

Cancellation, accident and luggage insurance for a school trip

Insurance Product Information Document

Company: Europäische Reiseversicherung AG, Vienna

Product: SchoolTripsCover



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 for SchoolTripsCover provide for the complete pre-contractual and contractual information.

What is this type of insurance?

SchoolTripsCover is cancellation, accident and luggage insurance for pupils up to the age of 21 and their accompanying persons (teachers, etc.) during school trips and student camps in Austria.



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
- ✓ failure to pass the school-leaving certificate examination or a similar final examination for a course of school education lasting at least 3 years
- ✓ non advancement of a pupil to the next school grade in case of class trips
- ✓ unexpected change of school or leaving of school before the travel date
- ✓ 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.

Travel luggage insurance

- ✓ Cover is provided for any damage to or loss of luggage.
- ✓ We refund the new value value 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 € 7,500.

Benefits following an accident

- ✓ In the event of an accident, we replace a home transport or an on-site visit to the sick up to € 1,000, if a hospital stay of more than 5 days is expected.



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



Are there any restrictions on cover?

General

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

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

Benefits following an accident

- ! use of aircraft, only as a passenger in a motor aircraft for which a passenger transport permit has been obtained

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Where am I covered?

- ✓ The insurance cover applies to trips in Austria.
When arriving from a neighboring country, there is insurance cover on the direct arrival and departure route.



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).

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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