Travel insurance and cancellation cover for one trip by bus, train or car

Additional pre-contractual information sheet for property insurance products (DIP aggiuntivo Danni)

Europäische Reiseversicherung AG, Vienna
Product: CoachRailCar-CompleteCover

This additional information sheet for property insurance products is dated 10/06/2024 and is the current version.

This document contains additional and supplementary information to the pre-contractual information sheet for property insurance (DIP Danni) to present the product features, contractual obligations and the company's financial position to the potential policyholder in a clear and detailed way.

The policyholder must consult the general conditions of insurance before signing the contract.

Europäische Reiseversicherung AG,

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Commercial reg. HG Wien FN 55418y
Supervisory authority: FMA Financial Market Authority, Department: Insurance Supervision, Otto-Wagner-Platz 5, A-1090 Vienna.

In Italy, Europäische Reiseversicherung AG is authorised to carry on insurance business under the freedom to provide services and is entered in the IVASS Register of Insurance Undertakings under number II.00310.

The following data relate to the last approved balance sheet (2025) and the report on the solvency and cash flows:

Net assets: € 23,026,000.00
Initial fund: not applicable to Austrian insurance companies, only to mutual insurance companies
Retained earnings: € 11,050,000.00
Financial position and solvency of the company (SFCR): You can view the relevant information in German language on website at https://www.europaeische.at/en/about-us/company/business-report
Solvency capital requirement: € 15,618,000.00
Minimum capital requirement: € 4,444,000.00
SCR ratio: 145,03%

Austrian law applies to the insurance contract to be concluded.

In the event that mandatory provisions of Italian law are more advantageous for the policyholder, such provisions shall take precedence over Austrian law.

The insurance cover exists in geographical Europe, all the Mediterranean states and islands, Jordan, Madeira, the Azores and the Canary Islands, with the exception of Belarus, Russia, Syria, Crimea and the regions of Donetsk, Zaporizhzhia, Kherson and Luhansk.

Medical benefits cover as well as assistance in the event of arrest or threatened arrest do not apply in the home country.
The country in which the insured person has his or her main place of residence is deemed to be domestic (home country).

What is insured?

Trip cancellation and trip curtailment	The subject of the insurance is a booked trip. The following provisions relating to trips also apply in the same way to travel services. An insured event occurs if the insured person is unable to commence the trip or part of the trip or has to curtail the trip for one of the following reasons: Medical reasons • death of the insured person; • unexpected illness (including epidemic or pandemic diseases), bodily injury caused by an accident, unexpected acute onset of an existing illness or consequence of an accident, fracture or loosening of implanted joints, fracture or technical defect of prostheses or adverse reaction of the insured person to a vaccination, if the inability to travel for the trip is the result of one of these reasons; • organ transplant of the insured person as donor or recipient; • unexpected allocation or rescheduling of an operation appointment or an inpatient stay at a clinic for rehabilitation; • premature birth or unexpected, severe pregnancy complications up to and including the 35th week of pregnancy. The start of pregnancy is only insured if the insurance was taken out within 3 days of booking the trip at the latest. • unexpected sports incapacity of the insured person due to illness or accident, if participation in booked sports services, which was the primary reason for the trip, is not possible as a result. Reasons related to work and education • loss of employment through no fault of the insured person as a result of termination of employment by the employer; • short-time work of the insured person as a result of non-seasonal economic difficulties of the company at which the insured person is employed if, as a result, the regular gross salary is reduced by at least 35% for a period of at least three consecutive months; • unexpected illness (including epidemic or pandemic diseases), bodily injury caused by an accident, unexpected acute onset of an existing illness or consequence of an accident, fracture or loosening of implanted joints or death (including suicide) of the employee or colleague at the same company who acts in place of the insured person for the duration of the trip, as a result of which the presence of the insured person is necessary. If the insured person is an entrepreneur without dependent employees (one-person business), the insured event is deemed to be the failure of the deputy appointed for the period of the trip for the reasons mentioned above, as a result of which the presence of the insured person is required. The deputy must be named to the insurer in writing when the insurance is taken out; • termination of employment by the employee or colleague at the same company who acts in place of the insured person for the duration of the trip, as a result of which the presence of the insured person is necessary; • conscription of the insured person into basic military or civilian service or for a military exercise, provided that the competent authority does not accept the travel booking as a reason for postponing the conscription or as a reason for not participating in the military exercise; • failure of the insured person to pass the school-leaving examination or a similar final examination following a school course of at least 3 years‘ duration immediately prior to the travel date of the trip that was booked before the examination; • failure of the insured person to pass a final class following a school course of at least 3 years immediately before the date of the insured trip; • failure of the insured person to progress to the next school level, in the case of a class trip; • necessary repetition of a failed examination at a school/university by the insured person, provided that the repeat examination takes place unexpectedly during the trip period or within 14 days of the scheduled end of the trip and the trip was booked before the date of the failed examination. Family reasons • unexpected illness (including epidemic or pandemic diseases), bodily injury caused by an accident, unexpected acute onset of an existing illness or consequence of an accident, fracture or loosening of implanted joints or death (including suicide) of family members or other close friends or relatives, as a result of which the presence of the insured person is required. The close friends or relatives must be named to the insurer in writing when the insurance is taken out; two close friends or relatives may be named per insured person; • unexpected illness (including epidemic or pandemic diseases), bodily injury caused by an accident, unexpected acute onset of an existing illness or consequence of an accident, fracture or loosening of implanted joints or death (including suicide) of the person who, instead of the insured person, has been entrusted for the duration of the trip with the care of family members who are not travelling with the insured person and who are minors or in need of care, if the result of which is that care is not possible, as a result of which the presence of the insured person is necessary; • filing of the petition for divorce or dissolution (in the case of separation by mutual consent, the corresponding petition) at the competent court or abandonment of the joint place of residence before the insured joint trip of the spouses or partners affected; • dissolution of cohabitation (that has lasted for at least six months) before the insured joint trip of the cohabiting partners affected (affidavit of the cohabiting partners affected is required);

Trip cancellation and trip curtailment	• cancellation of the wedding or registration of civil partnership that was the reason for the future spouses or civil partners travelling together; • cancellation of the wedding or registration of civil partnership that was the reason for the insured person's trip as an invited guest; • adoption of a minor by the insured person; • abduction of a family member of the insured person or family member of the insured person goes missing. Crime and property damage • significant material damage to the property of the insured person at one of his or her places of residence as a result of an Act of God (flood, storm etc.), fire, burst water pipe or criminal act committed by a third party, as a result of which the presence of the insured person is necessary; • criminal offence involving the threat or use of violence against the insured person; • theft of travel tickets, passport (with sufficient remaining validity for the booked trip) or driving licence (for trips where insured person is driver) of the insured person if these are required for the trip and it is no longer possible to obtain a replacement in time; • damage (not breakdown) or theft of the private vehicle for the trip, caused by third parties or by an accident, immediately before or during the trip, if as a result the trip cannot be made as planned (repair not possible in time and replacement vehicle not available); • traffic accident involving the private vehicle on the direct route to the railway station/port, if the booked regular departure for the insured trip is missed as a result. Other reasons • unexpected illness or accidental bodily injury of a dog, cat or horse whose permanent owner is the insured person, as a result of which the presence of the insured person is necessary to care for the pet; • necessary neighbourly assistance by the insured person in the event of a natural disaster (flood, landslide, mudslide, avalanche, earthquake, snow pressure, hurricane and rockslide); • necessary disaster relief by the insured person as a member of the fire brigade or rescue service; • receipt of an unexpected court summons by the insured person, provided that the competent court does not accept the travel booking as a reason to postpone the summons; • unforeseeable refusal, through no fault of the insured person, of the visa required for the trip. The insurance covers the event for the insured persons affected, their accompanying family members who have insurance of equal value and additionally per event up to a maximum of six further fellow travellers who have insurance of equal value. Anyone who is also insured with Europäische Reiseversicherung AG, Vienna, for such an insured event shall be deemed to have equivalent insurance cover. Family member means a spouse (or registered partner or cohabiting partner living in the same household), children (stepchildren, children-in-law, grandchildren, foster children, adopted children), parents (step parents, parents-in-law, grandparents, foster parents, adoptive parents), siblings, step-brothers and sisters-in-law; for a registered partner or cohabiting partner living in the same household, this also includes his/her children, parents and siblings. The insurer reimburses up to the agreed sum insured • for trip cancellation - the cancellation costs or rebooking costs you owe under the travel contract up to the amount of the cancellation costs you use under the travel contract; - official fees that the insured person has had to pay for his or her visa to be issued; - booking fees, provided they were agreed when the trip was booked and taken into account when selecting the sum insured, up to the following amounts: - bus tickets: max. € 70.00 for price up to € 700.00 (and max. 10% of the price) per ticket; - package tour, train, hotel, ferry, rental car etc.: max. € 50.00 per person or max. € 100.00 per booking/family. - cancellation processing fees, if agreed in writing at the time of booking: up to € 50.00 per person or up to € 100.00 per booking/family; - in the event of cancellation of a wedding the cancellation costs. If several insurance policies are affected by cancellation of a wedding, a maximum of € 40,000.00 will be reimbursed per cancelled wedding. • for trip curtailment - the paid but unused parts of the insured trip; - the additional travel costs incurred as a result of the early return trip. These are the costs incurred as a result of it not being possible or being only partially possible to use booked return tickets or other travel tickets. For reimbursement of the return travel costs, the type and class of the means of transport shall be based on the quality that was booked. If the additional travel costs are reimbursed, the unused original return tickets shall only be reimbursed minus the additional travel costs.

Trip delay	Missed transport means and transfer cover An insured event occurs if the trip to the railway station/port is delayed for one of the following reasons for which evidence has been provided and as a result the booked, regular departure is missed through no fault of the insured person: • accident or traffic accident of the insured person on the direct route to the railway station/port; • technical breakdown of the private vehicle used on the direct route to the railway station/port; • cancellation or delay of a public means of transport by at least two hours. The relevant time in this case is the late arrival at the destination. Delayed arrival on the return trip at the arrival railway station An insured event occurs if, on the return trip, the booked arrival at the railway station where the trip is to end according to the booking is delayed for which evidence is provided and, as a result, the return trip from the railway station to the place of residence in accordance with the original schedule is not possible or not reasonable without an overnight stay. The insurer shall reimburse • in the event of missed transport means: the necessary additional costs for which evidence is provided for a necessary overnight stay, board and onward travel in connection with a single insurance policy up to € 1,000.00 and in the case of a family insurance policy in the amount of up to € 2,000.00; • in the event of delayed arrival on the return trip at the arrival railway station: the necessary taxi travel costs or instead the necessary additional costs for which evidence is provided for a necessary overnight stay and board in connection with a single insurance policy up to € 350.00 and in the case of a family insurance policy in the amount of up to € 700.00.
Travel luggage	The insurance covers the damage to or loss of the insured items: • as a result of third-party interference such as theft or damage to property; • as a result of act of God or fire; • as a result of a traffic accident (excluding own fault); • in the custody of a transport company, an accommodation provider, a cloakroom with attendant or a luggage storage service. All items taken with you or purchased for personal private use while travelling are insured. The insurer reimburses the replacement value in connection with a single insurance policy in the amount of up to € 3,500.00 and in case of a family insurance policy in the amount of up to € 7,000.00. In the event of delayed baggage retrieval at the travel destination, the necessary expenses for replacement items for personal use required as a result are reimbursed: • for luggage delayed for up to 72 hours in the case of a single insurance policy in the amount of up to € 350.00 and in the case of a family insurance policy in the amount of up to € 700.00; • for luggage delayed for over 72 hours in the case of a single insurance policy in the amount of up to € 750.00 and in the case of a family insurance policy in the amount of up to € 1,500.00. If documents required for the trip (e.g. passport, identity card, visa, driving licence and registration certificate) are lost during the trip as a result of an insured event, the insurer shall assist in obtaining replacements and shall pay the official fees that are incurred in the case of a single insurance policy in the amount of up to € 350.00 and in the case of a family insurance policy in the amount of up to € 700.00. For travel tickets issued in the name of the insured person, the insurer shall bear the costs of issuing a replacement ticket. Assistance and cash advance in the event of theft of funds • An insured event occurs if the insured person is in financial distress during the trip because his or her travel funds have been lost as the result of an insured event. • The insurer shall establish contact between the insured person and his or her own bank, assist in the transfer of an amount provided by the own bank and bear the costs of the money transfer. If it is not possible to contact the insured person's own bank within 24 hours, the insurer shall provide a cash advance up to the agreed sum insured and shall bear the costs of the money transfer. The cash advance shall only be granted against acknowledgement of receipt. • The insured person undertakes to repay the cash advance to the insurer within two weeks of returning from the trip, but at the latest within two months of receipt of payment.
Medical services	An unexpected acute illness (including epidemic or pandemic diseases), the occurrence of an accidental bodily injury or the occurrence of the death of the insured person during a trip abroad is an insured event. The insurer shall reimburse the necessary costs for which evidence is provided for the following: • transport to nearest hospital and transport for a medically necessary transfer up to 100%; • outpatient medical treatment including prescribed medication and painrelieving dental treatment (including single dental fillings) up to 100%; • inpatient treatment in a hospital including prescribed medication up to € 1,000,000.00.

Medical services	If the return trip is not possible as a result of being unfit to travel, the insurer shall reimburse the costs of medical treatment up to the day that the insured person is fit for travel; • transport home to the country of residence from which the trip was started, if necessary with accompanying doctor and with medically adequate means of transport, depending on the condition of the insured person, if transport home: - is medically necessary (including ambulance jet); or - is not medically necessary but medically justifiable and is desired by the insured person after at least three days of hospitalisation (excluding ambulance jet) up to 100%; • the onward travel to rejoin the travel group for the insured person and an insured fellow traveller if they are temporarily unable to follow the booked round trip due to illness or accident. The costs of onward travel by the cheapest possible suitable means of transport shall be reimbursed, up to a maximum of the value of the unused travel services less the return travel costs, up to 100%; • the delayed return travel (travel and accommodation costs) of the insured person and an insured fellow traveller to the country of residence from which the trip was started, if they have had to extend the booked stay as a result of illness or accident of the insured person. The additional accommodation costs incurred are reimbursed based on the quality of the stay that was booked. The additional costs of the return travel by the cheapest possible suitable means of transport incurred as a result of it not being possible or being only partially possible to use booked return tickets or other travel tickets shall be reimbursed; • a visit to the patient if the hospital stay abroad lasts for more than five days. The insurer shall organise travel to and from the place of hospitalisation for a close friend or relative of insured person who is not travelling with him/her and shall pay the costs of the cheapest possible suitable means of transport up to 100% and standard local mid-range accommodation up to € 1,500.00; • medically urgent transport of medication and serum from the nearest depot up to 100%; • the trip of a person appointed by the insured person to the place of stay and back to the place of residence of the insured person if, as a result of an insured event, the insured person requires a carer to take their accompanying minor children back home up to € 4,000.00; • the repatriation of deceased persons in the standard way to the country of residence from which the trip was made, or instead for burial at the place of the event (up to a maximum of the cost of repatriation in the standard way) up to 100%; • in the event of transport to hospital, transport for transfer, transport home and return travel: the necessary costs for which evidence is provided to transport the luggage carried by the insured person and the insured fellow traveller up to 100%. For insured events that occur in the home country, the insurer shall reimburse the costs for which evidence is provided up to the agreed sum insured (for abroad) for the following: • transport for a domestic transfer by ambulance to the hospital nearest to the insured person‘s main place of residence up to 100%, provided that the hospital where the insured person is treated is at least 50 km and no more than 1,000 km from the insured person’s place of residence, a hospital stay of more than five days is expected and the attending doctors agree to a transfer; • a visit to the patient if the hospital stay lasts for more than five days and there is no domestic transfer. The insurer shall organise travel to and from the place of hospitalisation back to the place of residence for a close friend or relative of insured person who is not travelling with him/her and shall pay the costs of the cheapest possible suitable means of transport up to 100% and the costs of local accommodation up to € 1,500.00. • the repatriation of deceased persons in the standard way of the home country up to 100%.
Search and rescue	The insured person must be rescued because he or she has suffered an accident on difficult terrain, is in distress in the mountains or at sea, or there was a reasonable expectation of one of the above situations. The insurer shall reimburse up to € 80,000.00 the costs for which evidence is provided of searching for and rescuing the insured person to the nearest road suitable for driving or, if medically necessary, the costs of direct transport from the place of the accident to the nearest hospital.
Personal liability cover	An event that causes loss or damage during the trip as a result of which the insured person as a private person incurs or could incur an obligation to pay compensation is an insured event. Several loss events based on the same or similar cause shall be treated as a single insured event. If an insured event occurs, the insurer shall be liable up to € 500,000.00 for • the insured person’s obligations to pay compensation that arise as a result of damage to property and/or personal injury, as well as the pecuniary loss that arises as a result, on the basis of statutory liability provisions (hereinafter referred to as the „obligation to pay compensation“). The insurance does not cover loss or damage that is not attributable to personal injury or property damage (pure financial loss). • the costs of establishing and defending a claim for compensation asserted by a third party.

Assistance in the event of imprisonment or threat of imprisonment abroad	An insured event occurs if the insured person is threatened with imprisonment or is arrested abroad. The insurer shall assist in providing a lawyer and an interpreter. The insurer shall also provide • a cash advance up to € 3,000.00 for a lawyer, • up to € 13,000.00 for bail. The insured person undertakes to repay the cash advance to the insurer within two weeks of returning from the trip, but at the latest within two months of receipt of payment.

What is not insured?

General	No insurance cover is provided for events that • are caused intentionally or with gross negligence by the insured person; for personal travel liability insurance, there is only no insurance cover if the insured person intentionally caused the event to occur for which he/she is responsible to the third party; • occur when participating in naval, military or air force services or operations; • are caused by any exposure to nuclear, biological or chemical weapons (NBC weapons); • are related to war, civil war, war-like conditions or civil unrest. If the insured person is caught up unexpectedly in such events during the insured trip, insurance cover is provided until the earliest possible departure. Under all circumstances, however, no insurance cover is provided for active participation in war, civil war, warlike conditions and civil unrest; • occur on trips undertaken despite a travel warning. Travel warnings are all travel warnings (for an entire country) and partial travel warnings (for a specific area) issued by the Austrian Foreign Ministry. For travel warnings due to epidemics or pandemics, the exclusion only applies to events that are directly and causally related to the epidemics or pandemics. If a travel warning is issued during the insured trip that recommends urgent departure, insurance cover is provided until the earliest possible departure; • occur in the event of the insured person attempting or committing intentional acts that are punishable by law; • are caused by strike action; • are caused by suicide or attempted suicide of the insured person; • occur when travelling in undeveloped or unexplored areas and at an altitude above 6,000 m; • are caused by the influence of ionising radiation within the meaning of the Austrian Radiation Protection Act or by nuclear energy; • are suffered by the insured person as a result of a significant impairment of his or her mental and physical condition due to alcohol, addictive poisons or medication; • are caused while driving a motor vehicle if the driver does not possess the applicable motor vehicle licence that would be required to drive this motor vehicle in the country of the event; this also applies if such a vehicle is not being driven on roads with public traffic; • occur during use of aircraft (e.g. motorised aircraft, gliders, hang-gliders, free balloons), except for use of parachutes and paragliders or as a passenger in a motorised aircraft for which a passenger transport permit has been issued. A passenger is defined as a person who has no causal connection with the operation of the aircraft, is not a crew member and does not exercise a professional activity by means of the aircraft (does not apply to trip cancellation); • arise from participation as a driver, co-driver or passenger of a motor vehicle in driving events (including the associated training and qualification drives), where the aim is to cover a specified distance as quickly as possible or to overcome obstacles or difficult terrain, or driving on race tracks (does not apply to trip cancellation); • occur when participating in professional sport including training (does not apply to trip cancellation); • occur when participating in state, national or international sports competitions, as well as in official training for such events (does not apply to trip cancellation); • arise during dives if the insured person does not hold an internationally valid authorisation for the depth in question, except when participating in a diving course with an authorised diving instructor. In any circumstances, there is no insurance cover for dives at a depth of more than 40 m (does not apply to trip cancellation); • arise as a result of the exercise of a manual activity in the course of business by the insured person. Ordinary activities in the context of staying as an au pair and in the hotel and hospitality industry are insured (does not apply to trip cancellation); • occur when undertaking an extreme sport (does not apply to trip cancellation). Sanctions clause: • If the policyholder or an insured person is a sanctioned person or if a trip is undertaken for the purpose of carrying out a sanctioned activity, no insurance cover shall be granted, no payment made and no benefit provided to the policyholder or the insured person, directly or indirectly, to the extent of and for the duration of the sanction.

General	• Sanctions are international commercial, financial or economic sanctions or embargoes under: - United Nations resolutions; and/or - regulations and/or decisions of the European Union; and/or - laws, ordinances or decrees issued by authorities of the Republic of Austria; and/or - legal requirements of the United States of America and the United Kingdom. Embargoes mean a ban on the import or export of goods or providing (financial) services. Sanctioned means that a sanction stipulates that no insurance cover may be granted to persons named therein or for activities named therein or that no insurance benefits or payments may be made to such persons or in favour of such persons. • The insurer shall not charge a premium to the extent of and for the duration of the sanction.
Trip cancellation and trip curtailment	In addition to the General Exclusions, there is no insurance cover: • if the reason for trip cancellation had already occurred or was foreseeable when taking out the insurance or, if cancellation insurance was already taken out, when booking the trip; or • if the reason for trip curtailment had already occurred or was foreseeable at the start of the trip.
Trip delay	In addition to the General Exclusions, no insurance cover is provided in the event of natural disasters, airspace closures, airport closures, road closures, traffic jams, flight delays and flight cancellation by the airline for through tickets and in the event of failure to comply with the minimum connecting times. A through ticket exists if the same booking number has been issued for flights with connections.
Travel luggage	In addition to the General Exclusions, there is no insurance cover: • for cheques, debit and credit cards, securities, tickets, deeds and documents of any kind; animals, antiques and objects with a primarily artistic or collector‘s value; • for land, air and water vehicles with internal combustion engines or for which official approval is required, hang-gliders, paragliders, kites, iceboats, sailing boats; their accessories, spare parts and special equipment are also not insured; • for items that ordinarily are only for professional purposes; • for weapons including accessories. • for unattended, parked motor vehicles (trailers) for technical equipment of any kind including accessories (e.g. photographic, film and video equipment, laptops, tablets, optical devices, consumer electronics, mobile phones, navigation devices), musical instruments, sports equipment, bicycles, cash, jewellery, watches and furs; and no insurance cover is provided for loss that: • arises as a result of natural or defective condition, wear and tear, defective packaging or defective closure of the insured items; • is caused through own fault, forgetting, leaving behind, losing, misplacing, dropping, leaving unattended, inadequate storage or inadequate supervision of storage; • arises in the insured objects (sports equipment, musical instruments, drones etc.) during their use; • is a consequence of insured events (e.g. costs of changing lock in the event of theft of a key).
Medical services	In addition to the General Exclusions, there is no insurance cover the following: • use of local cures (spa treatments), rehabilitation stays and physiotherapies; • restorative or prosthetic dental treatments; • provision of medical aids (e.g. visual and hearing aids, dental braces, inserts and prostheses of any kind); • termination of pregnancy, as well as pregnancy complications and deliveries after the 35th week of pregnancy; • preventive vaccinations; • special hospital services such as a single room, telephone, TV, rooming-in etc.; • cosmetic treatments; • physical injury in the case of treatments and interventions which the insured person carries out or has carried out on his/her body, insofar as an insured event was not the reason for such treatment or intervention.
Personal liability cover	In addition to the General Exclusions, the insurance does not cover for the following: • obligations to pay compensation arising from loss or damage caused by the insured person or persons acting on his or her behalf by keeping or using the following: - aircraft or aircraft equipment; - ground vehicles (or their trailers) which are operated with an internal combustion engine or which carry an official registration number or would be required to carry such a number according to the provisions in force in Austria; - watercraft for which a driver‘s licence (boat licence or navigation licence) is required in the country of use. • the insured person’s obligations to pay compensation that arise from risks associated with a business, professional or commercial activity; • claims in excess of the amount under the statutory obligation to pay compensation that are based on a contract or a specific undertaking; • the performance of contracts and the compensation to be paid in lieu of performance; • damage/loss inflicted on the insured person himself/herself or to his/her relatives (spouse, direct relatives in the ascending and descending line, parents-in-law, adoptive parents and step-parents, siblings living in the same household; non-marital cohabitation is equivalent to marital cohabitation in terms of effect);

Personal liability cover	• damage/loss due to pollution or disturbance of the environment; • damage/loss related to a mental illness of the insured person; • punitive compensation in excess of the damage that has been incurred. • The insurance does not cover obligations to pay compensation for the following: - damage to property that is borrowed, rented, leased or taken into custody by the insured person or the persons acting on his or her behalf (except for rented residential premises see above). The exclusion also applies to the loss or misplacement of physical property; - damage to property that is caused on or with such property during or as a result of its use, transport, processing or other activity; - damage to property that is caused by the gradual emission or gradual action of temperature, gases, vapours, liquids, moisture or non-atmospheric precipitation, nuclear events and contamination by radioactive substances.

Are there any limitations of cover?

General	The sums insured stated in the schedule of benefits of the insurance policy limit the insurer‘s liability for all insured events before and during a trip. For the family tariff, the sum insured stated in the schedule of benefits of the insurance policy applies jointly to all insured persons.
Trip cancellation and trip curtailment	If the policy is taken out later than 3 days after the booking date, trip cancellation insurance cover is only provided for events that occur from the 10th day after the insurance is taken out (excluding accident, death or acts of God). Limitations of cover exist for the following reasons for cancellation: • The start of pregnancy is only insured if the insurance was taken out within 3 days of booking the trip at the latest. • If several insurance policies are affected by cancellation of a wedding or registration of civil partnership that was the reason for the insured person’s trip as an invited guest, a maximum of € 40,000.00 will be reimbursed per cancelled wedding.
Travel luggage	Limitations of cover exist for the following: • for cash, jewellery, watches, furs, technical devices, musical instruments, sports equipment and bicycles; • for items left on top or inside of unattended vehicles and while camping; • for items later than 2 years after purchase, the insurer reimburses the current market value.
Medical services	Limitations of cover exist for the following: • provided that social insurance exists and the claims are not asserted: 20% excess applies to treatment costs as well as costs of transport to the hospital and transfer costs; • maximum cover of up to € 500,000.00 if an existing illness is unexpectedly becoming medically acute; • diving only with valid authorisation and to a depth of not more than 40 m; • mountaineering up to 6,000 m sea level; • use of air vehicles only as passenger on a power-driven aircraft, which are authorised to carry out passenger transportation services, parachuting and paragliding.
Personal liability cover	Damage to rented property (incl. inventory) will be replaced up to € 25,000.00.

What are my obligations? What are the insurer's obligations?

Obligations of the insured person / General	The following are defined as obligations, the breach of which will result in the insurer being released from liability in accordance with the conditions and limitations of Section 6 (3) of the Austrian Insurance Contract Act (VersVG): The policyholder or the insured person must: • notify the insurer of the occurrence of the insured event as soon as possible after he or she becomes aware of it and must provide the insurer with comprehensive information about the event and the extent of the loss; • if an insured reason for trip cancellation occurs, he or she must cancel the trip as soon as possible to limit the cancellation costs as far as possible; • as far as possible, must help to establish the facts of the claim, must provide the insurer with all required information truthfully and must allow any reasonable investigation into the cause and the extent of the insurer's liability; • as far as reasonable according to the circumstances in the individual case: - hand over to the insurer any evidence proving the cause and amount of liability (such as cancellation cost statements, booking confirmations, police records, bus company confirmations, doctor's and hospital certificates, invoices etc.). Receipts (original, if available) must be handed over to the insurer at the insurer‘s request, where the insurer reimburses the loss; - in the event of illness or accident, have a corresponding certificate issued by the attending doctor (in the event of trip curtailment, by the local doctor); - damage/loss that has occurred in the custody of a transport company or accommodation provider must be reported to them as soon as possible after discovery and an official written statement of such must be requested; - damage/loss caused by criminal acts must be reported to the local police force as soon as possible, giving a precise account of the facts and stating the extent of the damage/loss and an official written statement of such must be requested. The following is defined as an obligation, the breach of which will result in the insurer being released from liability in accordance with the conditions and limitations of Section 6 (1) of the Austrian Insurance Contract Act (VersVG): If the insured person is a US citizen or permanent legal US resident and travels to Cuba and/or Venezuela, he or she must prove that he or she has complied with all US regulations that apply to this trip, otherwise no insurance benefits or payments can be provided by the insurer.
In addition to the general obligations, the breach of which will result in the insurer being released from liability in accordance with the conditions and limitations of Section 6 (3) of the Austrian Insurance Contract Act (VersVG), the following specific obligations are also defined:	
Obligations of the insured person / Medical services abroad	If in-patient or repeated day-care or out-patient treatment, transport home, repatriation of deceased persons or funerals at the place of the incident become necessary, the insurer's 24-hour emergency number must be contacted as soon as possible in order to obtain any instructions from the insurer.
Obligations of the insured person / Personal liability cover	The policyholder or the insured person must notify the insurer as soon as possible of the following: • the assertion of a claim for compensation; • the service of a penal order and the initiation of criminal, administrative criminal or disciplinary proceedings against the policyholder or the insured person; • all measures taken by third parties to enforce claims for compensation in court. The policyholder or the insured person are not entitled to acknowledge or settle a claim for compensation in whole or in part without the prior consent of the insurer.
Limitation	Claims of the policyholder arising from the insurance contract become time-barred after three years.

Insurer's obligations	The payment in settlement of the claim is due on completion of the investigations necessary to identify the insured event and the extent of the insurer‘s liability. However, it shall in any case be due for payment if the policyholder requests an explanation from the insurer after two months have passed since the request for a payment regarding the reasons why it has not yet been possible to complete the investigations and the insurer does not comply with this request within one month. If it is only established that the insurer's liability is well founded, the beneficiary may demand advance payments up to the minimum amount that the insurer must pay, depending on the circumstances of the case.

When and how do I pay?

Premium	The premium must be paid once and immediately after taking out the insurance in accordance with the agreed payment method. The premium includes the statutory insurance tax.
Repayments	In the event of cancellation of the contract.

When does the cover begin and end?

Period	Only trips with a duration of up to 31 days are insured. Insurance cover is subject to payment of the premium. Trip cancellation insurance: Insurance cover is provided from the taking out of the insurance. If the policy is taken out later than 3 days after the booking date, trip cancellation insurance cover is only provided for events that occur from the 10th day after the insurance is taken out (excluding accident, death or acts of God). For all other insurance benefits, the insurance cover begins at the start of the trip. The insurance cover ends on return from your trip or on earlier expiry of the insurance.
Suspension	The insurance contract cannot be suspended.

How can I end the contract?

Withdrawal	You may cancel your insurance contract within 14 days without giving reasons, by email or letter. The cancellation period starts when you are informed that the insurance contract has started (i.e. you receive the insurance policy), but not before you have received the insurance policy and the terms of the policy, including the conditions for how the premiums are set and changed and this information about your right to cancel. Send your notice of cancellation to: Europäische Reiseversicherung AG Kratochwjlestraße 4, A-1220 Wien E-Mail: info@europaeische.at To cancel within the cancellation period, you only need to send your notice of cancellation before the end of the cancellation period. The notice shall also apply if it is received by your insurance agent (employed sales representative of the insurer or selfemployed insurance agent). Upon cancellation, any insurance cover already provided and your future obligations under the insurance contract shall end. If the insurance provider has already provided cover, it shall be entitled to a premium for the period of cover before cancellation. If you have already paid premiums to the insurance provider that exceed this premium for cover before cancellation, the insurer must repay those premiums to you without deductions. Your right to cancel expires at the latest one month after you have received the insurance policy with this information about the right to cancel.
Termination of the contract	The contract shall end automatically at the end of the trip or earlier when the maximum insured trip duration (31 days) is reached.

Who needs this insurance product?

People who want to cover their risks during the trip by bus, train, car or motorcycle – medical services abroad and transport home, travel luggage, search and rescue, personal liability cover - and their cancellation cost risk.

What costs do I have to pay?

Commission fees for this product are 26.31% on average in Italy. This percentage is already included in the premium.

How do I make a complaint and how can I resolve disputes?	
To the insurance company	Any complaints about the contract or the settlement of claims may be submitted to the insurer in writing at the following address: - Europäische Reiseversicherung AG, Complaints Department, Kratochwjlestraße 4, A-1220 Vienna, Austria; - online at www.europaeische.at/en/service/feedback-and-complaints; - by email to beschwerde@europaeische.at.
To IVASS	If the outcome of the complaint is not satisfactory or if you do not receive a reply within the 45-day period, you may send the complaint to the Institute for the Supervision of Insurance (IVASS, the Italian insurance supervisory authority) at Via del Quirinale, 21 - 00187 Rome, Italy, Fax 06.42133206, PECMail: ivass@pec.ivass.it. To submit a complaint, you can use the form on the IVASS website at www.ivass.it. You can also find more information about how to make your complaint on the website. Complaints can also be submitted to the Association of Austrian Insurance Companies www.vvo.at, Schwarzenbergplatz 7, 1030 Wien
Before taking legal action, it is also possible to settle disputes out of court in the following ways:	
Mediation	A mediation procedure provided by the Ministry of Justice may be used. See www.giustizia.it (Law No. 98 of 9 August 2013).
Assisted negotiation	This is a negotiation procedure with legal assistance to reach an amicable solution to the dispute.
Alternative ways to resolve disputes	Expert procedure: the parties may agree in writing that the cause and amount of the claim shall be determined by experts, one expert being appointed by the company and one by the policyholder. The experts appoint a third expert as arbitrator, who makes the decisions in case of disagreement. For cross-border disputes, the complaint may be addressed to the insurance supervisory authority (IVASS) or directly to the competent foreign arbitration body. A request for arbitration can be submitted for this purpose to FIN-NET or you can find the competent foreign arbitration board on the following website: https://ec.europa.eu/info/fin-net.

THERE IS NO ONLINE CUSTOMER PORTAL FOR THIS CONTRACT, WHICH MEANS THAT AFTER SIGNING THE CONTRACT, YOU CANNOT ACCESS OR USE AN ONLINE CUSTOMER PORTAL TO MANAGE THE CONTRACT ONLINE.