

## Prestations

Annulation du voyage	
1. Frais d'annulation si le voyage n'a pas lieu	d'un montant égal à la valeur du voyage choisi (pas de franchise) <b>motifs d'annulation élargis</b>
Pour les voyages déjà réservés avant le jour de la souscription de l'assurance, la couverture de l'assurance pour la prestation 1 ne prend effet que le 10 <sup>ème</sup> jour après la souscription de l'assurance (sauf en cas d'accident, de décès ou d'événement naturel).	
Interruption du voyage	
2. Dédommagement concernant les prestations réservées et non utilisées	d'un montant égal à la valeur du voyage choisi
Report du voyage à une date ultérieure	
3. Remboursement des frais supplémentaires d'hébergement et de pension complète pendant le voyage	jusqu'à € 400,-
Prolongation involontaire des vacances	
4. Remboursement des frais supplémentaires d'hébergement et de pension complète engendrée sur place	jusqu'à € 2.000,-
Recherche et évacuation y compris évacuation par hélicoptère	
5. Frais de recherche et d'évacuation en cas d'accident, de détresse en montage ou en mer	jusqu'à € 7.500,-
Prestations après un accident	
6. Transport à l'hôpital	jusqu'à 100%
7. Frais des soins médicaux d'urgence	jusqu'à € 1.000,- (franchise de € 100,-)
8. Transport à domicile ou bien frais supplémentaires de rapatriement	jusqu'à € 1.000,-
9. Rapatriement du véhicule après défaillance du conducteur	jusqu'à € 1.000,-
10. Dédommagement pour plâtre	€ 50,- par jour restant
<b>Appel d'urgence et assistance immédiate 24h sur 24</b>	<b>oui</b>

La couverture d'assurance est valable pour un voyage durant jusqu'à 31 jours en Europe. Les conditions d'assurance voyage de l'EUROPÄISCHE travel insurance conditions (Hotel Industry) 2012 (ERV-RVB Hotel Industry 2012) en anglaises qui figurent aux pages suivantes constituent la base du contrat. Toutes les prestations d'assurance sont subsidiaires.

**Assureur :** Europäische Reiseversicherung AG, Kratochwjlestraße 4, A-1220 Vienne. Tél. +43/1/317 25 00-73930, Fax +43/1/319 93 67. E-Mail: info@europaeische.at, www.europaeische.at. Siège à Vienne, Registre des sociétés HG Wien FN 55418y, DVR-Nr. 0490083. La société fait partie du groupe des Assicurazioni Generali S.p.A., Trieste, enregistré au registre des groupes d'assurance du IVASS sous le numéro 026. Autorité de surveillance : FMA (Surveillance des marchés financiers), Secteur : Surveillance des assurances, Otto-Wagner-Platz 5, A-1090 Vienne.

## Primes

pour un voyage jusqu'à 31 jours en Europe

Montant du voyage jusqu'à	Prime	Montant du voyage jusqu'à	Prime
€ 200,-	€ 15,-	€ 3.000,-	€ 185,-
€ 300,-	€ 20,-	€ 3.500,-	€ 214,-
€ 400,-	€ 26,-	€ 4.000,-	€ 242,-
€ 500,-	€ 33,-	€ 4.500,-	€ 270,-
€ 600,-	€ 39,-	€ 5.000,-	€ 300,-
€ 800,-	€ 52,-	€ 6.000,-	€ 360,-
€ 1.000,-	€ 65,-	€ 7.000,-	€ 420,-
€ 1.200,-	€ 78,-	€ 8.000,-	€ 480,-
€ 1.400,-	€ 90,-	€ 9.000,-	€ 540,-
€ 1.600,-	€ 102,-	€ 10.000,-	€ 600,-
€ 1.800,-	€ 114,-	€ 12.000,-	€ 780,-
€ 2.000,-	€ 125,-	€ 15.000,-	€ 975,-
€ 2.500,-	€ 155,-		

### Appel d'urgence 24 heures sur 24

Tél. +43/1/50 444 00

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E-Mail: hotelschaden@europaeische.at  
www.europaeische.at

Si vous souscrivez l'Annulation Hôtel Premium pour plusieurs personnes voyageant ensemble, veuillez choisir la prime pour la valeur du voyage (compris les services supplémentaires réservés et les frais de voyage) de toutes les personnes. Nous vous prions de noter que le montant maximal assuré pour annulation du voyage se monte à € 15.000,- par réservation/sinistre. Des montants assurés plus élevés ne sont valables qu'avec l'accord écrit de l'Europäische.

## Motifs d'annulation / d'interruption du voyage pris en compte par l'assurance

Les événements suivants constituent des motifs d'annulation ou d'interruption du voyage pris en compte par l'assurance si vous ne pouvez pas effectuer le voyage ou devez l'interrompre de manière imprévue pour ces motifs :

- Maladie grave et imprévue, blessure corporelle grave à la suite d'un accident, intolérance à une vaccination ou décès ;
- Déchassement d'articulations implantées ;
- Maladie grave et imprévue, blessure corporelle grave à la suite d'un accident ou décès (aussi suicide) d'un membre de la famille nécessitant votre présence urgente ;
- Grossesse si celle-ci n'a été établie qu'après la réservation du voyage ou bien s'il y a des complications graves jusqu'à et y compris le 35<sup>e</sup> Semaine de la grossesse ;
- Dommage important sur votre propriété à votre domicile à la suite d'un événement naturel (p.ex. inondation, tempête), incendie, rupture de canalisation ou bien délit d'un tiers nécessitant votre présence urgente ;
- Perte de votre emploi non imputable à une faute de votre part suite au licenciement par l'employeur ;
- Convocation au service militaire ou au service civil ;
- Dépôt de la demande de divorce ou bien en cas de partenariat enregistré dépôt de la demande de dissolution avant le voyage commun des époux ou des partenaires ;
- Dissolution de la communauté de vie (avec même adresse enregistrée depuis 6 mois) par abandon du domicile commun avant le voyage en commun des concubins ;
- Echec au baccalauréat ou bien à un examen semblable sanctionnant une formation scolaire d'au moins 3 ans ;
- Réception d'une citation à comparaître inopinée.

Vous trouverez à la page suivante les motifs d'annulation élargis pour Annulation Hôtel Premium.

## Annulation Hôtel Premium: motifs d'annulation élargis

Dans Annulation Hôtel Premium, les motifs d'annulation suivants du voyage sont aussi pris en compte par l'assurance :

- Rupture de prothèses ;
- Transplantation d'organe en tant que donneur ou receveur ;
- Maladie grave et imprévue, blessure corporelle grave en raison d'un accident ou bien décès de la personne de garde de membres de la famille mineurs ou dépendants nécessitant votre présence urgente dans la commune d'origine ;
- Maladie grave et imprévue, blessure corporelle grave en raison d'un accident ou bien décès du collaborateur ou collègue vous remplaçant, nécessitant votre présence dans la commune d'origine ;
- Démission du collaborateur ou collègue vous remplaçant, nécessitant votre présence dans la commune d'origine ;
- Dissolution de la communauté de vie (existant depuis au moins 6 mois, même sans domicile commun) avant le voyage commun des conjoints (déclaration sous la foi du serment nécessaire du conjoint concerné);
- Enlèvement ou disparition d'un membre de la famille ;
- Délit sous menace ou bien utilisation de la force contre la personne assurée ;
- Dommage financier important (supérieur à € 5.000,-) en raison d'un délit sur les biens (vol, dégradation matérielle etc.) ou accident dans le mois précédant le commencement du voyage ;
- Vol des billets, passeport ou permis de conduire nécessaires pour le voyage ;
- Dégradation ou vol du véhicule privé de la personne assurée avec laquelle il voulait entreprendre le voyage immédiatement avant ou pendant le voyage ;
- Accident de la circulation avec le véhicule privé sur le chemin direct de la gare/de l'aéroport/du port ;
- Maladie grave et imprévue ou bien blessure corporelle grave en raison d'un accident du chien, chat ou cheval (animaux domestiques) de la personne assurée nécessitant sa présence d'urgence pour le soigner ;
- Aide de voisinage apportée par la personne assurée en cas de catastrophe ;
- Aide en cas de catastrophe en tant que membre des pompiers ou des services de secours ;
- Convocation à un exercice militaire ;
- Commencement imprévu d'un nouveau contrat de travail dans la mesure où le voyage assuré tombe dans les 6 premiers mois de cette nouvelle activité professionnelle ;
- Echec à un examen (école/université) lorsque l'examen de rattrapage tombe de manière imprévue pendant la période du voyage ;
- Redoublement d'un élève en cas de voyages de classe ;
- Echec à une classe terminale d'une formation scolaire d'au moins 3 ans directement avant le voyage ;
- Annulation du mariage qui était le motif du voyage (un maximum de € 40.000,- est remboursé par mariage annulé).

Membres de la famille doit être le conjoint (ou partenaire de vie enregistré ou concubin dans un ménage commun), les enfants (enfants du conjoint, les enfants la loi, petits-enfants, enfants adoptifs), les parents (beaux-parents, beaux-parents la loi, les grands-parents, les parents nourriciers), les frères et sœurs et beaux-frères et sœurs de la loi en droit de la personne assurée, dans le cas du partenaire de vie enregistré ou concubin dans un ménage commun ainsi que leurs enfants, les parents et frères et sœurs.

## Restrictions à la couverture

### Annulation / Interruption du voyage

Il n'y a pas de couverture entre autres lorsque le motif d'annulation / d'interruption du voyage

- était déjà préalable ou était prévisible ;
  - se trouve en rapport avec une maladie existante de la personne assurée ou d'une personne à risque (p.ex. membre de la famille), si cette maladie a été traitée
    - de manière ambulatoire au cours des 6 derniers mois ou bien
    - stationnaire au cours des 9 derniers mois
- avant la souscription de l'assurance (en cas d'annulation du voyage) ou avant le début du voyage (en cas d'interruption du voyage (exception faite des examens de contrôle).

## Que faire en cas de sinistre ?

### Vous pouvez vous adresser à nous en allemand ou en anglais.

Dans les **cas**, veuillez prendre contact avec nous le plus rapidement possible :

- **Fax** : +43/1/319 93 67-73930
- **Courrier** : Europäische Reiseversicherung Service Center Kratochwjlestraße 4 A-1220 Vienne
- **E-mail**: hotelschaden@europaeische.at
- **Déclaration en ligne** sur le site [www.europaeische.at/en/claim](http://www.europaeische.at/en/claim)

En **cas de recherche et évacuation**, nous vous prions de prendre contact immédiatement avec nous au **numéro d'appel d'urgence 24 heures sur 24** :

**+43/1/50 444 00**

Si vous avez des **questions**, notre Service Center est à votre disposition du lundi au vendredi de 8h à 18h :  
Tél. +43/1/317 25 00-73930

Vous pouvez demander un **formulaire de sinistre** par téléphone, fax, courrier ou E-mail ou bien les télécharger depuis notre site Internet.

**Annulation du voyage** : Si vous ne pouvez pas effectuer le voyage, **veuillez procéder immédiatement** à l'annulation auprès de votre point de réservation (p.ex. hôtel, pension, etc.) et informer en même temps le Service Center de l'Europäische (par fax, courrier, E-Mail ou bien déclaration de sinistre en ligne).

Veillez indiquer les renseignements suivants : Prénom et nom, adresse, date du voyage, date et motif de l'annulation, confirmation de réservation et justificatif de l'assurance.

En cas de maladie ou d'accident, veuillez nous transmettre un certificat médical détaillé en utilisant le formulaire de dommage. Déposez l'arrêt maladie à votre caisse d'assurance maladie.

**Interruption du voyage** : En cas de maladie/d'accident, veuillez vous faire délivrer un certificat médical détaillé et un rapport d'accident avec le diagnostic.

**Report du voyage à une date ultérieure et prolongation imprévue des vacances** : Faites vous donner une attestation sur la cause du report (p.ex. certificat médical, attestation des autorités suite à un barrage routier, attestation d'accident, de panne etc.). Conservez les factures des frais induits (p.ex. hébergement).

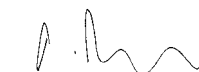
**Recherche et Evacuation** : Veuillez prévenir immédiatement le numéro d'appel d'urgence.

**Prestations après un accident** : Veuillez conserver les factures (frais de transport, de rapatriement du véhicule, frais des secours d'urgence y compris les documents du traitement etc.) et envoyez-les nous à votre retour avec la confirmation de réservation et le justificatif d'assurance.

Europäische Reiseversicherung AG  
Kratochwjlestraße 4, A-1220 Wien



Mag. Wolfgang Lackner



Mag. (FH) Andreas Sturmlechner

Please note: The official text is the German version of the EUROPÄISCHE travel insurance conditions (Hotel Industry) 2012 (ERV-RVB Hotel Industry 2012) the „EUROPÄISCHE Reiseversicherungsbedingungen Hotellerie 2012 (ERV-RVB Hotellerie 2012)“. Any discrepancies or differences created in the translation are not binding and have no legal effect for compliance or enforcement purposes.

## EUROPÄISCHE travel insurance conditions (Hotel Industry) 2012 (ERV-RVB Hotel Industry 2012)

Please note, that only those parts shall apply which correspond to the scope of benefits of your insurance package.

### I. General section

#### Article 1

##### Who is insured?

Insured persons are the persons specifically named in the proof of insurance.

#### Article 2

##### Where does the insurance cover apply?

The insurance cover shall apply in Europe in the geographical sense, the Mediterranean states and islands, Jordan, Madeira and the Canary Islands.

#### Article 3

##### When does the insurance cover apply?

1. The insurance cover shall apply to one journey up to the selected duration of insurance. The following provisions relating to the journey are to be applied accordingly to accommodation agreements also.
2. The insurance cover begins with the leaving of the town of residence or of second residence or of the place of work, and ends with the return to such place or the prior expiry of the insurance. Journeys between the aforementioned places are not covered by the insurance. The insurance cover for trip cancellation benefits shall commence upon conclusion of the insurance (in the case of conclusion by means of bank payment form, on the day after payment has been made, at 0.00 hrs.) and shall end upon the start of the trip.

#### Article 4

##### When does the insurance have to be taken out?

1. Insurance must be taken out before the start of the journey.
2. The insurance must be taken out at the same time as the journey is booked. 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 as described in Art. 14).
3. It is not possible to prolong the insurance protection after the start of the journey.

#### Article 5

##### When does the premium have to be paid?

The premium shall be paid upon conclusion of the insurance agreement.

#### Article 6

##### What is not insured (exclusions)?

No cover is provided in respect of events which

1. are caused deliberately or with gross negligence by the insured person. Deliberateness is also equivalent to an act or omission which must be expected to cause the damage with probability, the risk of which is however accepted;
2. occur in the context of participation in navy, military or air force services or operations;
3. are connected with war, civil war, war-like conditions and internal unrest and which occur on journeys which have been undertaken in spite of travel warnings issued by the Austrian Foreign Ministry. If the insured person is unexpectedly overtaken by any of these events during the insured trip, cover applies until immediate departure, and as a maximum until the 14th day after the start of the event in question. In any event no cover applies in respect of active participation in war, civil war, war-like conditions and internal unrest;
4. occur as a result of violence on the occasion of public gatherings or demonstrations if the insured person actively takes part therein;
5. are caused by strike;
6. are caused by the suicide or attempted suicide of the insured person;
7. occur in the context of participation in expeditions, or at altitudes of over 5,000 m above sea level;
8. are caused as a result of official orders;
9. occur when the insured person is exposed to an increased risk of accident as a result of physical work, working with machinery, handling substances which are corrosive, poisonous, highly flammable or explosive (not applicable in respect of trip cancellation). Normal activities in the context of a period of residence as an au pair and in the hospitality and hotel industry are insured in all cases;
10. are caused by the influence of ionising radiation within the meaning of the Radiation Protection Act as amended, or by nuclear energy;
11. are suffered by the insured person as a result of a significant impairment of his psychological and physical state of health due to alcohol, addictive drugs or medicaments;

12. result from the use of paragliders and hang-gliders (not applicable in respect of trip cancellation);
  13. arise in the context of participation in motor sports competitions (including points events and rallies), the training trips associated therewith, motorised journeys on racing tracks and motor sports events (not applicable in respect of trip cancellation);
  14. arise in the context of undertaking professional sports including training (this does not apply in respect of trip cancellation);
  15. occur in the course of participation in provincial, federal or international sports competitions and in official training for such events (not applicable in respect of trip cancellation);
  16. arise in the context of diving, if the insured person does not have any internationally valid authorisation for the depth in question except in the context of participation in a diving course with authorised diving instructors. In any event no cover is provided in the context of dives to a depth of more than 40 m (not applicable in respect of trip cancellation);
  17. occur in consequence of the exercise of an extreme sport or in connection with a particularly hazardous activity, if the activity in question is associated with a hazard which far exceeds the normal risk associated with a journey (not applicable in respect of trip cancellation).
- Alongside these general exclusions from insurance protection, specific exclusions are regulated in Articles 15 and 22.

#### Article 7

##### What do the sums insured mean?

1. The insured amount in each case constitutes the maximum payment by the insurer for all insured events before and during the insured trip.
2. In the event of the conclusion of two or more insurances whose respective insurance periods overlap each other, the insured sum is not multiplied.

#### Article 8

##### What obligations have to be observed to maintain the insurance cover (duties)?

The insured person must fulfil the following obligations, otherwise no payment will be made:

1. as far as possible avoid events insured against, keep any losses to a minimum, avoid unnecessary costs and follow any instructions given by the insurer;
2. immediately inform the insurer about the event insured against;
3. provide the insurer with full written information about the damaging event and the amount of the loss;
4. truthfully issue all expedient information to the insurer, and permit any reasonable investigation into the cause and the amount of the obligation to pay, in particular empower and authorise the authorities, doctors, hospitals, social and private insurers concerned with the event insured against to issue information;
5. in the event that damage has been caused by criminal acts, immediately notify the competent local security service, precisely describing the circumstances and stating the extent of the damage, and have a certificate of the notification made out;
6. hand over to the insurer, in the original, any evidence documenting the cause and amount of the obligation to pay, such as police reports, confirmations by airlines, doctors' and hospital certificates and invoices, proofs of purchase etc.

In addition to these general obligations, special obligations are set out in Art. 16.

In the event of the intentional violation of any obligation, the insurer is released from payment; in the event of grossly negligent violation, the insurer is released from payment only insofar as the violation has influenced the ascertainment of the event insured against or of the amount of the benefit, or has influenced the actual amount of the benefit.

#### Article 9

##### How do declarations have to be made?

Unless otherwise agreed, the written form is necessary for notifications and declarations of the insured to the insurer.

#### Article 10

##### What applies in the event of entitlements from other insurance policies (subsidiarity)?

All insurance benefits are subsidiary. They shall only be provided if compensation cannot be obtained from other private or social insurances.

#### Article 11

##### When is the compensation due?

1. Once the insurer's obligation to pay has been determined in terms of reason and amount, the compensation payment shall be due two weeks thereafter.
2. If official investigations or proceedings have been initiated in connection with the insured event, the insurer shall be entitled to raise a defence that the debt is not yet due until conclusion of such.

## Article 12

### When can insurance claims be assigned or pledged?

Insurance claims can only be assigned or pledged if they have been finally determined in terms of reason and amount.

## Article 13

### What law is applicable?

Austrian law applies insofar as is legally permissible.

## II. Special section

### A: Trip cancellation and trip interruption

## Article 14

### What is insured?

1. The subject matter of the insurance is the journey booked at the time of the conclusion of the insurance (e.g. hotel or rental arrangement). Additionally booked benefits and travel expenses can be insured.
  2. An insured event shall be if the insured person cannot commence or has to break off the trip for one of the following reasons
    - 2.1. unexpectedly occurring serious illness, serious physical injury caused by an accident, adverse reactions to a vaccination or death of the insured person, if that necessarily results in incapacity to take the booked trip (in the context of psychological complaints, only if hospital treatment is provided on an inpatient basis or treatment is provided by a psychiatric specialist);
    - 2.2. loosening of implanted joints in the insured person, if this necessarily results in incapacity to take the booked trip;
    - 2.3. pregnancy of the insured person, if the pregnancy is only determined after booking the journey. If the pregnancy has already been determined before the booking was made, the cancellation costs shall only be covered if severe pregnancy complications up to the 35th week of pregnancy inclusive (medical certificate necessary) occur;
    - 2.4. unexpected serious illness, serious physical injury caused by an accident or death (including suicide) of a family member or another person in a close personal relationship with the insured person (this person must be specifically named to the insurer in writing when the policy is taken out; per booking only one closely related person may be named), making the presence of the insured person absolutely necessary;
    - 2.5. serious damage to the property of the insured person at his place of residence as a result of acts of God (flood, storm etc.), fire, burst water pipes or the criminal act of a third party, making his presence absolutely necessary;
    - 2.6. loss of job without fault, as a result of notice of termination issued by the employer to the insured person;
    - 2.7. call-up of the insured person to basic military service or alternative civilian service, provided that the competent authority does not recognise the booked journey as a reason for postponing the call-up;
    - 2.8. submission of an action for divorce (the corresponding application for separation by mutual agreement) to the competent court immediately before the insured trip to be undertaken jointly by the spouses concerned;
    - 2.9. in the case of registered life partnerships, the submission of a petition for dissolution (in the case of amicable separation, the corresponding application) immediately before the insured trip to be taken jointly by the partners concerned;
    - 2.10. dissolution of the relationship of two partners living together (who have had the same registered address for at least six months) by the giving up of the joint residence immediately before the insured trip to be undertaken jointly by the partners concerned;
    - 2.11. failure to pass the school-leaving certificate examination, or a similar final examination for a course of school education lasting at least three years, by the insured person immediately before the date of an insured trip booked before the examination;
    - 2.12. receipt of an unexpected judicial summons of the insured person, provided that the competent court does not accept the journey booking as a reason for postponing the summons.
- Only in respect of "Hotelstorno Premium" insurance package, the following trip cancellation and trip interruption reasons (Sec. 2.13. to Sec. 2.32.) are covered:**
- 2.13. fracture of prostheses of the insured person, if this necessarily results in incapacity to undertake the booked trip;
  - 2.14. organ transplant of the insured person as donor or recipient;
  - 2.15. unexpected serious illness, serious physical injury caused by an accident or death of
    - an additional person in a close personal relationship (this person must be specifically named to the insurer in writing when the policy is taken out; consequently, a total of two closely related persons may be named per booking),
    - the person who has been entrusted, in place of the insured person and for the duration of the trip, with the care of family members who are of minority age or in need of care, and who are not co-travellers, if as a result the provision of such care is not possible,
    - the employee or colleague in the same company who is deputising for the insured for the duration of the trip, making the presence of the insured person at the place of residence absolutely necessary;
- 2.16. resignation of the employee or colleague in the same company who is deputising for the insured person for the duration of the trip, as a result of which the presence of the insured person at the home town or city is urgently necessary;
  - 2.17. dissolution of life partnership (existing for at least six months, not necessarily living at the same address) immediately before the insured joint trip of the partners affected (an affidavit must be provided by the affected partners);
  - 2.18. abduction or disappearance of a family member (police notification necessary);
  - 2.19. criminal act involving threat or use of force against the insured person;
  - 2.20. significant financial damage (valued at over € 5,000) to the property of the insured person as a result of a crime against property (theft, damage to property etc.) or accident within one month prior to the start of the trip;
  - 2.21. theft of travel tickets, passport (still valid for the booked trip) or driver's licence (for self-drive trips), if these are needed for the trip and replacements cannot be procured in time;
  - 2.22. damage caused by third parties or by an accident (not breakdown) or theft of the private vehicle of the insured person, with which the trip should be performed, before or during the direct arrival, if the trip cannot be carried out as planned as a result (repair not possible in time, replacement vehicle not available);
  - 2.23. traffic accident involving the private vehicle of the insured person on the direct way to the railway station/airport/port, if the booked regular departure for the insured trip is missed as a result;
  - 2.24. unexpected serious illness, serious physical injury caused by an accident or death of a dog, cat or horse (pets) whose permanent owner is the insured person, making the presence of the insured person absolutely necessary for the care of the pet;
  - 2.25. necessary neighbourly assistance by the insured person in the event of a disaster (flood, landslide, accumulation of flood debris, avalanche, earthquake, snow pressure, hurricane, landslip);
  - 2.26. necessary disaster aid by the insured person as a member of the fire service or rescue service;
  - 2.27. calling of the insured person to a military exercise of the Federal Army, provided the trip booking is not accepted as a reason for non participation;
  - 2.28. unforeseen taking up of a new employment relationship by the insured person, if the insured trip takes part in the first six months of the new professional activity; employment relationship designates an employment relationship between the employee and the employer which is subject to payment of social insurance contributions and is governed by an employment contract. Cover is provided in respect of employment relationships that are subject to payment of social insurance contributions and where the working week is at least 15 hours, envisaged for a period of at least one year;
  - 2.29. necessary repetition by the insured person of a failed examination at a school/university, if the repeat exam is unexpectedly held in the trip period or within 14 days of the planned end of the trip, and the trip has been booked before the date of the examination which has not been passed;
  - 2.30. non advancement of a pupil to the next school grade, if the trip in question is a class trip;
  - 2.31. failure in a final examination class of an educational course of at least 3 years' duration by the insured person, immediately before the travel date for the insured trip;
  - 2.32. cancellation of a wedding which was the reason for the insured person's trip. If several insurance contracts are concerned of the cancellation, a maximum of € 40,000 is reimbursed for each cancelled wedding.
3. The insured event shall apply to the insured person concerned and additionally for the following co-travelling persons with equivalent insurance:
    - family members of the insured person concerned;
    - per insured event a maximum of three further persons.Any person who is similarly insured for such events with Europäische Reiseversicherung AG Wien is deemed to have equivalent insurance.
  4. Family members shall be the spouse (or registered life partner or live-in partner in a joint household), the children (stepchildren, children-in-law, grandchildren, foster children), the parents (step parents, parents-in-law, grandparents, foster parents), the siblings and brothers-in-law and sisters-in-law of the insured person; in the case of registered life partner or live-in partner in a joint household also their children, parents and siblings.

## Article 15

### What is not insured (exclusions)?

No cover is provided if

1. the reason for the trip cancellation already existed or was foreseeable at the time of the conclusion of the insurance or the reason for the trip interruption already existed or was foreseeable at the start of the journey;
2. the reason for cancellation or curtailment is connected with an existing illness which has been treated
  - 2.1. on an outpatient basis in the last six months or
  - 2.2. on an inpatient basis in the last nine monthsbefore the policy is taken out (in the event of trip cancellation) or before the trip is started (in the event of trip interruption) (excluding check up examinations);
3. the travel company, the hotelier or the lessor withdraws from the travel agreement;

4. the specialist doctor/medical examiner (see Art. 16, Sec. 5.) instructed by the insurer does not confirm the incapacity to travel;
5. the reason for trip cancellation is connected with a pandemic or epidemic.

#### Article 16

##### **What obligations have to be observed to maintain the insurance cover (duties)?**

The insured person must

1. upon the occurrence of the reason for cancellation insured against, immediately cancel the trip, in order to keep the cancellation costs to a minimum;
2. report the event insured against to the insurer immediately, stating the reason for cancellation/interruption;
3. in the event of sickness or accident, have a corresponding confirmation made out immediately by the doctor providing treatments (in the case of interruption, the local doctor);
4. immediately send the following documents to the insurer:
  - proof of insurance;
  - for trip cancellation: cancellation costs invoice and claim form completed in full;
  - booking confirmation
  - unused or rebooked travel documents (e.g. flight tickets);
  - documents concerning the event insured against (e.g. mother/child pass, call-up order, petition for divorce, school leaving certificate, death certificate)
  - in the event of sickness or accident: detailed medical certificate or accident report (in the case of mental illness, this confirmation should be provided by a psychiatric specialist), sickness notification sent to your social insurance company and confirmation of medicines prescribed;
5. at the insurer's request, allow himself/herself to be examined by a doctor designated by the insurer.

#### Article 17

##### **How much is the compensation?**

The insurer shall refund up to the agreed insured sum

1. in the event of cancellation of the journey, the cancellation costs that were contractually due by the time of the occurrence of the insured event;
2. in the event of trip interruption the paid but unused parts of the insured trip;

No reimbursement is paid for gun fees and hunting licences in the context of hunting trips.

## **B: Delayed arrival and involuntary extension of holiday**

#### Article 18

##### **What costs are reimbursed in the event of delayed arrival?**

1. Insured event
 

An insured event has occurred if one of the following events occurs during the journey to the booked place of stay and as a result it is not possible to reach the place of stay on the booked date:

  - 1.1. accident or traffic accident of the insured;
  - 1.2. technical failure of the private vehicle used;
  - 1.3. delay of a public means of transport (including flight delay) of at least two hours (based on delayed arrival at the destination).  
No insurance cover is provided in the event of natural disasters, closing of airspace, closing of airports, closing of roads, traffic congestion, flight delays where connecting flight tickets have been booked and the minimum transfer times have not been observed;
  - 1.4. Road closure due to a local weather event (e.g. avalanche risk, flood debris, flooding).

Confirmation of the facts must be obtained from the airline, the transport provider or the competent authority.

2. Compensation
 

Reimbursement is provided for the necessary and proven additional costs in respect of overnight accommodation and meals up to the agreed insured sum (single cover). If the compensation arising from one event (e.g. the general weather situation) in respect of several insured events during one calendar week (Saturday to Friday) within the geographical scope as described in Art. 2 exceeds € 800,000 (cumulative claim limit), the compensation allocated to the individual insured is reduced in proportion. In this case the insurer is liable for the compensation arising from the individual contract according to the ratio of this cumulative claim limit to the sum of all compensation amounts arising from the insurance contracts concerned.

#### Article 19

##### **What costs are reimbursed in the event of involuntary extension of holiday?**

1. An insured event has occurred if the insured cannot end the booked stay as planned because:
  - 1.1. an accident has occurred,
  - 1.2. he has fallen ill, or
  - 1.3. a road has been closed due to a local weather event (e.g. avalanche risk, flood debris, flooding)

In the case of a road closure, confirmation must be obtained from the competent authority.

## 2. Compensation

The insurer reimburses the additional costs arising in the quality as booked up to the agreed insured sum (single cover). If the compensation arising from one event (e.g. the general weather situation) in respect of several insured events during one calendar week (Saturday to Friday) within the geographical scope as described in Art. 2 exceeds € 4,000,000 (cumulative claim limit), the compensation allocated to the individual insured is reduced in proportion. In this case the insurer is liable for the compensation arising from the individual contract according to the ratio of this cumulative claim limit to the sum of all compensation amounts arising from the insurance contracts concerned.

## **C: Search and Rescue, benefits following an accident**

#### Article 20

##### **Which search and rescue costs are refunded?**

1. Insured event
 

The insured person must be recovered because he has suffered an accident, is in distress in the mountains or at sea or there is a justified assumption of one of the situations.
2. Compensation
 

The insurer shall refund up to the agreed insured sum the proven costs of the search and rescue for the insured person and his transport to the nearest trafficable road or to the nearest hospital.

#### Article 21

##### **What is covered in the event of physical injury due to an accident?**

1. The insured event is the occurrence of physical injury to the insured as a result of an accident during the booked trip.
2. The insurer reimburses, up to the agreed insured sum, the necessary proven costs in respect of
  - 2.1. transport to the nearest hospital;
  - 2.2. initial medical treatment;
  - 2.3. home transport with medically suitable means of transport;
  - 2.4. return journey (travel costs) of the insured using the least expensive appropriate means of transport;
  - 2.5. transport of vehicle and luggage to the place of residence, if the vehicle is 50 km or more from the place of residence and the insured and the other persons travelling with the insured are not able to drive the vehicle.
3. If the insured suffers an accident during the booked trip and a rigid dressing (plaster cast) is applied on the basis of medical necessity, the insured receives € 50 for each remaining day of the booked holiday after the rigid dressing has been applied.
4. The doctor's and/or hospital bills must include the name and date of birth of the insured and the nature of the illness and treatment. The bills or receipts must be made out in German, English, Italian, Spanish or French, otherwise the costs of translation will be offset.
5. Payments will be made in Euros. Currencies will be converted on the basis of the proven exchange rate, provided the purchase of the currencies in question is proven. If no proof is provided in this regard, the exchange rate as stated in the Official Journal of the Austrian Fiscal Administration [Amtsblatt der österreichischen Finanzverwaltung] on the date of the insured event is applied.

#### Article 22

##### **What is not insured (exclusions)?**

No insurance cover is provided in respect of accidents

1. in the context of the use of aircraft, except as a passenger in a motor aircraft for which a passenger transport permit has been obtained. A passenger is deemed to be any person who is not causally connected with the operation of the aircraft, or a member of the crew, or exercising any professional activity by means of the aircraft;
2. in the context of driving land or water vehicles, if the driver does not possess the driver authorisation necessary for the use thereof in the country where the accident occurs. This applies even if the vehicle is not driven on roads where there is public traffic.