

Information for our customers and partners on COVID-19 insurance coverage

Status: January 12, 2022

The situation around COVID-19 is subject to ongoing changes. Please note the currently valid entry and residence regulations. A prerequisite for insurance cover with COVID-19 is that you fulfil the necessary requirements for leaving your place of residence, entry, transportation, or accommodation (in particular sufficient vaccination or immunisation) for the planned trip, as otherwise the trip would not be allowed to take place at all.

Cancellation protection with COVID-19

Cancellation costs in case you, as the insured customer, are unable to commence the trip,

- because you or an equivalently insured person travelling with you fall ill with COVID-19 or have a positive PCR test,
- because a close relative (*) or a person living in the same household falls ill with COVID-19 and your urgent presence is required,
- because you are quarantined as a contact person to a COVID-19-positive person by means of an official segregation order in accordance with the current legal provisions.

(*) Close relatives are defined as spouse (or registered partner or partner living in the same household), children (stepchildren, children-in-law, grandchildren, foster children, adopted children), parents (stepparents, parents-in-law, grandparents, foster parents, adopted parents), siblings, stepsiblings and brother-in-law/sister-in-law of the insured person - in case of a registered partner or partner living in the same household, additionally his/her children, parents and siblings.

However, there is no cancellation protection,

- if you do not wish to commence your stay because you wish to avoid quarantine at your place of origin on your return journey or on arrival in the destination area,
- if you cannot or do not want to start the travel because you are worried about an infection due to the increasing number of cases at your holiday destination,
- if a service provider (hotel, airline, etc.) cannot provide its services (e.g. due to lockdown) and the trip is cancelled for this reason.

Health insurance coverage with COVID-19

Please regard the travel information of the Austrian Ministry of Foreign Affairs www.bmeia.gv.at. There you will find current security advice and information on COVID-19 for your destination.

Safety levels differ according to safety instructions (up to and including safety level 4) with no effect on insurance coverage and travel warnings (safety levels 5 and 6) with implications for insurance coverage.

For countries without travel warning

In the event of a COVID-19 disease or a positive PCR-test result, insurance cover is provided to the extent of the insured medical benefits, e.g.

- for all medical treatment costs,
- for any additional return travel costs,
- for any additional accommodation costs (costs of extended stay) or additional quarantine accommodation costs.

For countries with travel warning due to COVID-19

There is no insurance cover during the trip for COVID-19, but insurance cover is provided for all other insured events.

For countries with travel warning for reasons other than COVID-19 (e.g., war, civil war)

There is generally no insurance cover during the trip.

Please be advised that due to the COVID-19 pandemic, medical care may be limited, and our services may not be of the usual quality. Due to high COVID-19 case numbers, medical care may be overloaded, and hospitals and the normal quality of care may not be available.

Inquiries and availability

We kindly ask you to mail all inquiries, in particular those concerning coronavirus and insurance coverage, directly to corona@europaeische.at. E-mails are usually processed by the sales team of Europäische on a daily basis.

www.europaeische.at