

**PLEASE NOTE:** This document contains only the most important information relating to your insurance contract. The insurance policy, the Fact Sheet as well as the EUROPÄISCHE travel insurance conditions ERV-JGRVB 2014 provide for the complete pre-contractual and contractual information.

### What is this type of insurance?

Annual Business Travel-Cover Standard is a travel insurance for the first 42 days of each business trip during the agreed insurance year.



#### What is insured?

##### Travel luggage insurance

- ✓ Cover is provided for any damage to or loss of private or business luggage.
- ✓ We refund the current value in the amount of up to € 2,000.
- ✓ If your luggage is delayed at the destination, we refund any urgent replacement expenses in the amount of up to € 200.

##### Search and rescue

- ✓ In the event of an accident, distress at sea or in mountains, we refund the search and rescue costs up to € 40,000.

##### Travel medical insurance

- ✓ The insurance covers any acute illness or accident during a business trip abroad.
- ✓ We refund the costs for outpatient and inpatient treatment abroad up to € 500,000.
- ✓ We will organise your return transport and cover all costs in this connection to the extent this is medically reasonable and justifiable.

The insured sums shown apply for each business trip.

A business trip is deemed to be

- temporary professional absence of the insured employee upon the instruction of the company
- temporary professional absence of the independent contractor, managing director or management board member

from his place of residence or place where his normal workplace is situated.

Leisure activities undertaken during the business trip are included in the cover. Work-free days which are appended directly before or during or after the business trip at the same place are deemed to be a co-insured part of the business trip, provided the costs in respect of the extended stay and the premature/delayed arrival/departure are entirely paid by the company.

Depending on the chosen tariff can be insured:

- Single: applies for certain employees of a company (max. 7 persons per policy)
- Flat rate: applies for all employees of a company (max. 60 employees; max. 750 travel days per year)

Independent contractors, management board members, managing directors and all employees who are in a non terminated employment relationship with the company during the insurance period are deemed to be employees.



#### What is not insured?

##### General

- ✗ deliberate or gross negligent acts by the insured person
- ✗ journeys which have been undertaken in spite of travel warnings
- ✗ strike or official orders
- ✗ considerable impairment due to alcohol, addictive drugs or medicaments
- ✗ field work activity

##### Travel luggage insurance

- ✗ events which are caused by own-fault
- ✗ any damage occurring during the use of the luggage
- ✗ items which the insured person is transporting or safe-guarding on a commercial basis
- ✗ trade goods

##### Travel medical insurance

- ✗ the foreseeable deterioration or the planned treatment of an existing illness
- ✗ existing illness which has been treated on an outpatient basis in the last six months or on an inpatient basis in the last nine months before the trip is started
- ✗ treatments that are the exclusive or partial reason for the trip
- ✗ exercise of the following activities: police, surveillance and security services; mining; artistry; stuntman; handling explosive substances; handling electrical energy
- ✗ expeditions, extreme sports, professional sports, motor sports as well as the participation in national and international sports competitions



#### Are there any restrictions on cover?

##### Travel luggage insurance

- ! for jewellery, watches, furs, technical devices
- ! for items left on top or inside of unattended vehicles

##### Travel medical insurance

- ! if the social health insurance fails to pay benefits: 20% excess applies to treatments costs as well as costs of transport to the hospital and transfer costs
- ! maximum cover of up to € 40,000 if an existing illness is unexpectedly becoming medically acute
- ! in the case of unexpected commencement of war, civil war, war-like conditions or internal unrest, cover applies until immediate departure, however, no longer than 14 days
- ! Diving only with valid authorisation and to a depth of not more than 40m, mountaineering up to 5,000m sea level
- ! use of air vehicles only as passenger on a power-driven aircraft, which are authorised to carry out passenger transportation services



#### Where am I covered?

- ✓ You are covered **worldwide**.  
Medical benefits cover only applies abroad.  
The country in which you have your place of residence or social insurance is regarded as your home country.



#### What are my obligations?

- The insurer must be immediately notified of any insured event and losses must be kept at a minimum.
- You are obliged to contribute to the determination of the facts. In particular, you must provide information as well as the original documents.
- If an event is covered by travel medical insurance, you must contact the insurer's 24-hour emergency number immediately prior to any treatment on an inpatient basis or any transport home.



#### When and how do I pay?

The annual premium must be paid timely in advance and in accordance with the agreed method of payment.



#### When does the cover start and end?

Cover starts with the agreed date as stated in the insurance contract, applies for one year and renews for a further year, if the insurance contract is not terminated one month before expiry of the insurance year at the latest. Insurance cover is subject to your complete payment of the premium within the specified deadline.

The insurance cover for each business trip starts with the leaving of the town of residence or of second residence or of the place of regular work, and ends with the return to such place, the prior expiry of the insurance or at the end of the 42<sup>nd</sup> day of travel.



#### How do I cancel the contract?

The insurance contract can be terminated by either contracting party upon expiry of each insurance year, subject to the observance of a notice period of one month.

Furthermore, the contract can be prematurely terminated for other reasons, e.g. in the event of a claim.

This insurance product information document is based on the Commission Implementing Regulation (EU) 2017/1469 of 11 August 2017 implementing Directive (EU) 2016/97 of the European parliament and Council of 20 January 2016 on insurance distribution.

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