

**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-JRVB 2014 provide for the complete pre-contractual and contractual information.

## What is this type of insurance?

Annual-Complete-Cover Standard is a travel and trip cancellation insurance for all trips during the agreed insurance year.



### What is insured?

#### Trip cancellation and trip interruption insurance

- ✓ If a trip has not been commenced or the trip is interrupted.
- The following are insured events:
  - ✓ unexpected serious illness
  - ✓ serious physical injury caused by an accident
  - ✓ death
  - ✓ pregnancy and pregnancy complications
  - ✓ serious damage to the property at the place of residence as a result of an act of God, fire, burst water pipes or criminal acts
- ✓ If a trip has not been commenced, we pay the cancellation costs due under the respective contract up to the amount of the insured journey costs.
- ✓ If a trip has been cancelled, we pay the unused travel services up to the amount of the insured journey costs as well as the additional return journey costs.

#### Travel luggage insurance

- ✓ Cover is provided for any damage to or loss of private luggage.
- ✓ We refund the current value in connection with a single insurance policy in the amount of up to € 2,000 and in case of a family insurance policy in the amount of up to € 4,000.
- ✓ If your luggage is delayed at the destination, we refund any urgent replacement expenses in the case of a single insurance policy in the amount of up to € 200 and in the case of a family insurance policy in the amount of up to € 400.

#### 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 journey 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.

#### Additionally can be insured:

- ✓ Increased insured sum (trip cancellation and trip interruption)
- ✓ Business luggage (travel luggage)
- ✓ Professional manual activity (medical services abroad)

Additional benefits, the insured sum for trip cancellation and trip interruption and the maximum insured duration per trip (42 or 84 days) are agreed with you in the insurance contract. The insured sums shown apply for each trip.



### 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

#### Trip cancellation and trip interruption insurance

- ✗ if the reason for the trip cancellation or interruption already existed or was foreseeable
- ✗ 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 policy is taken out (in the event of trip cancellation) or before the trip is started (in the event of trip interruption)

#### Travel luggage insurance

- ✗ events which are caused by own-fault
- ✗ any damage occurring during the use of the luggage

#### 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
- ✗ increased risk of accident as a result of physical work
- ✗ 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
- ! regarding camping and caravanning

#### 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.
- Trip cancellation insurance: Upon the occurrence of an insured event you must immediately cancel the trip, however, at the latest, in the moment such insured event increases the cancellation costs.
- 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.

For journeys which have been booked before insurance has been taken out, cover for trip cancellation begins at the earliest on the 10th day following conclusion of insurance (except in cases of accident, death or act of God), but not before the agreed start of the contract.

The insurance cover during a journey 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 when the maximum insured duration of travel has been attained.



### 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.

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