

PLEASE NOTE: This document contains only the most important information relating to your insurance contract. The insurance policy, the Coverage Description as well as the EUROPÄISCHE travel insurance conditions ERV-RVB 2024 provide for the complete pre-contractual and contractual information.

What is this type of insurance?

Annual-CompleteCover 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 (non-exhaustive list):
- ✓ unexpected illness also due to pandemics and epidemics
- ✓ physical injury caused by an accident
- ✓ death
- ✓ pregnancy and pregnancy complications
- ✓ significant property damage to one of your residences as a result of natural events, fire, burst water pipes or a criminal act
- ✓ If you cannot commence your trip, we will reimburse the cancellation costs you owe under the travel contract up to the insured trip price.
- ✓ 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 new value in connection with a single insurance policy in the amount of up to € 3,500 and in case of a family insurance policy in the amount of up to € 7,000.
- ✓ If your luggage is delayed at the destination, we refund any necessary replacement expenses depending on the duration of the delay – in the case of a single insurance policy in the amount of up to € 750 and in the case of a family insurance policy in the amount of up to € 1,500.

Search and rescue

- ✓ In the event of an accident, distress at sea or in mountains, we refund the search and rescue costs up to € 80,000.

Travel medical insurance

- ✓ The insurance covers any unexpected acute illness also due to pandemics and epidemics or accident during a journey abroad.
- ✓ We refund the costs for outpatient and inpatient treatment abroad up to € 1,000,000.
- ✓ We will organise your return transport if medically necessary and cover all costs incurred.

Travel personal liability

- ✓ The insurance covers the payment of justified claims for damages or the costs of defence against unjustified claims for damages in connection with any damages caused by the insured person as a private person as a lump sum of up to € 500,000.

Additionally can be insured:

- ✓ Business luggage (travel luggage)
- ✓ Professional manual work (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
- ✗ war, civil war, war-like conditions or civil unrest
- ✗ journeys which have been undertaken in spite of travel warnings
- ✗ considerable impairment due to alcohol, addictive drugs or medicaments

Trip cancellation and trip interruption insurance

- ✗ if the reason for trip cancellation had already occurred or was foreseeable at the time the insurance was taken out or the reason for trip curtailment had already occurred or was foreseeable at the time the trip started

Travel luggage insurance

- ✗ events which are caused by own-fault
- ✗ any damage occurring during the use of the luggage
- ✗ objects serving the pursuit of a profession

Travel medical insurance

- ✗ exercise of a manual activity in the course of business
- ✗ travelling in undeveloped or unexplored areas, professional sports, motor sports as well as the participation in national and international sports competitions



Are there any restrictions on cover?

Trip cancellation and trip interruption insurance

- ! The occurrence of a pregnancy is only insured if the insurance was taken out within 3 days of booking the trip.

Travel luggage insurance

- ! for jewellery, watches, furs, technical devices
- ! for items left on top or inside of unattended vehicles
- ! regarding camping and caravanning
- ! for items more than 2 years after purchase reimbursement of current value

Travel medical insurance

- ! provided that social insurance exists and the claims are not asserted: 20% excess applies to treatments costs as well as costs of transport to the hospital and transfer costs
- ! maximum cover of up to € 500,000 if an existing illness is unexpectedly becoming medically acute
- ! diving only with valid authorisation and to a depth of not more than 40m, mountaineering up to 6000m sea level
- ! use of air vehicles only as passenger on a power-driven aircraft, which are authorised to carry out passenger transportation services, parachuting and paragliding

Travel personal liability

- ! damage to rented property (incl. inventory) up to € 25,000.



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 do not apply in the home country.

The country in which you have your main place of residence or a second place of residence is deemed to be domestic (home country).



What are my obligations?

- You must notify the insurer of the occurrence of the insured event as soon as possible after you have become aware of it and provide the insurer with comprehensive information about the event and the extent of the loss.
- If an insured reason for trip cancellation occurs, you must cancel the trip as soon as possible to limit the cancellation costs as far as possible.
- Where possible, you must help to establish the facts of the claim, must provide the insurer with all relevant information truthfully and must allow any reasonable investigation into the cause and the extent of the insurer's liability.
- If in-patient or repeated day-care or out-patient treatment, transport home, repatriation of deceased persons or funerals at the place of the incident become necessary, the insurer's 24-hour emergency number must be contacted as soon as possible in order to obtain any instructions from the insurer.



When and how do I pay?

The first premium must be paid by the policyholder within 14 days of conclusion of the insurance contract and after the request to pay the premium.



When does the cover start and end?

Insurance cover is subject to your complete payment of the premium within the specified deadline.

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

For trips which have been booked before insurance has been taken out, if the insurance is concluded later than 3 days after booking the trip, **cover for trip cancellation** begins at the earliest on the 10th day following conclusion of insurance (excluding accident, death or act of God).

For **all other insurance benefits**, the insurance cover for each trip in the insurance period begins at the start of the trip and ends

- on return from your trip or
- when the maximum insured duration of travel has been attained or
- with prior expiry of the insurance.



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.

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