

**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 2023 provide for the complete pre-contractual and contractual information.

## What is this type of insurance?

CompleteCover is a travel and trip cancellation insurance for one trip.



### 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 serious illness also due to pandemics and epidemics
- ✓ serious 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 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 urgent 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 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.



### 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?

Depending on your selection of the relevant tariff you are covered “worldwide” or in “Europe”.

- ✓ The tariff “Europe” covers geographical Europe, all the Mediterranean states and islands, Jordan, Madeira, the Azores and the Canary Islands, with the exception of Belarus, Russia, Syria and Crimea.
- ✓ The tariff “worldwide” applies globally, with the exception of Afghanistan, Belarus, Myanmar (Burma), Iran, Crimea, North Korea, Russia, Syria and Venezuela.

Medical benefits cover do not apply in the home country.

The country in which you have your main 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, day-care or repeated out-patient treatment, transport home, repatriation of deceased persons or funerals at the place of the event become necessary, the insurer’s 24-hour emergency number must be contacted as soon as possible to obtain any instructions from the insurer.



### When and how do I pay?

The premium is payable once and immediately on conclusion of the insurance contract in accordance with the agreed method of payment..



### When does the cover start and end?

Only trips with a duration of up to 31 days are insured.  
Insurance cover is subject to payment of the premium.

**Trip cancellation insurance:** Insurance cover is provided from the taking out of the insurance.

If the policy is taken out later than 3 days after the booking date, trip cancellation insurance cover is only provided for events that occur from the 10th day after the insurance is taken out (excluding accident, death or acts of God).

For **all other insurance benefits**, the insurance cover begins at the start of the trip.

The insurance cover ends on return from your trip or on earlier expiry of the insurance.



### How do I cancel the contract?

The insurance contract terminates automatically at the end of the trip or if the maximum duration of an insured trip is exceeded (31 days).

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