

## Information about your right of withdrawal

You may withdraw your insurance contract within 14 days without giving reasons, by email or letter.

The withdrawal period starts when you are informed that the insurance contract has started (i.e. you receive the insurance policy), but not before you have received the insurance policy and the terms of the policy, including the conditions for how the premiums are set and changed and this information about your right of withdrawal.

Send your notice of withdrawal to:

Europäische Reiseversicherung AG  
Kratohwjllestraße 4  
A-1220 Wien  
E-Mail: [info@europaeische.at](mailto:info@europaeische.at)

To withdraw within the withdrawal period, you only need to send your notice of withdrawal before the end of the withdrawal period. The notice shall also apply if it is received by your insurance agent (employed sales representative of the insurer or selfemployed insurance agent).

Upon withdrawal, any insurance cover already provided and your future obligations under the insurance contract shall end. If the insurance provider has already provided cover, it shall be entitled to a premium for the period of cover before withdrawal. If you have already paid premiums to the insurance provider that exceed this premium for cover before withdrawal, the insurer must repay those premiums to you without deductions.

Your right of withdrawal expires at the latest one month after you have received the insurance policy with this information about the right of withdrawal.