the specialist doctor/medical examiner (see Art. 15, Sec. 5.) instructed by the insurer does not confirm the incapacity to travel;
5. the reason for trip cancellation is connected with a pandemic or epidemic.

Article 15

What obligations have to be observed to maintain the insurance cover (duties)?

The insured must

1. upon the occurrence of the reason for cancellation insured against, immediately cancel the trip, in order to keep the cancellation costs to a minimum;
2. report the event insured against to the insurer immediately, stating the reason for cancellation/interruption;
3. in the event of sickness or accident, have a corresponding confirmation made out by the doctor providing treatments (in the case of interruption, the local doctor);
4. immediately send the following documents to the insurer:
 - proof of insurance;
 - for trip cancellation: cancellation costs invoice and claim form completed in full;
 - booking confirmation
 - unused or rebooked travel documents (e.g. flight tickets);
 - documents concerning the event insured against (e.g. mother/child pass, call-up order, petition for divorce, school leaving certificate, death certificate)
 - in the event of sickness or accident: detailed medical certificate or accident report (in the case of mental illness, this confirmation should be provided by a psychiatric specialist), sickness notification sent to your social insurance company and confirmation of medicines prescribed;
5. at the insurer's request, allow himself/herself to be examined by a doctor designated by the insurer.

Article 16

How much is the compensation?

The insurer shall refund up to the agreed insured sum

1. in the event of cancellation of the journey, the cancellation costs that were contractually due by the time of the occurrence of the insured event, and any official charges that the insured person can prove that he has paid for the grant of a visa. Booking fees are reimbursed up to the following amounts, if these were invoiced on the date on which the trip was booked, are stated separately on the booking confirmation, and have been taken into account in the amount of the selected sum insured:
 - flight tickets: maximum € 70 for price up to € 700 (above that amount, a maximum of 10 % of the price);
 - package holiday, rail, hotel, ferries, hire cars, etc.: maximum € 20 per person or maximum € 40 per booking/family;
2. in the event of cancellation of a travel arrangement with included cancellation insurance, the excess up to a maximum of 20 % of the cancellation charges;
3. in the event of trip interruption,
 - 3.1. the paid but unused parts of the insured journey (excluding the return ticket);
 - 3.2. the additional travel costs incurred by the premature return. This includes the costs incurred through the unusability or only partial usability of booked return tickets or other travel documents. For the refund of return travel costs, the type and class of the means of transport shall be based on the quality booked.

In the event of trip interruption for the reasons listed in Art. 13, Sec. 5. only the additional travel costs arising as a result of the premature return journey will be reimbursed.

No reimbursement is paid for gun fees and hunting licences in the context of hunting trips.

[...]

Insurer:

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 Kratochwilstraße 4, A-1220 Vienna
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