

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 insurance conditions ERV-RVB 2013 in the version Special conditions for Flight Ticket Cancellation Cover provide for the complete pre-contractual information.

What is this type of insurance?

Flight Ticket Cancellation Cover is a cancellation insurance for a flight.



What is insured?

- ✓ If a flight has not been commenced.
The following are insured reasons:
- ✓ unexpected serious illness
- ✓ serious physical injury caused by an accident
- ✓ death
- ✓ pregnancy complications
- ✓ serious damage to the property at the place of residence as a result of an act of God or the criminal act of a third party
- ✓ If a flight has not been commenced, we pay the cancellation costs due under the respective contract up to the amount of the insured price of the flight ticket.



What is not insured?

- ✗ 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
- ✗ if the reason for cancellation already existed or was foreseeable at the time of the conclusion of the contract
- ✗ 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



Are there any restrictions on cover?

- ! The agreed insured amount constitutes the maximum payment by the insurer for all insured events.



Where am I covered?

- ✓ You are covered **worldwide**.



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.
- 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.



When and how do I pay?

The premium is a one-off premium and must be paid when the policy is taken out and in accordance with the agreed method of payment.



When does the cover start and end?

The insurance cover shall apply to a booked flight. Insurance cover is subject to payment of the premium. Insurance cover is provided from the taking out of the insurance. If the policy is taken out after the booking date, only such events are insured that occur after the 10th day after the insurance has been taken out (with the exception of accidents, death or acts of God). Insurance cover terminates upon commencement of your insured journey.



How do I cancel the contract?

The insurance contract terminates automatically at the start of the booked flight.

**Flight Ticket Cancellation Cover
Insurance Product Information Document**



Company: Europäische Reiseversicherung AG, Vienna

Product: Flight Ticket Cancellation Cover

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.

Europäische Reiseversicherung AG, Registered office in Vienna, Kratochwjlestraße 4, A-1220 Vienna.

Phone: +43/1/317 25 00, E-Mail: info@europaeische.at, www.europaeische.at

Commercial reg. HG Wien FN 55418y, UID-Nr. ATU 15362408

Supervisory authority: FMA Financial Market Authority, Department: Insurance Supervision, Otto-Wagner-Platz 5, A-1090 Vienna.

Europäische Reiseversicherung AG belongs to the Group of Assicurazioni Generali S.p.A., Trieste, which is registered in the register of insurance groups of IVASS under no. 026.