

**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-RVB Hotel Industry 2012 provide for the complete pre-contractual and contractual information.

### What is this type of insurance?

Hotel Cancellation Premium is a cancellation and accident insurance for one hotel stay.



#### 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.

##### Search and rescue

- ✓ In the event of an accident, distress at sea or in mountains, we refund the search and rescue costs up to € 7,500.

##### Benefits following an accident

- ✓ In case of a physical injury as a result of an accident during the booked trip, we refund the necessary, proven costs in respect of hospital transport up to 100%, for initial medical treatment and home transport up to € 1,000.



#### What is not insured?

##### General

- ✗ deliberate or gross negligent acts by the insured person
- ✗ strike or official orders
- ✗ considerable impairment due to alcohol, addictive drugs or medicaments

##### 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)



#### Are there any restrictions on cover?

##### General

- ! The benefits are limited at each insured event with the agreed sum insured.

##### Benefits following an accident

- ! € 100.- excess in case of initial medical treatment
- ! use of aircraft, only as a passenger in a motor aircraft for which a passenger transport permit has been obtained.



#### Where am I covered?

- ✓ You are covered in **Europe**.  
The tariff "Europe" covers Europe in the geographical sense, all Mediterranean states and islands, Jordan, Madeira, and the Canary Island.



#### 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?**

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 insurance is taken out on the basis of an insurance offer which has been sent with the booking confirmation, insurance taken out not later than five days after the journey is booked is deemed to have been taken out at the same time as the journey is booked.

If the insurance is not taken out at the same time as the journey is booked, cover for trip cancellation benefits does not start until the 10th day following conclusion of insurance (except in cases of accident, death or act of God).

In relation to **any further insurance benefits**, insurance cover is provided upon the commencement of the journey and ends upon returning to such place or the prior 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).

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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