

## What is this type of insurance?

Corporate Travel Insurance (CTI) constitutes travel insurance for the first 42 days of each business trip during the stipulated insurance year.

## What is insured?

<b>Trip interruption</b>	
1. Additional return journey costs	up to 100 %
<b>Trip delay</b>	
2. Missed transport means and transfer cover: Additional costs for accommodation and meals	up to € 1,000 incl. subsequent travel costs
3. Delayed arrival at home station/airport: Additional costs for taxi journey or accommodation and meals	up to € 350
<b>Travel luggage</b>	
Including cover for business luggage	
4. 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
5. Reimbursement of cash after theft	up to € 150
6. 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 24 hours for luggage delayed for over 24 hours	up to € 350 up to € 750
7. Assistance and reimbursement of costs for procuring new documents	up to € 350
8. Assistance and cash advance in the event of theft of payment means	up to € 750
<b>Search and rescue</b>	
9. Search and rescue costs in the event of accident and distress at sea or in mountains	up to € 80,000
<b>Medical services abroad and transport home</b>	
Including cover for the exercise of a professional manual activity	
10. Transport to hospital/transfer transport	up to 100 %
11. Outpatient treatment	up to 100 %
12. Inpatient treatment	up to € 1,000,000
13. Transport home if medically necessary (incl. ambulance jet)	up to 100 %
14. Transport home after 3 days hospital stay, even if not medically necessary (excl. ambulance jet)	up to 100 %
15. Subsequent travel in case of trip interruption	up to 100 %
16. Delayed return journey including additional overnight stays	Travel costs up to 100 % Accommodation up to € 1,500
17. Visit to sick person spending 5 days or more in hospital	
18. Transport of medicines	up to 100 %
19. Return of children by an escort	up to € 4,000
20. Funeral transport costs in the event of death or burial on site	up to 100 %
21. Journey to the place of residence by a replacement colleague	Travel costs up to 100 %
<b>Maximum payment in respect of 10. to 21. in the event of an existing illness unexpectedly becoming acute</b>	up to € 500,000
<b>Travel personal liability</b>	
22. Damage to property and personal injury lump sum of which damage to rented property (incl. inventory)	up to € 500,000 up to € 25,000
<b>Travel assistance</b>	
23. Worldwide travel information (Visa, vaccination and health regulations)	yes
24. Assistance in the event of arrest or threatened arrest abroad: Assistance in procuring a lawyer/interpreter Advance for lawyer Advance for bail in criminal proceedings	yes up to € 3,000 up to € 13,000
<b>24 hour emergency service and immediate assistance worldwide</b>	yes

The specified insured sums stated limit the insurer's liability for all insured events per business trip and per insured person.

## 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 <https://www.europaeische.at/en/service/start-your-claim>  
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](mailto:schaden@europaeische.at)
- **Post** to  
Europäische Reiseversicherung AG,  
Claims-Management  
Kratowhijlestraße 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?

The companies specifically named in the policy are insured.

It is a condition of insurance cover that the insured company has its registered office in Austria or South Tyrol.

### Single variant:

All persons named in the policy are insured.

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

### Blanket variant:

All employees who are in a valid employment relationship with the insured company during the insurance period and members of the management board (including authorised signatories) who appear in the Commercial Register are insured. Workers who are posted to the insured company to perform work and are integrated into the insured company shall also be regarded as insured persons.

Persons involved in sales activities are exempt from insurance coverage.

## Premiums

Travel duration per trip up to	Single variant	
	per person	per person involved in sales activities
42 days	€ 90	€ 290

Employees / Travel days *	Blanket variant	
	Travel duration per trip up to 42 days	
10 / 150	€ 450	
20 / 300	€ 870	
30 / 450	€ 1.280	
40 / 600	€ 1.650	
50 / 750	€ 1.985	

Value adjustment according to the 2020 Consumer Price Index

\* Number of all company employees/ expected maximum number of all foreign travel days per annum

Employees according to European Travel Insurance Conditions ERV-RVB CTI 2024 for Corporate Travel Insurance:

- all employees who are in a valid employment relationship with the insured company during the insurance period
- members of the management board (including authorised signatories) who appear in the Commercial Register
- Workers who are posted to the insured company to perform work and are integrated into the insured company

## 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,  
europaeische.at, Commercial register HG Wien FN 55418y.

Our information sheet on data is available at [europaeische.at/en/legal/privacy](http://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.  
The Europäische Reiseversicherung AG belongs to the Group of Assicurazioni Generali S.p.A., Trieste, which is registered in the register of insurance groups of IVASS under no. 026.



Mag. Wolfgang Lackner



Mag. Christian Wildfeuer

## Are persons involved in sales activities insured?

Persons who temporarily perform their activity largely outside the normal place of work, including, in particular, employees in the sales force, such as sales employees, technical service and assembly personnel, construction workers, drivers in the transport of goods and passengers, are not insured for carrying out such activities.

Persons can be insured while performing work in field sales in the single variant "per person working in field sales".

## How long does the insurance cover apply?

Unless otherwise agreed in writing, the insurance period shall be a period of one year. The insurance contract may be terminated in writing by either party at the end of an insurance period by observing one month's notice. If the contract is not cancelled, the insurance contract is renewed for a further year.

## Where am I covered?

The insurance cover applies globally, with the exception of Afghanistan, Belarus, Myanmar (Bruma), Iran, North Korea, Russia, Syria, Venezuela and the regions of Donetsk, Zaporizhzhia, Kherson, Luhansk and Crimea.

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 company has its registered office and countries in which the insured person has his/her main residence or normal place of work shall be regarded as the home country.

## Which contractual basis applies?

The insurance product is subject to the EUROPEAN Travel Insurance Conditions ERV-RVB CTI 2024 for Corporate Travel Insurance. Austrian law applies.