Annual-CompleteCover

Europäische Reiseversicherung

What is insured?

	Single	Family
Trip cancellation		
1. Cancellation costs if trip not started (incl. booking charges)	up to the selected travel price	
Trip interruption		
2. Reimbursement of booked and unused travel services	up to the selected travel price	
3. Additional return journey costs	up to 100 %	
Trip delay	**Single**	**Family**
4. Missed transport means and transfer cover: Additional costs for accommodation and meals	up to € 1,000 incl. subsequent travel costs	up to € 2,000
5. Delayed arrival at home station/airport: Additional costs for taxi journey or accommodation and meals	up to € 350	up to € 700
Travel luggage	**Single**	**Family**
6. Reimbursement in the event of damage to or loss of luggage incl. sports equipment (e.g. during transport or in the event of theft)	up to € 3,500 New value cover	up to € 7,000
7. Reimbursement of cash after theft	up to € 150	
8. Replacement purchases in the event of delayed luggage at destination or reimbursement of hire charges (e.g. for sports equipment): for luggage delayed for up to 72 hours for luggage delayed for over 72 hours	up to € 350 up to € 750	up to € 700 up to € 1,500
9. Assistance and reimbursement of costs for procuring new documents	up to € 350	up to € 700
10. Assistance and cash advance in the event of theft of payment means	up to € 750	up to € 1,500
Search and rescue		
11. Search and rescue costs in the event of accident and distress at sea or in mountains	up to € 80,000	
Medical services abroad and transport home		
12. Transport to hospital/transfer transport	up to 100 %	
13. Outpatient treatment	up to 100 %	
14. Inpatient treatment	up to € 1,000,000	
15. Transport home if medically necessary (incl. ambulance jet)	up to 100 %	
16. Transport home after 3 days hospital stay, even if not medically necessary (excl. ambulance jet)	up to 100 %	
17. Subsequent travel in case of trip interruption	up to 100 %	
18. Delayed return journey including additional overnight stays	Travel costs up to 100 % Accommodation up to € 1,500	
19. Visit to sick person spending 5 days or more in hospital		
20. Transport of medicines	up to 100 %	
21. Return of children by an escort	up to € 4,000	
22. Funeral transport costs in the event of death or burial on site	up to 100 %	
Maximum payment in respect of 12. to 22. in the event of an existing illness unexpectedly becoming acute	up to € 500,000	
Travel personal liability		
23. Damage to property and personal injury lump sum of which damage to rented property (incl. inventory)	up to € 500,000 up to € 25,000	
Assistance in the event of arrest or threatened arrest abroad		
24. Assistance in procuring a lawyer/interpreter	yes	
25. Advance for lawyer	up to € 3,000	
26. Advance for bail in criminal proceedings	up to € 13,000	
Traveldoc - telemedical advice abroad and 24 hour emergency service and immediate assistance worldwide	yes	

If the policy is taken out later than 3 days after the booking date, only such events are insured that occur after the 10th day after the policy has been taken out (except in cases of accident, death or act of God).

The insurance covers at maximum the first 42 days of each trip.

What has to be done if claim occurs?

In the event of an **emergency,** please contact us as soon as possible on the

24–hour emergency number

+43 1 50 444 00

Please notify **other insured events** as soon as possible by

- Online Claim Report at www.europaeische.at/en/claims/report-damage-documents
  After entering your data, you will immediately receive your claim number with information on how to proceed. Furthermore, you can also upload the required documents immediately.
- E-Mail to schaden@europaeische.at
- Post to
  Europäische Reiseversicherung AG,
  Claims-Management
  Kratochwjlestraße 4, A-1220 Vienna

If you have any **questions,** our Claims-Management is also available by telephone: Tel: +43 1 317 25 00.

Who is insured?

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

Single: one person

Family: max. two persons, regardless of family relationship, as well as their children (including foster children and adopted children) up to the age of 21 years.

A joint residence is not required. The insured persons can be travelling separately or to different destinations at the same time.

It is a condition of insurance cover that the main residence of the insured person is in Austria or South Tyrol.

The insured sums stated limit the insurer's liability for all insured events before and during a trip.
For the family tariff, the sum insured stated applies jointly to all insured persons.

What are the extension options?

Additional package „Business luggage & manual work":

Additional insurance cover applies to business luggage (Luggage) and for the exercise of a professional manual work (Medical services abroad and transport home).

Additional package „Duration of trip":

The maximum insured duration per trip is extended from 42 days to 84 days.

Annual-CompleteCover

Annual premiums

Travel price up to	Single	Family
€ 3,500	€ 299	€ 357
€ 5,000	€ 411	€ 452
€ 7,500	€ 684	€ 717
€ 10,000	€ 866	€ 913
€ 12,500	€ 1,140	€ 1,197
€ 15,000	€ 1,322	€ 1,400

Additional packages

Additional package „Business luggage & manual work“:
Cover for business luggage and for professional manual work

Single	Family
€ 89	€ 179

Additional package „Duration of trip“:
Extension of the maximum insured duration per trip to 84 days

Single	Family
€ 103	€ 206

Adjustment according to consumer price index 2020

Who is the insurer?

Europäische Reiseversicherung AG,
Registered office in Vienna. Kratochwjlestraße 4, A-1220 Vienna
Tel.: +43 1 317 25 00, E-Mail: info@europaeische.at,
www.europaeische.at, Commercial register HG Wien FN 55418y.

Where am I covered?

The insurance cover applies globally,
with the exception of Belarus, Iran, North Korea, 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 or a secondary place of residence is deemed to be domestic (home country).

How long does the insurance cover apply?

The insurance cover starts with the agreed date as stated in the insurance contract and is concluded for one year. It is extended for a further year, if the insurance contract is not cancelled one month before expiry of the insurance year at the latest.

Which contractual basis applies?

The insurance product is subject to the EUROPÄISCHE travel insurance conditions ERV-RVB 2024. Austrian law applies.

Our information sheet on data is available at europaeische.at/en/legal/privacy or can be requested from our customer service.
Supervisory authority: FMA Financial Market Authority, Department: Insurance Supervision, Otto-Wagner-Platz 5, A-1090 Vienna.
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