Benefits

**Trip cancellation**
1. Reimbursement of cancellation costs if trip not started up to the selected travel price
2. Reimbursement of excess of any cancellation cover included in travel price

If the policy is taken out on the date when the travel booking is made, benefits 1 and 2 apply from the time when the policy is taken out up to the start of travel; if you take the policy out later, benefits 1 and 2 apply only in respect of events occurring from the 10th day after the policy has been taken out (except in the case of accident, death or acts of God).

**Travel luggage**
3. Reimbursement of current value in the event of damage, theft or loss (e.g. by a transport agent) of luggage up to € 1,000

**Search and rescue**
4. Search and rescue costs in the event of accident and distress at sea or in mountains up to € 40,000

**Medical services abroad**
5. Transport to nearest hospital/transfer transport up to 100 %
6. Outpatient treatment up to 100 %
7. Inpatient treatment up to € 220,000
8. Earliest possible return journey after 3 days in hospital, even if not medically necessary (excl. ambulance jet) up to 100 %
10. Funeral transport charges in the event of death or burial on site up to 100 %

**Maximum payment in respect of services 5 to 10 in the event of chronic or existing conditions becoming acute** up to € 7,500

**Travel personal liability**
11. Damage to property and personal injury lump sum up to € 750,000

**Maximum duration of trip** 17 days

**Underlying conditions for insurance agreement** ERV-RVB 2006

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**Premiums**

<table>
<thead>
<tr>
<th>Travel price up to</th>
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</tr>
</thead>
<tbody>
<tr>
<td>Single</td>
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</table>

* Family: up to 7 persons travelling together (not more than 2 adults) – irrespective of their family relationship

Geographic scope of application is Europe (all countries of Europe, all states and islands bordering on the Mediterranean, Jordan, Madeira and the Canary Islands). Cover applies in respect of one trip up to 17 days. Coach/rail/self-drive cover does not apply in respect of air or sea travel.

The contractual basis for the provision of cover are the EUROPÄISCHE travel insurance conditions ERV-RVB 2006 – these can be obtained on request from your travel agency, from the EUROPÄISCHE Service Center (Phone +43/1/317 25 00, E-mail: info@europaesische.at) or on the Internet at www.europaesische.at. All insurance benefits are subsidiary. With respect to benefits 5 to 7, if no reimbursement of costs is made by the policy-holder’s social insurance, an excess of 20 % applies.

The insurance contract is subject to Austrian law. The term of the insurance contract depends on the premium selected. Upon payment of the premium the policy-holder declares his agreement to the provisions as stated and to the conditions of insurance.

Insurer:
Europäische Reiseversicherung AG
Kratochwilstraße, A-1220 Vienna
Emergency phone 24 hours a day: +43/1/30 444 00
Service Center: Phone +43/1/317 25 00, Fax +43/1/319 93 67
E-mail: info@europaesische.at, www.europaesische.at

Commercial register HG Wien FN 55418y, DVR-Nr. 0490083
Supervisory authority: FMA Financial Market Authority, Department: Insurance Supervision, Praterstraße 23, A-1020 Vienna
Insured reasons for Trip cancellation

Cancellation reasons covered are the following events, if these result in your being unexpectedly unable to commence your journey:
• psychological illnesses (only the first occurrence is covered), dialysis, organ transplants, AIDS and schizophrenia generally;
• 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).

Medical services abroad

No cover is provided in connection with the following illnesses or treatments of insured persons:
• dialysis, organ transplants, AIDS and schizophrenia generally;
• coronary illnesses, stroke, cancer, diabetes (type 1), epilepsy, multiple sclerosis and psychological illnesses; if inpatient treatment has been received within the 12 months prior to the date on which the travel commences.

Chronic illnesses and existing conditions are covered if they unexpectedly become acute and are not excluded for the above mentioned reasons. In these cases, in the case of consequences of accidents for which treatment has been received or for which treatment was necessary in the 12 months prior to the commencement of travel, costs are reimbursed up to the insured sum if chronic or existing conditions become acute.

Restrictions on cover provided

Trip cancellation

No cover is provided if the reason for cancellation is connected with the following illnesses or treatments of insured persons:
• severely pregnancy complications;
• serious damage to your property at your place of residence as a result of acts of God (fire, etc.) or the 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 (the corresponding application for separation by mutual agreement) to the competent court;
• 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 of the insured person.

What to do in the event of a claim?

Please inform us as quickly as possible about any event insured against.

Please observe the provisions listed below in this connection.

Trip cancellation: If you are unable to commence your journey, please cancel immediately at the place where you made your booking (e.g. travel agent) and at the same time inform the EURO-PAISCHE Service Center (by fax, letter or e-mail or on the Internet).

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 you are unable to travel for medical reasons, please have a detailed medical certificate or accident report made out, using the "Claim Report for Travel Cancellation Insurance" form, and enclose the sickness notification sent to your social insurance organisation as quickly as possible, and after the processing of any claims has been completed there, send the documents on to EURO-PAISCHE.

Travel luggage: It is essential that you obtain written confirmation of the event of damage on site – for example from the police in the event of theft, or from the transport company (e.g. the airline) in the event of damage during transport.

Search and rescue: Please contact EURO-PAISCHE immediately using the emergency telephone number.

Outpatient treatment: We will reimburse you for the costs, less the social insurance portion. To that end, please send doctors’ and hospital bills to the social insurance organisation as quickly as possible, and inform the EURO-PAISCHE Service Center immediately.

Medical emergency or inpatient treatment: Please contact EURO-PAISCHE immediately using the emergency telephone number. We will be happy to advise you and organise your transport home in an emergency.

Travel personal liability: Do not give any acknowledgement of fault to the injured party, either in the form of written or verbal commitments or payments, and inform the EURO-PAISCHE Service Center immediately.

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

Insurer:

Europäische Reiseversicherung AG
Kratochwjlestraße, A-1220 Vienna

Emergency phone 24 hours a day: +43/1/50 444 00
Service Center: Phone +43/1/317 25 00, Fax +43/1/319 93 67
E-mail: info@europaesische.at, www.europaesische.at

Commercial register HG Wien FN 55418y, DVR-Nr. 0490083
Supervisory authority: FMA Financial Market Authority, Department: Insurance Supervision, Praterstraße 23, A-1020 Vienna
Extract from the EUROPÄISCHE travel insurance conditions ERV-RVB 2006
for Bus/Rail/Self Drive Cover

PLEASE NOTE: Only those parts of the EUROPÄISCHE travel insurance conditions ERV-RVB 2006 shall apply which correspond to the scope of benefits of your travel insurance package.

I. General section

Common provisions

Article 1
Insured persons

The insurance cover extends to the persons specified by name in the insurance document. In the case of the family tariff, up to seven persons irrespective of relationship, including a maximum of two adults, can be specified by name as insured persons.

Article 2
Time scope of application

Insurance must be taken out before the start of the journey. Unless agreed otherwise, the insurance cover will apply to one journey. It 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 (but see Art. 14). The conclusion of two or more immediately consecutive insurance shall be deemed to be a uniform continuous insurance period and is only permissible upon previous agreement with the insurer. It is not possible to prolong the insurance protection after the start of the journey.

Article 3
Geographic scope of application

1. If the agreed scope of application is Europe (according to tariff), the insurance protection extends to Europe in the geographical sense including the Mediterranea- n states and islands, Jordan, the Canary Islands and Madeira.

2. Exceptions: Art. 40 only in Austria, Art. 39 (1 to 3) and 50 only abroad.

Article 4
Exclusions

1. Insurance cover is not provided for events that
1.1. are caused deliberately or with gross negligence by the insured person; per- sonal liability insurance cover (special section F) shall not apply only if the in- sured person deliberately and unlawfully causes the event for which he is li- able to the third party. 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;
1.2. are in connection with events of war of any kind;
1.3. occur as a result of violence on the occasion of public gatherings or demon- strations if the insured person actively takes part therein;
1.4. are caused by the suicide or attempted suicide of the assured person;
1.5. occur on journeys having the character of an expedition in unexplored or unresearched areas;
1.6. are caused as a result of official orders;
1.7. result from the exercise of a professional manual activity (not applicable in respect of insurance against cancellation in the event of non-commencement of the journey);
1.8. are caused by the influence of ionising radiation within the meaning of the Radiation Protection Act as amended, or by nuclear energy;
1.9. 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 medicaments;
1.10. result from the use of paragliders and hang-gliders (not applicable in respect of cancellation cover in the event of non-commencement of journey);
1.11. result from participation in motor sport competitions (including classification drives and rallies) or the corresponding training drives (not applicable in re- spect of insurance against cancellation in the event of non-commencement of the journey);
1.12. 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 insurance against cancellation in the event of non-commencement of the journey);
1.13. occur during diving if the insured person does not hold the internationally valid authorisation of the depth of the diving location;
1.14. 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 cancellation cover for non commencement of journey);

2. Alongside these general exclusions from insurance protection, specific exclusions are regulated in Articles 15, 25, 41 and 47.

Article 5
Insured sum

The insured amount in each case constitutes the maximum payment by the insurer for the insured event in the amount determined after booking the journey. It 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 (but see Art. 14). The conclusion of two or more immediately consecutive insurance shall be deemed to be a uniform continuous insurance period and is only permissible upon previous agreement with the insurer. It is not possible to prolong the insurance protection after the start of the journey.

Article 6
Payment of premium

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

Article 7
Duties

1. The following lays down the duties which, if infringed, shall release the insurer from the obligation to provide benefits pursuant to Sec. 6 of the Insurance Contract Act. The insured person shall
1.1. prevent insured events as far as possible or minimise their consequences, thereby complying with any instructions by the insurer;
1.2. inform the insurer of the insured event that has occurred as soon as possible, truthfully and comprehensively in writing, if necessary also by telephone or fax;
1.3. after receiving forms used by the insurer for the processing of the claim, complete such in full and return them to the insurer as soon as possible;

1.4. do everything reasonable to clarify the causes, course and consequences of the insured event;
1.5. empower and cause all authorities and doctors and/or hospitals, social insur- ance funds and private insurers involved in the insured event to provide the information requested by the insurer.
1.6. secure claims for damages against third parties in appropriate form and in good time, and if necessary assign such to the insurer up to the amount of the compensation paid;
1.7. immediately inform the responsible public security authority of damage caused by criminal acts, stating in precise detail the facts of the case and the extent of the damage, and have such notification confirmed;
1.8. deliver or alter another evidence original evidence that confirms the existence and the amount of the claim to insurance benefits, such as police reports, airline con- firmations (observance of applicable notification periods required), statement of the facts, medical and hospital certificates and invoices, purchase invoices, etc.

2. Alongside these general duties, specific duties are regulated in Articles 16, 26, 43 and 48.

Article 8
Form of declarations

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

Article 9
Subsidiarity

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

Article 10
Due date for compensation

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 insurance claim, the insurer shall be entitled to raise a defence that the debt is not yet due until conclusion of such.

Article 11
Assignment and pledging of insurance claims

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

II. Special section

A: Cancellation protection for non-commencement

Article 12
Subject matter of insurance

The subject matter of the insurance is the journey booked at the time of the conclu- sion of the insurance. The following provisions related to the journey shall also apply mutatis mutandis to rented property.

Article 13
Insured event

1. An insured event shall be if a journey cannot be commenced for one of the follow- ing reasons:

1.1. suddenly occurring serious illness, serious health consequences resulting from an accident, adverse reactions to a vaccination or death of the insured person.

Such illness, adverse reactions to a vaccination or health consequences shall be deemed serious, if it/they decisively causes/incapacity to travel. Psycho- logical complaints that occur for the first time are insured if they require in- patient treatment or treatment by a psychiatrist.

Existing complaints (subject to the provisions of Art. 15) are only insured if they become acute unexpectedly;

1.2. pregnancy of the insured person making the booking, if the pregnancy is only determined after booking the journey. If the pregnancy has already been de- termined before the booking was made, the cancellation costs shall only be covered if severe pregnancy complications (confirmed by a medical special- list) occur;

1.3. suddenly occurring serious illness, serious health consequences resulting from an accident or death of a family member or another person with a close personal relationship to the insured person (this person must be specifically designated by name in the insurance certificate upon conclusion of the insure- ance, per booking only one person with a close relationship to the insured person can be named), making the presence of the insured person at the place of residence abso- lutely necessary;

family members shall be the spouse (or live-in partner in a joint household), the children (stepchildren, children-in-law, grandchildren), the parents (step parents, parents-in-law, grandparents), thesiblings of the insured person;

1.4. serious damage to the property of the insured person at his place of resi- dence as a result of acts of God (fire, etc.), the criminal act of a third party, making his presence necessary;

1.5. loss of job without fault as a result of notice of termination issued by the employer to the insured person making the booking;

1.6. 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;

1.7. submission of an action for divorce (the corresponding application for sepa- ration by mutual agreement) to the competent court immediately before a submission of an action for divorce (the corresponding application for sepa- ration by mutual agreement) to the competent court immediately before a

1.8. failure to pass the school-leaving certificate examination, or a similar final examination for a course of school education lasting at least 3 years, by the insured person immediately before the date of an insured journey booked be- fore the examination;

1.9. (not applicable in respect of cancellation cover for non commencement of journey);
1.9. 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 also include to the insured person concerned, his co-travelling family members with equivalent insurance, and a maximum of three further co-travelling persons with equivalent insurance, and also, where a family tariff is paid (see Art. 1) to all persons named in the insurance certificate. A person is regarded as having equivalent insurance if he or she is also insured with the insurer for the event which has occurred in accordance with Sec. 1.

Article 14

Time scope of application

1. The insurance cover for cancellation benefits shall commence upon conclusion of the insurance (in the case of conclusion by means of bank payment form, on the date of deposit). The insurer shall be notified of the event immediately upon commencement of the journey.

2. For journeys which have been booked before conclusion of insurance, cover does not start until the 10th day following conclusion of insurance (except in cases of death, accident or act of God as described in Art. 13).

Article 15

Exclusions

There shall be no insured event if:

1. the reason for the cancellation of the journey is linked to one of the following illnesses/treatments of the insured persons: psychological illnesses (subject to the provisions of Art. 13, Sec. 1.1), dialysis, organ transplants, AIDS, schizophrenia;

2. the reason for cancelling the journey

2.1. is connected with one of the following illnesses of the insured persons for which the insured person has received in-patient treatment within the last twelve months before conclusion of the insurance: coronary illnesses, stroke, cancer, diabetes (type 1), epilepsy, multiple sclerosis;

2.2. already existed or was foreseeable at the time of the conclusion of the insurance; the travel company withdraws from the travel agreement;

4. the specialist doctor/medical examiner (see Art. 16, Sec. 3) instructed by the insurer does not confirm the incapacity to travel.

Article 16

Duties

The insured person (claimant) shall be obliged to:

1. if the journey cannot be commenced, for a reason insured against, to:

1.1. to cancel the booked journey at the booking agency immediately after the occurrence of the insured event, in order too keep the cancellation costs at the lowest possible level;

1.2. to notify the insurer immediately in writing about the insured event, stating the reasons for the cancellation and attaching the confirmation of booking and the insurance certificate;

1.3. in the case of incapacity to travel for medical reasons, to enclose with the written notification of the insured event a detailed medical certificate/ accident report and the notification of the illness to the social insurance fund.

In the event of a psychological illness, the incapacity to travel must be confirmed by a specialist in the field of psychiatry;

2. if the journey has to be broken off for medical reasons, to have a corresponding confirmation of the treating doctor on site (see Art. 13, Sec. 1.1) made out;

3. upon demand by the insurer, to allow himself to be examined by a specialist doctor/medical examiner instructed by the insurer;

4. to send the following documents to the insurer immediately:
   – itemised statement of cancellation costs
   – cancellation claim form completed in full
   – medical confirmation concerning prescribed medicines
   – other evidence showing the reason and the amount of the claim to insurance benefits (for example: travel documents, call-up orders, divorce petition, leaving certificate, certificate of death, etc.)

5. to hand over the unused travel documents (tickets, hotel credit vouchers etc.) to the insurer upon request;

6. to release all treating doctors from their duty of secrecy, to the extent necessary for the purpose of the insurance.

Article 17

Amount of compensation

The insurer shall refund the insured person within the limits of the specified insured amount

1. for withdrawal from 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.

2. in the event of withdrawal from a tour arranged with included cancellation insurance, the excess up to a maximum of 20% of the cancellation charges;

C: Travel luggage insurance

Article 20

Insured event

The insured event shall be the damage, destruction or loss (e.g. robbery, theft) of the insured objects with proven third-party involvement.

Article 21

Insured and non-insured objects and preconditions for insurance cover

1. All objects (but see Sec. 2 and Sec. 3) usually taken or acquired for personal private use on journeys shall be insured.

2. The following objects are only insured subject to the following conditions:

2.1. jewellery, watches etc., technical devices including accessories (e.g. photographic, cinematographic or video equipment, lap-tops, optical equipment, entertainment electronics, mobile telephones) and sports equipment (bicycles, surfboards, skis etc.), if they are located in a motor vehicle (trailer) or caravan, and the condition in Art. 23 Sec. 2.1 is satisfied.

D: Travel accident insurance

Article 37

Search and recovery costs

1. Insured event

The insurer shall refund the proven costs of the search for the insured person and his transport to the nearest trafficable road or to the nearest hospital.
E: Travel health insurance

Article 38
Insured event

An insured event is the occurrence of bodily injury caused by an accident, an acute illness or the occurrence of the death of the insured person during a journey abroad (extension: see Art. 44) for the period of time within which the insured person has his place of residence shall be deemed to be abroad.

Article 39
Scope of benefits abroad

1. The insurer shall, up to the agreed insured sum, refund evidenced costs for:
   1.1. outpatient medical treatment;
   1.2. remedies prescribed by a doctor;
   1.3. in-patient curative care outside the hospital in a separate ward of the hospital. The option must be exercised immediately at the commencement of in-patient treatment. The hospital in the country of stay must be generally recognised as a hospital and under permanent medical supervision. Use shall be made in the hospital at the place of stay or the nearest reachable hospital. If the hospital stay is expected to last more than three days, the insurer shall be notified as soon as possible, otherwise the insurer shall be insured with his own or the beneficiaries reduced.
   1.4. If the return journey is not possible for reasons of lack of transport capacity, the insurer shall bear the costs of treating up to the day on which the transport capacity, but not for longer than 90 days from the occurrence of the insured event;
   1.5. transport to the nearest reachable hospital and a transfer transport necessary for medical reasons organised by the insurer;
   1.6. the return transport of the insured person, or the person of the insured person’s type of use. A passenger is deemed to be a person who is not in any causal connection with the operation of the aircraft, and is not a member of the crew, and is not exercising a professional activity by means of the aircraft;
   1.7. when driving a land or water vehicle if the driver does not hold the driving licence necessary for the use thereof in the country of the accident.

2. Evidence of costs up to the agreed insured sum

2.1. as a result of bodily injury in the course of treatment measures and interventions which the insured person undertakes or allows to be undertaken on his or her body, unless an insured event was the cause thereof. If an insured event was the cause thereof, Art. 4 Sec. 1.8 does not apply;
   2.2. during the use of aircraft, except as a passenger in motor aircraft which are licensed for the transport of persons’ type of use. A passenger is deemed to be a person who is not in any causal connection with the operation of the aircraft, and is not a member of the crew, and is not exercising a professional activity by means of the aircraft;
   2.3. when driving a land or water vehicle if the driver does not hold the driving licence necessary for the use thereof in the country of the accident.

Article 42
Insurance cover for chronic illnesses and existing complaints

Chronic illnesses and existing complaints which are not included under Art. 41, Sec. 12.3, shall assume travel costs incurred (rail travel including surcharges or, for journeys of 500 railway kilometres and more from the place of residence, the costs of an economy class flight ticket). The costs of the local stay shall be refunded up to the insured sum for chronic and existing complaints.

Article 43
Duties

The insured person undertakes to notify the insurer of the insured event as soon as possible, at the latest at the time at which the costs in accordance with the scope of benefits (Art. 41) are incurred. Any organisational measures in connection with the scope of benefits must be made by the insurer; otherwise, no costs will be refunded.

F: Travel personal liability insurance

Article 44
Insured event

1. The insured event shall be a damage event caused by the insured person as a private person during a journey and which gives rise or may give rise to obligations to pay compensation on the part of the insured person (Art. 45).

2. Several damaging events based on the same or a similar cause shall be deemed to be one insured event.

Article 45
Insurance cover

1. In the insured event, the insured shall assume
   1.1. the performance of the obligations to pay damages incurred by the insured person as a result of damage to property and/or persons and the resulting financial damage on the basis of statutory liability provisions of a civil law (hereinafter the obligation to pay damages). Purely financial losses are not insured.
   1.2. the costs for determining and defending a claim for damages raised by a third person within the limits of Art. 46.
   1.3. Damage to property shall be damage or destruction of physical objects. Damage to persons shall be damage to health, physical injury or the killing of persons.
   1.4. The insurance shall extend to obligations to pay damages on the part of the insured person resulting from the risks of daily life (with the exception of a business, professional or domestic nature)

2.1. resulting from the use of bicycles;
   2.2. resulting from the non-commercial pursuit of sport, excluding hunting;
   2.3. resulting from the authorised possession of thrusting and cutting weapons and firearms and the use thereof as sports equipment and for purposes of self-defence;
   2.4. resulting from the keeping of small animals, excluding dogs and exotic animals;
   2.5. resulting from the occasional use but not the possession of electric and sailing boats, provided that the steersman holds the licence necessary for the use thereof;
   2.6. resulting from the use of other non-motorised water vehicles and non-motorised model ships and aircrafts (the latter up to 5 kg);
   2.7. in the use (excluding wear and tear damage) of residential premises and other rented premises and the inventory contained therein.

Article 46
Scope of benefits

1. If all-in insured sum is agreed, this shall apply to damage to property and persons together;

2. The insurance cover shall include and cover the judicial and extra judicial costs appropriate to the circumstances for determining and defending a claim for damages alleged by a third party, even if such claim proves to be unjustified.

3. The insurance also covers the costs of the defence conducted on the instructions of the insurer in criminal or disciplinary proceedings. Costs pursuant to Secs. 2 and 3 and ambulance costs shall be set off against the insured sum.

4. If the settlement of a claim for damages demanded by the insurer fails as a result of the resistance of the policy holder, and if the insurer declares by registered letter that it holds its contractual share of the damages at the disposal of the insured party, the insurer shall not assume responsibility for the additional expenditure incurred following the said declaration with respect to the main claim, interest and costs.

Article 47
Exclusions

The insurer shall not extend to claims for damages resulting from damage caused by the insured person or persons acting for him through the possession or use of

1.1. air vehicles or aircraft;
1.2. land or water vehicles or their trailers bearing an official registration number or which ought to bear such according to the provisions applicable in Austria;
1.3. motor driven water vehicles (except for Art. 45 Sec. 3.5).

2. Not all insurance cover can be transferred to

2.1. claims going beyond the scope of statutory compensation obligations by virtue of a contract of the insured person or persons;
2.2. the performance of contracts and substitute performance;
2.3. damage suffered by the insured person himself and his family members (spouse, relatives of the first degree of direct and descending line, parents-in-law, adoptive and step-parents, siblings living in the joint household; extra marital communities shall be the equivalent to marital communities in their effects;
2.4. Damage caused by pollution or disturbance to the environment.

3. Damage arising in connection with a psychological disease of the insured person.
3. Insurance shall not extend to obligations to pay damages as a result of damage to
3.1. objects borrowed, rented, leased, hired or taken into custody by the insured person or persons acting for him (excluding Art. 48, Sec. 3.7);
3.2. objects where the damage is incurred during or as a result of their use, transportation, processing or other activities on or with them;
3.3. objects as a result of gradual emission or gradual effect of temperature, gases, vapours, liquids, humidity or non-atmospheric precipitation, and damage resulting from nuclear events and contamination by radioactive materials.
4. Obligations to pay damages resulting from the loss or misplacement of physical objects are not covered.
5. Damaging events the cause of which takes place in the time before the start of the insurance are not covered.

Article 48

Duties

The insured person shall in particular notify the insurer of
1. the assertion of a claim for damages;
2. the service of a penal order and the commencement of criminal, administrative penal or disciplinary proceedings against the policyholder or the insured person;
3. all measures taken by third parties for the judicial assertion of claims for damages.
   The insured person shall not be entitled to acknowledge or settle a claim for damages in whole or in part without the prior consent of the insurer.

Article 49

Inspector’s power of attorney

The insurer shall be authorised to issue on behalf of the insured person all declarations appearing expedient to it within the framework of its obligation to pay benefits.

Insurer:
Europäische Reiseversicherung AG
Kratochwejlestraße, A-1220 Vienna
Emergency phone 24 hours a day: +43/1/50 444 00
Service Center: Phone +43/1/317 25 00, Fax +43/1/319 93 67
E-Mail: info@europaesische.at, www.europaesische.at
Commercial register HG Wien FN 55418y, DVR-Nr. 0490083
Supervisory authority: FMA Financial Market Authority,
Department: Insurance Supervision, Praterstraße 23, A-1020 Vienna