Benefits

Trip cancellation
1. Reimbursement of cancellation costs if trip not started up to the selected travel price

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

Trip interruption
2. Reimbursement of booked and unused travel services up to the selected travel price
3. Reimbursement of additional return journey costs up to 100%

The contractual basis are the EUROPÄISCHE travel insurance conditions ERV-RVB SLO 2008.

Cover applies in respect of one trip up. The insurance contract is subject to Slovenian law. The contractual basis are the EUROPÄISCHE travel insurance conditions ERV-RVB SLO 2008, which can be found on the following pages. All insurance benefits are subsidiary. 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.


Premiums for one trip worldwide

<table>
<thead>
<tr>
<th>Travel price up to</th>
<th>Premium</th>
<th>Travel price up to</th>
<th>Premium</th>
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</thead>
<tbody>
<tr>
<td>€ 200,-</td>
<td>€ 11,-</td>
<td>€ 1.500,-</td>
<td>€ 69,-</td>
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<tr>
<td>€ 300,-</td>
<td>€ 16,-</td>
<td>€ 2.000,-</td>
<td>€ 92,-</td>
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<tr>
<td>€ 400,-</td>
<td>€ 20,-</td>
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<td>€ 500,-</td>
<td>€ 24,-</td>
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<td>€ 750,-</td>
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<td>€ 4.000,-</td>
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<tr>
<td>€ 1.000,-</td>
<td>€ 48,-</td>
<td>€ 5.000,-</td>
<td>€ 230,-</td>
</tr>
</tbody>
</table>

If you are taking out Cancellation-Cover Standard for more than one person travelling together, please select the premium for the total travel price for all persons.

Please note that the maximum sum insured for trip cancellation per person is € 5,000 and per booking/event insured against € 15,000. Higher sums are only valid if approved in writing by Europäische. The insurance sum is valid for all insured persons together.

Insured reasons for Trip cancellation / Trip interruption

Cancellation / interruption reasons covered are the following events, if these result in your being unexpectedly unable to commence your journey or having to curtail it:

- suddenly occurring serious illness, serious health consequences resulting from an accident or death of the insured person. (Existing complaints are insured if they become acute unexpectedly);
- suddenly occurring serious illness, serious health consequences resulting from an accident or death of a family member, making your presence at the place of residence absolutely necessary;
- severe 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.

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

Please notify events insured against as quickly as possible, to GENERALI Zavarovalnica d.d. by:

- Fax on: +386/1/47 57 101
- Post to: Generali Zavarovalnica d.d. Kržiževa 3 1000 Ljubljana
- E-Mail: info.si@generali.com
- Website: www.generali.si

If you have any queries please call Service Center of GENERALI Zavarovalnica d.d.: Phone. 080 70 77 or 01 47 57 100

Detailed information on what has to be observed in the event of a claim is set out in the following.

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

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

Trip interruption: Please contact GENERALI Zavarovalnica d.d. immediately using the emergency telephone number. In the event of interruption of the trip by reason of the insured suffering sickness or an accident, please have a detailed medical certificate(accident report made out at the place where you have been staying.}

Europäische Reiseversicherung AG
Kratochwilstraße 4, A-1220 Wien

Mag. Wolfgang Lackner
Mag. (FH) Andreas Sturmlechner
I. General section

Article 1

Insured persons

The insurance cover extends to the persons specified by name in the insurance document.[...].

Article 2

Time scope of application

Insurance must be taken out before the start of the journey. Unless agreed otherwise, the insurance cover shall 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 insurances 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. [...]
2. If the agreed scope of application is worldwide (according to tariff), the insurance protection extends to all countries.
3. [...]

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;
   1.2. 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);
   1.3. are caused by the influence of ionising radiation within the meaning of the Radiation Protection Act as amended, or by nuclear energy;
   1.4. are caused by the insured person as a result of violence on the occasion of public gatherings or demonstrations if the insured person actively takes part therein;
   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. are caused as a result of violence on the occasion of public gatherings or demonstrations if the insured person actively takes part therein;
   1.8. result from the use of paragliders and hang-gliders (not applicable in respect of cancellation cover in the event of non-commencement of journey);
   1.9. result from participation in motor sport competitions (including classification drives and rallies) and the corresponding training drives (not applicable in respect of insurance against cancellation in the event of non-commencement of the journey);
   1.10. 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);
   1.11. occur during diving if the insured person does not hold the international diving authorisation for the depth of the dive in question.
   1.12. occur as a result 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);
   1.13. occur during diving if the insured person does not hold the internationally valid authorisation for the depth of the dive in question.
   1.14. occur as a result 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, particular exclusions are regulated in Articles 15, 21, 26, 36 and 41.

Article 5

Insured sum

The insured amount in each case constitutes the maximum payment by the insurer for all insured events before and during a journey. [...-].

Article 6

Payment of premium

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

II. Special section

A: Cancellation protection for non-commencement or interruption of a journey

Article 7

Duties

1. The following lays down the duties which, if infringed, shall release the insurer from the obligation to provide benefits:
   1.1. prevent insured events as far as possible or minimize 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 insurance 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 to the insurer original evidence that confirms the existence and the amount of the claim to insurance benefits, such as police reports, airline confirmations (observance of applicable notification periods required), statements of the facts, medical and hospital certificates and invoices, purchase invoices, etc.

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 with the exception of those in respect of permanent invalidity under the travel accident insurance are subsidiary. They shall only be provided if compensation cannot be obtained from other private or social insurances.

Article 10

Due date for compensation payment

1. Once the insurer’s obligation to pay has been determined in terms of reason and amount, the compensation payment shall be due 2 weeks thereafter.
2. If official investigations of 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.

Article 12

Subject matter of the insurance

The subject matter of the insurance is the journey booked at the time of conclusion 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 or is broken off for one of the following 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 they decisively cause/s incapacity to travel. Psychological 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. suddenly occurring severe pregnancy complications (confirmed by a medical specialist) of the insured person;

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

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

2. The insured event shall apply 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 point 1.

Article 14

Time scope of application

1. The insurance cover for cancellation benefits shall commence upon conclusion of the insurance and shall end upon commencement of the journey.

2. For travel interruption benefits, the insurance protection shall commence with the start of the journey and end with the booked end of the journey or upon prior expiry of the insurance.

3. 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 or early termination 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 12 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;

3. the reason for the cancellation of the journey;

3.1. is connected with one of the illnesses of the insured persons as named in 2.1 for which the insured persons have received in-patient treatment within the last 12 months preceding the start of the journey;

3.2. already existed or was foreseeable at the start of the journey;

4. the travel company withdraws from the travel agreement;

5. 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:

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

1.1. 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 mother-child-booklet, 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 assessment of the claim.

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 case of interruption to a journey;

2.1. the paid but unused parts of the journey (excluding the return ticket);

2.2. the additional travel costs incurred by the premature return. This includes the costs incurred through the unusability or only partial usability of booked return tickets or other travel documents. For the refund of return travel costs, the type and class of the means of transport shall be based on the quality booked.