

Customer information

Information on the insurer

Who are we?

Your contracting partner is
ERGO Reiseversicherung AG (ERV),
Thomas-Dehler-Straße 2, 81737 Munich, Germany.

Chairman of the Supervisory Board: Dr. Clemens Muth
Board of Management: Richard Bader (Chairman),
Torsten Haase

Registered Office of Company: Munich
Commercial Register: Amtsgericht München
HRB 42 000, VAT Reg. No. DE129274536
Insurance Tax No. 802/V90802001324

What is our core business?

The core business of our Company is providing all types of travel insurance.

Information on the benefits

What insurance benefits do you receive?

The insurance covers the insured persons and trips as specified in the included tariffs. The scope of the insurance benefit is based on the agreed sum insured, the relevant loss or damage, an agreed excess and, where applicable, any existing underinsurance. You can find further details on the type and scope of our benefits in our Terms and Conditions. The Terms and Conditions specified in VB-ERV 2019 apply to this policy.

When will you receive payment?

Once we have determined our liability, you will receive the payment immediately.

What do you have to know about the premium?

The one-time premium is documented on the premium note or the travel confirmation for each insurance policy. It includes the relevant insurance tax. If your habitual residence is in Germany, the following applies: The insurance tax for property insurance is 19%. The Medical Travel Insurance and the Incoming Medical Insurance for Visitors from Abroad are exempt from insurance tax in acc. with § 4 No. 5 VersStG (German Insurance Tax Law), however, as part of an insurance package only if this part of the premium is shown separately. If your habitual residence is not in Germany, the insurance tax of the respective country applies. It is stated on the premium note. The premium is due immediately after conclusion of the insurance policy. It must be paid upon receipt of the insurance certificate.

Please note: No benefits will be paid if you are in arrears with the payment of the one-time premium when the insured event occurs.

Contact

If you have any questions on your insurance cover, our Service Centre will be pleased to assist you on

+49 89 4166-1727

from Monday to Friday between 7 a.m. and 9 p.m.
and Saturday between 9 a.m. and 4 p.m.

Email:

contact@ergo-reiseversicherung.de

Internet: www.ergo-reiseversicherung.de

Address: ERGO Reiseversicherung AG
Thomas-Dehler-Straße 2
81737 Munich, Germany

Information on the policy

How is the contract concluded?

When does your insurance cover begin?

The contract starts once the insurance has been taken out. Under the Travel Cancellation Insurance, your insurance cover begins when the insurance policy has been concluded. Under the Incoming Medical Insurance for Visitors from Abroad, your insurance cover begins with the agreed start of the insurance, but no earlier than when you enter the first host country. Under the other insurances, your insurance cover begins with the agreed start of the insurance, but no earlier than when the trip commences.

Can you revoke the conclusion of your policy?

You have the right to revoke insurance policies which have a term of at least one month. Please take note of the following revocation notice.

- Revocation notice -

Right of revocation:

You can revoke your contractual declaration in writing (e.g. letter, email) within 14 days without giving reasons. The period begins after you have received, in writing, the insurance policy, the contractual provisions, including the general terms and conditions of insurance, the additional information pursuant to § 7 par. 1 and 2 of the Insurance Contract Act (VVG) in conjunction with §§ 1 to 4 of the Decree on Information Duties (VVG-InfoV) and this revocation notice respectively; with contracts in electronic business transactions, however, not before the fulfilment of our obligations in accordance with § 312i par. 1 sentence 1 of the Civil Code (BGB) in conjunction with article 246c of the Introductory Act to the Civil Code (EGBGB). To comply with the revocation deadline, it is sufficient that you send the revocation within the specified period.

Send the revocation to:

ERGO Reiseversicherung AG
Postfach 800545, 81605 München, Deutschland
Email: contact@ergo-reiseversicherung.de

Consequences of revocation:

In the case of an effective revocation, the insurance cover ends and we reimburse you the portion of the premium outstanding after receipt of the revocation if you have consented to insurance cover beginning prior to the end of the revocation period. We reserve the right to withhold the portion of the premium that is allocated to the period until receipt of the revocation; this refers to the amount calculated pro rata per day.

Amounts to be repaid will be reimbursed immediately, at the latest 30 days after receipt of the revo-

cation. If insurance cover does not begin before the end of the period of revocation, the effective revocation means that payments received must be refunded and uses made thereof (e.g. interest) must be returned.

If you have exercised your right of revocation effectively in accordance with § 8 of the Insurance Contract Act (VVG), you are also no longer bound to any contract linked to the insurance contract. A linked contract exists if it has reference to the revoked contract and pertains a service provided by the insurer or a third party on the basis of an agreement between the third party and the insurer. A contractual penalty may be neither agreed nor claimed.

Special notes: Your right of revocation expires if the contract has been fully performed upon your explicit request both by you and by us, before you exercised your right of revocation.

- End of the Revocation Notice -

How can the contract be terminated?

When does your insurance cover end?

You do not have to cancel your policy. It expires automatically. Under the Travel Cancellation Insurance, your insurance cover ends when the trip commences. Under the Incoming Medical Insurance for Visitors from Abroad, your insurance cover ends with the agreed point in time, but no later than when you leave the host countries again. Under the other insurances, your insurance cover ends with the agreed point in time, but no later than when you have finished your trip.

What law will be applicable to the policy?

Where legally permitted, German law will apply to this insurance policy and preparations leading up to it.

At what court can you assert your claims?

If you would like to clarify any issues arising from the insurance policy with us in court, you can choose between these courts of jurisdiction: Munich or the court at your place of residence or your habitual residence at the time the complaint is filed.

What is the contract language?

What applies to declarations of intent?

The German language is relevant for the policy provisions and further information as well as the communication during the term of the contract. Declarations of intent must be in writing (e.g. letter, email). Verbal agreements are invalid.

What are your options when making complaints?

You have the option to send your questions or complaints to Bundesanstalt für Finanzdienstleistungsaufsicht (BaFin), Graurheindorfer Straße 108, 53117 Bonn. We do not participate in dispute settlement procedures before a consumer conciliation board.

Telephone Cancellation Advisory

Do you need to cancel your trip? If so, please use our special service in the Travel Cancellation Insurance.

Contact our telephone cancellation-advice centre before you cancel your trip. Our staff will support you concerning your decision to cancel and will check whether it is possible to delay the cancellation without financial risk.

Please call +49 89 4166-1839

**(Monday to Friday between 7 a.m. and 9 p.m.
and Saturday between 9 a.m. and 4 p.m.).**

Further information under

www.ergo-reiseversicherung.de/stornoberatung

A second chance for your holiday!

Information on data protection

Hereinafter please find information on the processing of your personal data and on the rights you have in accordance with applicable data protection law.

Who is responsible for data processing?

ERGO Reiseversicherung AG (ERV)
Thomas-Dehler-Straße 2
81737 Munich, Germany
Telephone: +49 89 4166-1727
Fax: +49 89 4166-2717
Email: contact@ergo-reiseversicherung.de

Should you have any questions, please contact our data protection officer at the above address or at: datschutz@ergo-reiseversicherung.de

For what purposes and on what legal basis will your data be processed?

We will process your personal data in accordance with the EU General Data Protection Regulation (GDPR), with the German Federal Data Protection Act (BDSG), with the relevant provisions of the Act on Insurance Contracts (VVG) and with any and all other relevant laws and regulations. In addition, our company accepted the "Code of conduct for the handling of personal data by the German insurance business" as binding, which sets out the above-stipulated laws and regulations in more detail and in a form that is tailored to the insurance business. If you would like to take out an insurance with our company, you will be obliged to disclose your personal data to us in order to allow us to conclude the contract and to assess the risks we are to accept. If an insurance contract is concluded, we shall process your data in order to issue the policy to you or to send you an invoice. In case of any damage and for the payment of insurance benefits, we shall require information in order to verify your insurance cover and to calculate the benefits you will receive. Without processing your personal data, an insurance contract cannot be concluded and/or executed.

In addition, we shall require your personal data in order to prepare insurance-specific statistics, e.g. for the development of new insurance tariffs or in order to fulfil regulatory requirements.

The legal basis for the processing of your personal data for precontractual and contractual purposes is article 6, para. 1b) of the GDPR. To the extent we require specific categories of personal data such as your health information, we shall obtain your consent in accordance with article 9, para. 2a) in conjunction with article 7 of the GDPR. The preparation of any statistics for such data categories shall be based on article 9, para. 2j) of the GDPR in conjunction with section 27 of the Federal Data Protection Act.

Another reason for the processing of your data is the protection of our legitimate interests or those of third parties (article 6, para. 1f) of the GDPR). This might be necessary:

- in order to guarantee IT security and IT operations;
 - in order to prevent and investigate criminal offences.
- In particular, we use data analyses in order to detect any indication of insurance fraud.

In addition thereto, we shall process your personal data in order to comply with our statutory obligations, including but not limited to regulatory requirements, retention obligations in accordance with trade and tax law or our obligation to provide advice. In such case, the legal basis for the processing of your data shall be the statutory regulations in conjunction with article 6, para. 1c) of the GDPR.

Who are the recipients of your personal data?

Brokers:

If you use the services of an insurance broker, such broker shall process your personal data to the extent such data are required in order to conclude and execute the relevant contract. The broker shall disclose such data to us. We shall also disclose data to the broker to the extent such broker needs information in order to provide you with services and advice regarding your insurance and financial services matters.

Third-party service providers:

We cooperate with certain third-party service providers in order to fulfil our statutory obligations. The list of service providers contains all companies with which

we maintain lasting business relationships. Please go to www.ergo-reiseversicherung.de for the most current version.

How long do we store your personal data?

We shall store your data during the term of your contract. In addition, we shall store your personal data in order to fulfil our statutory obligations to provide evidence and our statutory retention obligations. Such obligations result from the German Commercial Code, the Fiscal Code and the Money Laundering Act. The retention periods have a duration of up to ten years.

What rights do you have?

You have a right to request information on, correction and deletion of your data and to demand restrictions of processing. Upon request, we shall provide you with the data you disclosed to us in a structured, customary and machine-readable format. Please contact us at the above-stipulated address if you wish to inspect or change any of your data.

Do you have any complaints regarding the processing of your data?

Please contact our data protection officer as stipulated above or the competent regulatory authority for data protection. The regulatory authority for data protection competent for our company is:

Bayerisches Landesamt für Datenschutzaufsicht (BayLDA)
Promenade 27
91522 Ansbach

Are automated decisions in the individual case possible?

Based on the information you provide regarding any insured loss and on the data stored in connection with your contract as well as any information provided in this regard by a third party, if any, we will make a fully automated decision on our obligation to pay benefits. Such fully automated decisions are based on our company's regulations on the weighting of information.

Definitions / Information

Family / Couple:

A couple is considered as two adults.
A family is considered as a maximum of two adults, regardless of their relationship status, and children up to and including the age of 25. Children include the adults' own children, grandchildren and up to five accompanying children. There does not have to be a common place of residence. All insured persons must be named. The trip price is the total trip price for the family / couple.

Objects:

Objects such as holiday homes, caravans, rental cars, houseboats, chartered yachts, and motorail trains and ferries are insured at the total trip price. This also applies when additional travel services (e.g. outward and return journey) were booked.

Europe:

Europe, Mediterranean countries, Canary Islands, Azores, Madeira, Spitsbergen.

Host country:

Host country is deemed to refer to all European Union countries as well as Iceland, Liechtenstein, Norway and Switzerland. The country in which you have your habitual residence is not deemed to be a host country.

Terms and Conditions for Travel Insurance provided by ERGO Reiseversicherung AG (VB-ERV 2019)*

The provisions governing the **General Terms and Conditions**, the **glossary** and the provisions of the **special sections** apply collectively to your travel insurance with ERGO Reiseversicherung AG, hereinafter abbreviated to "ERV" or "we".

General Terms and Conditions

1. The policy holder and insured person

- 1.1 You are the policyholder if you concluded the insurance contract with us. You are then our contractual partner. If you insured yourself you are the policyholder and also the insured person at the same time. As the insured person you are covered by the insurance. This is conditional on you being named in the insurance documents or you belonging to the group of persons described therein. Have you insured another person? In this case you are the policyholder and the other person is the insured person.
- 1.2 You can conclude an insurance contract with us if your habitual residence or the registered office of your company is in Germany or another EU or EEA country.
- 1.3 Do you want to insure a risk period of up to four months? If so, notwithstanding section 1.2, you can conclude the insurance contract with us if you make the contractual declaration in Germany or another EU or EEA country.
- 1.4 If we ask, you must provide proof that the above requirements for the conclusion of the contract have been met. If you do not provide this proof, no insurance contract has been concluded despite payment of the premium.

2. For which trip do you have insurance cover?

You have insurance cover for your insured trip.

3. When does your insurance cover begin and end?

- 3.1 Your insurance cover under the Travel Cancellation Insurance (Part A) begins with the conclusion of the insurance policy and ends when the →trip commences.
 - 3.2 Under the Incoming Medical Insurance for Visitors from Abroad (Part G), your insurance cover begins with the agreed start of the insurance. Please note that your insurance cover commences at the earliest when you enter the first →host country. Your insurance cover ends at the agreed point in time, but no later than when you leave the →host countries again.
 - 3.3 Under the other insurance types, your insurance cover begins with the agreed start of the insurance, at the earliest however when the trip commences. Your insurance cover ends with the agreed point of time, but no later than when you have finished your trip.
 - 3.4 You are unable to finish your trip as scheduled for reasons beyond your control? In this case, your insurance cover is extended beyond the date that was originally agreed with us.
- ### 4. What is the maximum trip duration we insure?
- 4.1 We insure your trip only if it is planned for a maximum of twelve months. In addition, you must not transfer your habitual residence.
 - 4.2 Proof that these requirements are met must be provided at our request. If they are not met, no insurance policy has been concluded despite payment of the premium.

5. As the policyholder, what must you keep in mind when paying the premium?

- 5.1 Contrary to § 33, Paragraph 1 of the German Insurance Contract Act (Versicherungsvertrags-gesetz), the single premium is due for payment immediately after the conclusion of the insurance contract. You, as the policyholder must pay this on receipt of the insurance policy.
- 5.2 We will not pay any benefits if the premium has not been paid at the time of occurrence of the insured event. This does not apply if you are not responsible for non-payment of the premium.
- 5.3 Important points about the direct debit procedure: The payment is made on time if we are able to debit the premium on due date and the account holder does not object to a legitimate collection.

If we are unable to debit the premium for no reason attributable to you, the following applies: the payment is still on time, if it is made immediately after a request for payment has been issued in writing.

6. What rules apply to insurance tax?

The Medical Travel Insurance or Incoming Medical Insurance for Visitors from Abroad is exempt from insurance tax pursuant to § 4 No. 5 German Insurance Tax Law (Versicherungsteuergesetz). If this insurance is concluded together with other insurances as part of an insurance package, this part of the premium is shown separately. It is stated on the premium note, which is part of the insurance policy.

7. In what cases do you not have any insurance cover?

- 7.1 You do not have any insurance cover for damage caused by:
 - A) Strikes or other form of industrial action.
 - B) Nuclear energy or other ionising radiation.
 - C) Stoppage of public transport and other →actions of higher authority.
 - D) The use of chemical, biological, radiological and nuclear weapons.
 - E) War, civil war, events similar to war, civil unrest. What happens if you are in a country in which one of these events occurs unexpectedly? You are then covered by the insurance for the first 14 days after the start of the respective event. This extension will not apply if you actively participate in one of these events.
- 7.2 You travel to an area where a travel warning has been issued by the →Foreign Office of the Federal Republic of Germany at the time of entry? Then you are not covered by insurance.
- 7.3 These exclusions apply in addition to the exclusions named in the respective Special Section.

8. What are your obligations after the occurrence of the insured event?

- 8.1 You must:
 - A) Avoid anything, which could result in unnecessary costs (obligation to mitigate loss).
 - B) Notify the damage to us →immediately.
 - C) Describe the events leading to the claim and the consequences truthfully.
 - D) Allow us to carry out any reasonable investigations into the cause and amount of the damage and the extent of our liability.
 - E) Give us any relevant information truthfully.
- 8.2 You must furnish suitable proof of the damaging event. The evidence you submit becomes our property. We reserve the right to request original documents. You may request their return within a period of six weeks.
- 8.3 Where appropriate, you agree to release the doctors providing treatment from their obligation to maintain confidentiality. The release from obligation to maintain confidentiality is only binding for you if knowledge of the data is required to assess our obligation to pay out or the scope of our benefits.

9. What are the consequences of a breach of obligations?

We are not obliged to pay any benefit if you deliberately infringe one of the above obligations. In the event of gross negligence, we may reduce our benefit in line with the severity of the culpability. This does not apply if you can prove that you have not infringed the obligation through gross negligence. Your insurance cover remains in force if you can prove that the breach of the obligation neither caused the occurrence nor the detection of the insured event nor was it responsible for the determination or the extent of the benefit. However, in so far as you fraudulently infringe an obligation we are under no obligation whatsoever to pay any benefit.

10. When will you receive payment?

- 10.1 Once we have determined our liability, you will receive the payment →immediately.
- 10.2 Any costs, which you have incurred in a foreign currency, will be reimbursed in Euro. The exchange rate will be based on the rate applicable on the day on which you paid these costs.

11. What applies if there are claims against third parties?

- 11.1 If a third party is liable to pay compensation for the insured event, these claims are passed on to us if we have paid compensation for the damage. The transfer of the claim cannot be asserted to the detriment of the →policyholder or insured person. Irrespective of a legal subrogation, you are legally obliged to assign these claims for compensation to us up to the amount of the benefit we paid.
- 11.2 Are you entitled to claims for compensation from other insurance policies under private law or social insurance agencies? Then these benefit commitments shall take precedence. If you notify the insured event to us, we will make an advance payment and settle the claim in accordance with the terms and conditions of insurance.
- 11.3 Sections 11.1 and 11.2 do not apply to the Travel Accident Insurance.

12. Which law applies? Which court is responsible?

- 12.1 Where legally permitted, German law will apply to this policy.
- 12.2 If you would like to clarify any issues arising from the insurance policy with us in court, you can choose between the following courts of jurisdiction:
 - A) Munich.
 - B) The court at your place of residence or your habitual residence at the time the complaint is filed.
- 12.3 If we need to clarify something with you in court, the court at your place of residence or your habitual residence will be responsible.

13. Which limitation periods must you take into account?

- 13.1 Your claims made under the insurance policy normally become time-barred within three years. The limitation period commences at the end of the year in which the claim originated and in which you became or ought to have become aware of it.
- 13.2 Have you put us on notice about your claim? In this case the limitation period is delayed until our decision reaches you in writing.

14. What do you need to take into account when submitting a declaration of intent?

- 14.1 Notices and declarations of intent must be in writing unless otherwise explicitly specified.
- 14.2 Please note that →insurance agents are not authorised to accept your notices and declarations of intent.

Glossary

Abroad:

Abroad is not deemed to be Germany and not the country in which you have your habitual residence.

Actions of higher authority:

Actions of higher authority are measures taken by the authorities, examples of these are: confiscation of exotic souvenirs by the customs authority; refusal of entry if the required entry documents are missing; stoppage of public transport.

Beaufort:

The Beaufort scale is a scale used to classify wind speed.

Carers:

Carers are those persons who care for your accompanying or non-accompanying →relatives who are minors or who are in need of care, e.g. au pair.

* Important: The information contained in this English version of the Terms and Conditions for Travel Insurance is provided as a courtesy translation only. In the event of any dispute as to the contents and interpretation of the Terms and Conditions of Insurance, the German original version of the Terms and Conditions of Insurance, entitled: "Versicherungsbedingungen für Reiseversicherungen der ERGO Reiseversicherung AG (VB-ERV 2019)" shall prevail at all times.

Check-ups:

Check-ups are regular medical examinations carried out to determine the state of health of the patient; e.g. measuring the blood sugar level in case of diabetes. They are not carried out for a specific purpose or for treatment.

Commencement / Start of trip:

For the purpose of the Travel Cancellation Insurance and the Curtailment Insurance, the trip is deemed to have commenced once the first booked →travel service begins.

A trip is deemed to commence under the Travel Cancellation / Curtailment Insurance in particular:

- For a flight: with check-in; in case of online check-in, when the traveller goes through the security check on the day of travel.
- For a journey by sea: with check-in.
- For a bus trip: when the traveller enters the bus.
- For a rail trip: when the traveller enters the train.
- For a trip by car: with acceptance of a hire car or a mobile home.
- When travelling with one's own car: when the first booked →travel service is commenced, e.g. taking possession of the booked holiday home.

Is a transfer service a fixed element of the entire trip? The trip then begins when the transfer commences (entering the transfer vehicle).

For the purpose of all other types of travel insurances, the trip commences when you leave your home.

Current value:

The current value is the sum generally required to purchase new items of the same kind and quality. We will deduct an amount representing the condition of the item (age, wear, usage, etc.) from this sum.

Employment relationship:

An employment relationship refers to the employment relationship between an employee and an employer based on an employment contract and subject to social security contributions.

The insurance covers any employment relationship subject to social security contributions with minimum weekly working hours of 15 hours. It must be concluded for at least one year.

Extreme sports:

Extreme sports include, in particular, rafting, free climbing, canyoning, abseiling and caving, mountain climbing, hang gliding, paragliding and parachuting.

Family:

A family is considered as a maximum of two adults, regardless of their relationship status, and children up to and including the age of 25. Children include the adults' own children, grandchildren and up to five accompanying children. There does not have to be a common place of residence.

Foreign Office:

The Foreign Office together with the missions abroad make up the Foreign Service. The Foreign Office publishes extensive information on all countries in the world, (e.g. travel and safety information, travel warnings).

Contact details are:

Postal address: Auswärtiges Amt, 11013 Berlin
Switchboard: 030 -18 170 (24 h service)
Fax: 030 -18 17 34 02
Internet address: www.auswaertiges-amt.de

Holiday destination:

Holiday destination is any place of a trip that you have booked for a stay. They are understood to be the local municipality including the surrounding area within a radius of 50 km.

Host country:

All European Union countries as well as Iceland, Liechtenstein, Norway, Switzerland are deemed to be the host country. The host country is not the country in which you have your habitual residence.

Immediately:

Without culpable delay.

Insurance agents:

An insurance agent is the intermediary who concludes the insurance policy with the →policyholder as the representative of the insurer. The insurance broker, who represents the →policyholder, is not deemed to be the insurance agent.

Land excursion:

Land excursions are considered to be all on-land activities that are subject to a charge (for example: sightseeing tours, visits to museums or concerts), for which proof of cancellation charges can be provided.

Medically necessary / Medically necessary treatment:

1. Treatments and diagnostic procedures are only insured if they satisfy the following conditions:
 - A) They are for a diagnostic, healing and/or palliative purpose.
 - B) They are recognized by conventional medicine and are reasonable.
 - C) The medical diagnosis and/or the prescribed treatment must be in accordance with generally accepted medical procedures.
2. Medical benefits or medical care must be medically necessary and reasonable. This is the case if all the following conditions are satisfied:
 - A) They are necessary in order to diagnose or treat your condition, your disease or your injury.
 - B) The symptoms, the diagnosis and the treatment are in accordance with the underlying disease.
 - C) They represent the most reasonable type and level of medical care.
 - D) They are carried out over a reasonable treatment period.In particular, treatments which you arrange to undergo against medical advice are not medically necessary.

Natural events:

Natural events are: explosions, storm, hail, lightning, high water levels, flooding, avalanches, volcanic eruptions, earthquakes, landslides.

Pandemic:

A pandemic exists if an infectious disease breaks out on large parts of a continent or on several continents. This has to be established by the World Health Organisation.

Public transport:

Public transport relates to all vehicles licensed for public conveyance of passengers by air, land and sea. Vehicles used for tours / air tours, hire cars, taxis and cruise ships are not deemed public transport.

Punctual:

Punctual means that timely arrival at the destination is ensured, both according to normal circumstances and in line with the scheduling specifications of the provider (for example: shipping company; airline; transportation company; tour operator; haulage agency).

Rebooking fees:

Rebooking fees are fees charged by your tour operator / contract partner for changes made to the destination or travel dates of your trip.

Relatives:

Relatives are:

- A) Your spouse or civil partner, your partner living in cohabitation.
- B) Your children, parents, adopted children, adoptive parents, foster children, foster parents, step children, step parents, grandparents, siblings, grandchildren, aunts, uncles, nieces, nephews, cousins, parents-in-law, children-in-law, brothers-in-law and sisters-in-law.

School / University:

Schools are:

- A) All educational institutions which are appropriate for meeting the statutory requirements for compulsory schooling.
- B) Educational institutions which lead to the following qualifications: vocational school-leaving certificate from a secondary school (Hauptschule or Realschule), general certificate for entrance to a university, certificate for entrance to a specialist university or to any other school-leaving qualification following school education in accordance with the relevant national legislation.
- C) Schools for apprenticeship trainees.
- D) Schools in which a further accredited title can be obtained from the chambers of industry and commerce or craft guilds, e.g. master craftsman.

Universities are:

All colleges of higher education and universities at which an academic degree can be obtained.

Ship's doctor:

The term 'ship's doctor' refers to the following: an on-board doctor; a doctor in private practice; a passenger who is a doctor. Excluded are: relatives, spouses or (civil) partners.

Sports equipment:

Sports equipment refers to all items required to do a sport including accessories.

Start / Commencement of trip:

See under "Commencement / Start of trip".

Travel companions:

Have you booked your trip for a maximum of four persons and up to two further accompanying minors or as a →family? Then these fellow travellers are your travel companions.

Travel services:

Travel services are deemed to be, for example, booked hotel rooms, a holiday home, a mobile home, a house boat, a chartered yacht, a flight, a journey by sea, a bus or rail trip.

Special sections

A Travel Cancellation Insurance

1. What is insured?

- 1.1 A doctor from our Medical Cancellation Advisory Team specialised in travel medicine will advise you.
- 1.2 We will pay compensation to you up to a maximum of the sum insured in the following cases:
 - A) You cancel your trip.
 - B) You delay starting your trip.
 - C) A form of →public transport is delayed on the outward journey.The conditions for the individual cases can be found in the following sections.
- 1.3 Reimbursement up to the agreed sum insured only applies if no different amount is mentioned below.

2. What services are offered by the Medical Cancellation Advisory Team?

- 2.1 In the following cases, we will provide advice to you through our Medical Cancellation Advisory Team:
 - A) You fall ill after having booked your trip.
 - B) You have an accident.
 - C) You become pregnant.
 - D) Your doctor establishes that you have immunisation intolerance.
- 2.2 We will help you to decide whether and when you should cancel your trip.
- 2.3 What happens if, contrary to the assessment made by our Medical Cancellation Advisory Team, it turns out that you cannot commence your trip? In this case, you must cancel your trip on the date it is established that you are not able to travel. Your cancellation is thus regarded as having been carried out →immediately.
- 2.4 You did not cancel your trip even though the Medical Cancellation Advisory Team advised you to do so? Then you personally will be responsible for the risk of any higher cancellation costs.

3. What is insured if you have to cancel your trip?

- 3.1 If you have to cancel your trip, we will refund the contractually agreed cancellation costs. These are the costs which you owe to the service provider (e.g. tour operator, holiday homeowner) if you cancel your booked trip.
- 3.2 To get the benefits listed in section 3.1, you must satisfy all the following requirements:
 - A) The insured event affects you or a risk person.
 - B) This event was not expected at the time the insurance was taken out.
 - C) You cancelled the trip because this event occurred.
 - D) Due to the event, you cannot be expected to carry out your trip as scheduled.

4. Which insured events are covered?

- 4.1 Unexpected serious illness is covered. The illness must therefore be both "unexpected" and "serious" at the same time. An unexpected serious illness can also be a mental illness.

When is an illness unexpected?

An illness, including a mental illness, is unexpected if it occurs for the first time after the conclusion of the insurance contract. An unexpected deterioration of a preexisting illness is also insured.

The deterioration of a preexisting illness is unexpected if no treatment was given in the six months immediately prior to the insurance contract.

→Check-ups, regular intake of medication of a predetermined dosage as well as dialysis are not considered to be treatment.

When is an illness serious?

An illness which is not a mental illness is serious if the impairment of health certified by a doctor prior to the cancellation is so serious that the trip cannot be undertaken as planned.

- For mental illnesses, the following applies: A mental illness is only considered to be serious if one of the following cases exists:
- The statutory or private insurer has approved out-patient psychotherapy.
 - It is certified by a medical certificate of a specialist psychotherapist.
 - In-patient treatment is being given.
- 4.2 Insured events are also:
- Death.
 - A serious injury resulting from an accident.
 - A date to donate or receive organs and tissue as specified in the German law on transplantations.
 - Pregnancy and complications during pregnancy.
 - Adoption of a child (minor).
 - Immunisation intolerance.
 - Breakage of prostheses.
 - Loosening of implanted joints.
 - Considerable damage to property due to: fire, burst pipes, →natural events, criminal action by a third party. The condition is: Your presence or that of a risk person travelling on the trip is required on-site (from an objective point of view).
 - Dismissal by the employer for business reasons.
 - Taking up an →employment relationship.
 - Job change. A job change occurs when an employee terminates their previous →employment relationship with their employer and begins a new →employment relationship with a new employer. Transfer within a company does not count as a job change.
 - Cyclical short-time work. The condition is: You (or a risk person) are affected by cyclical short-time work for a period of at least three consecutive months. In addition, the monthly gross salary must be reduced by at least 35 % due to the short-time work.
 - A court summons. This does not apply if attendance at court hearings is part of your usual professional activities.
 - If the passport or identity card is stolen before the trip and a replacement document cannot be obtained in time. The condition is: The stolen document is absolutely necessary for the trip.
 - The start of the Voluntary Service, the Voluntary Social Year, the Voluntary Ecological Year.
 - The retaking of a failed examination at a →school / university. The condition is: The date of the retake unexpectedly falls within the insured travel period or is scheduled to take place within 14 days of the scheduled end of the trip.
 - For school trips: You are to leave your class for good before the start of the insured trip.
- 5. Who are your risk persons?**
Your risk persons are:
- Your →relatives and the →relatives of your partner.
 - Carers.
 - You have booked your journey for a maximum of four persons and up to two additional accompanying children (minors) or as a →family? Persons accompanying you and their →relatives and →carers are risk persons. In all other cases, only your →relatives, the relatives of your partner and →carers are deemed to be your risk persons.
- 6. What is insured if you delay the →start of the trip?**
- Do you have to delay the →start of your trip because you or a risk person has been affected by an insured event? We will pay:
 - Your verified additional costs of the outward journey. The additional costs corresponding to the type and standard of the originally booked and insured outward journey are insured.
 - Your unused →travel services less the costs of the outward journey.
 - We will reimburse up to a maximum of the cancellation costs, which would have been due if the trip had been cancelled →immediately.
- 7. What will we pay in the case of a car breakdown or traffic accident?**
Has the vehicle you want to use for your trip become unroadworthy not more than one day before the →start of your trip due to a breakdown or accident? Therefore, you have to delay the start of your journey? We will pay the documented costs for unused →travel services or additional travel costs up to a maximum of € 500 per person. In addition, we will pay the costs for a hire car in a comparable vehicle category up to a total of € 1,000 per trip.
- 8. What cover is there for delays during the outward journey?**
If there is a delay in →public transport by more than two hours? And you therefore miss your first insured means of transport? We will then pay the additional costs of the outward journey up to an amount of € 500 per person. We compensate these according to the type and quality of the means of transport originally booked. We will also reimburse the costs you can demonstrate for any necessary and appropriate expenditure (food and accommodation). The maximum amount you will receive for this is € 100 per person.
- 9. What information do we provide?**
- At your request, we will give you details of the nearest diplomatic mission (address and telephone contact).
 - If requested, we will provide you with information on travel warnings and safety notices from the →Foreign Office of the Federal Republic of Germany.
- 10. Are travel agency fees insured?**
- A contractually agreed travel agency fee up to € 100 per person is insured. The condition is: The agency stipulated the agency fee already at the time the trip was booked and it is included in the sum insured.
 - We will reimburse the travel agency fee only if you are entitled to a reimbursement of the cancellation costs.
- 11. Are →rebooking fees insured?**
You would prefer to rebook than to cancel your trip? We will reimburse the →rebooking fees. We will pay up to a maximum of the cancellation costs, which would have been due if the trip had been cancelled →immediately. The condition is: You are entitled to reimbursement of the cancellation costs.
- 12. Is the surcharge for single occupancy insured?**
- Have you booked a double room with another person? In this case this person is always regarded as a risk person. Does this person have to cancel the trip for a reason which is insured? In this case, we will reimburse the surcharge for single occupancy. The condition is: You decide to go on the trip on your own.
 - We will pay up to a maximum of the cancellation costs which would have been due if the trip had been cancelled →immediately.
- 13. What is not insured?**
We will not pay:
- In the case of a psychological reaction
 - to an act of war, civil unrest, act of terrorism, an aviation accident.
 - to the fear of acts of war, civil unrest, acts of terrorism.
 - In the case of addictive disorders.
 - In the event of illnesses or death as a result of →pandemics.
 - For cancellation fees, e.g. processing fees for the cancellation of the trip or service fees, which are charged by your travel agency because you cancel the trip.
 - For other processing fees, e.g. processing fees of the airline, which are not stated and insured at the time of the booking.
 - For fees charged to issue a visa.
 - For bounties for hunting trips.
- 14. What obligations do you have after the insured event has occurred?**
- You must comply with the obligations of the General Terms and Conditions.
 - You are obliged to keep the cancellation costs as low as possible. If an insured event has occurred, you must therefore cancel your trip →immediately, at the latest however before the cancellation costs are increased. The amount of the cancellation costs owed if the insured event occurs and when they will be increased can be found in the General Terms and Conditions of your service provider (e.g. tour operator, holiday homeowner) or in provisions agreed individually.
 - Have you involved the Medical Cancellation Advisory Team and
 - does it recommend that you cancel the trip? Then you are obliged to cancel the trip →immediately.
 - Contrary to the assessment of the doctor specialised in travel medicine, you are not able to commence your trip? In this case, cancel your trip on the date it is established that you are not able to travel. This means that you have cancelled your trip in time.
- 14.4 You or, in the event of death, your legal successor must submit the following documents to us so that we can process your insured event:
- We always require: Proof of insurance, booking documents, the completed claims form, proof of loss (e.g. invoice for the cancellation costs), evidence of the travel agency fees.
 - In the case of unexpected serious illness, serious injury resulting from an accident, pregnancy, immunisation intolerance, breakage of prostheses, loosening of implanted joints: A medical certificate with diagnosis and treatment details. We do not accept medical certificates issued by your spouse or partner, your parents or children. You must obtain the medical certificate before cancelling the trip.
 - In the case of theft and traffic accident: A copy of the police report.
 - A confirmation from the hirer / landlord that it is not possible to rent the object / property to someone else in the case of a cancellation of:
 - A holiday home.
 - A hire car.
 - A mobile home.
 - A caravan.
 - In the case of boat charter.
- E) All other insured events must be proved by submitting the appropriate documents.
- 14.5 In individual cases, we could request you to submit a confirmation that you are unable to work, your medical history (medical record) or a medical certificate from a specialist. We could also request you to have your incapacity to travel verified by means of a specialist medical report.
- 15. What are the consequences of a breach of obligations?**
We are not obliged to pay any benefit if you deliberately infringe one of the above obligations. In the event of gross negligence, we may reduce our benefit in line with the severity of the culpability. This does not apply if you can prove that you have not infringed the obligation through gross negligence. Your insurance cover remains in force if you can prove that the breach of the obligation neither caused the occurrence nor the detection of the insured event nor was it responsible for the determination or the extent of the benefit. However, in so far as you fraudulently infringe an obligation we are under no obligation whatsoever to pay any benefit.
- 16. Do you have to bear an excess?**
If you have selected a tariff with an excess, you bear a part of the loss yourself. Your own contribution is 20 % of the refundable amount, but at least € 25 per person. This also applies if specific amounts are defined as a maximum reimbursement.
- 17. How high should the sum insured be set?**
The sum insured per insured trip must correspond to the full agreed price of the trip including any travel agency fees (value insured).
- 18. What are the consequences if the sum insured you have chosen is too low?**
Is the sum insured lower than the value insured when an insured event occurs? Then you are underinsured. You will only receive pro rata compensation from us. We are only liable for the proportion of the sum insured to the value insured.
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- B Curtailment Insurance**
- 1. What is insured?**
We will pay:
- In the case of unscheduled termination of your trip.
 - If you have to interrupt your trip.
 - If there is delay in →public transport when you continue your journey or on the return journey.
 - If you have to extend your stay.
 - If you have to interrupt your tour.
 - In the case of fire or →natural events during your trip.
- The conditions for the individual cases can be found in the following sections.
- 2. What is insured if you have to curtail your trip or in the case of unscheduled termination?**
- 2.1 Do you have to curtail your trip prematurely? Then we will pay the pro rata travel price for unused →travel services at the destination. We will pay up to the maximum amount of the sum insured specified in your tariff.

- 2.2 If you cannot end your trip as scheduled, we will pay the additional costs of the return journey. The additional costs corresponding to the type and standard of the originally booked and insured return journey are insured.
- 2.3 To get the benefits listed in sections 2.1 and 2.2 you must satisfy all the following requirements:
- The insured event affects you or a risk person.
 - This event was not expected at the →start of the trip.
 - You curtailed the trip or brought it to an unscheduled end because this event occurred.
 - Due to the event, you cannot be expected to carry out or complete your trip as scheduled.
- 3. How can we help you if you have to curtail your trip or delay your return journey?**
- 3.1 We will organise your return journey and advance any additional costs of the return journey. The condition is: You or the risk persons cannot end the trip as scheduled for an insured reason specified in section 4.
- 3.2 The amount paid out by us must be paid back to ERV within one month after payment. If a claim exists under section 4, you only need to repay the amount above and beyond this claim.
- 4. Which insured events are covered?**
- 4.1 Unexpected serious illness is covered. The illness must therefore be both "unexpected" and "serious" at the same time. An unexpected serious illness can also be a mental illness.
- When is an illness unexpected?**
The illness, including a mental illness, is unexpected if it occurs for the first time after you have commenced your trip.
The unexpected deterioration of an illness which already existed at the time of →the commencement of the trip is also covered. The deterioration of a pre-existing illness is unexpected if no treatment was given in the six months →immediately prior to the commencement of the trip.
→Check-ups, regular intake of medication of a predetermined dosage as well as dialysis are not considered to be treatment.
- When is an illness serious?**
An illness which is not a mental illness is serious if the impairment of health certified by a doctor prior to the interruption of the trip is so serious that the trip cannot be ended as planned.
For mental illnesses the following applies: A mental illness is only considered to be serious if one of the following cases exists:
- The statutory or private insurer has approved out-patient psychotherapy.
 - It is certified by a medical certificate of a specialist psychotherapist.
 - In-patient treatment is being given.
- 4.2 In addition, insured events are:
- Death.
 - A serious injury resulting from an accident.
 - A date to donate or receive organs and tissue as specified in the German law on transplantations.
 - Pregnancy and complications during pregnancy.
 - Adoption of a child (minor).
 - Immunisation intolerance.
 - Breakage of prostheses.
 - Loosening of implanted joints.
 - Considerable damage to property due to fire, burst pipes, →natural events, criminal action by a third party. The condition is: Your presence or that of a risk person travelling on the trip is required on-site (from an objective point of view).
 - Dismissal by the employer for business reasons.
 - Taking up an →employment relationship.
 - Job change. A job change occurs when an employee terminates their previous →employment relationship with their employer and begins a new →employment relationship with a new employer. Transfer within a company does not count as a job change.
 - Cyclical short-time work. The condition is: You (or a risk person) are affected by cyclical short-time work for a period of at least three consecutive months. In addition, the monthly gross salary must be reduced by at least 35 % due to the short-time work.
 - A court summons. This does not apply if attendance at court hearings is part of your usual professional activities.
- O) If your passport or identity card is stolen during your trip and it is not possible to obtain a replacement document in time. The condition is: The stolen document is absolutely necessary for the trip.
- P) The start of the Voluntary Service, the Voluntary Social Year, the Voluntary Ecological Year.
- Q) The retaking of a failed examination at a →school / university. The condition is: The date of the retake unexpectedly falls within the insured travel period or is scheduled to take place within 14 days of the scheduled end of the trip.
- 5. Who are your risk persons?**
Risk persons for you are:
- Your →relatives and the →relatives of your partner.
 - Carers.
 - You have booked your journey for a maximum of four persons and up to two additional accompanying children (minors) or as a →family? Persons accompanying you and their →relatives and →carers are risk persons. In all other cases, only your →relatives, the relatives of your partner and →carers are deemed to be your risk persons.
- 6. What will we pay for in the case of a car breakdown or travel accident?**
Has the vehicle you used become unroadworthy as a result of an accident or breakdown during your trip? And therefore, you cannot continue your trip as scheduled? We will pay the documented costs for unused →travel services or additional travel costs up to a maximum of € 500 per person. In addition, we will pay the costs for a hire car in a comparable vehicle category up to a total of € 1,000 per trip.
- 7. What cover is there for delays during the continued or return journey?**
There is a delay in →public transport by more than two hours? And you miss your connection? We will then pay the additional costs of the continued or return journey up to an amount of € 500 per person. We will refund these costs in accordance with the type and standard of the originally booked and insured means of transport. We will also reimburse the costs you can demonstrate for any necessary and appropriate expenditure (food and accommodation). The maximum amount you will receive for this is € 100 per person.
- 8. Are additional costs for accommodation insured?**
- 8.1 Is a risk person travelling on the trip receiving in-patient treatment due to an unexpected serious illness or a serious injury resulting from an accident? And do you therefore have to interrupt or extend your trip? Then we will pay the documented costs for the additional accommodation up to € 1,500 per person.
- 8.2 Do you or a risk person travelling on the trip have to be treated as an outpatient due to an unexpected serious illness or a serious injury resulting from an accident? Then we will pay the documented costs for the additional accommodation up to € 750 per person.
- 8.3 We will refund these costs in accordance with the type and standard of the originally booked and insured accommodation. The costs for the in-patient treatment, however, are not insured.
- 9. When do we refund unused →travel services if in-patient treatment becomes necessary during the trip?**
Do you or a risk person travelling on the trip have to be treated as an in-patient due to an unexpected serious illness or a serious injury resulting from an accident? And therefore you have to interrupt your trip? In this case, we will pay the pro rata travel price →travel services which you have not used.
- 10. What is insured if you have to interrupt your tour?**
Do you have to interrupt your tour because you or risk persons are affected by an insured event as specified in section 4? Then we will pay the costs for you to catch up with the tour group at the next planned stop. You will receive the costs for you to catch up with the tour group up to the value of the →travel services not yet used. However, we will only pay up to the maximum amount of the sum insured specified in your tariff.
- 11. What is insured in the case of fire or →natural events at the →holiday destination?**
Is it impossible for you to leave your →holiday destination to start your return journey due to fire or →natural events at your →holiday destination? Then we will compensate you for the additional costs for:
- The extension of your stay which is absolutely essential.
 - The unscheduled return journey.
We will refund these costs in accordance with the type and standard of the originally booked and insured →travel service.
- 12. What is not insured?**
We will not pay:
- In the case of a psychological reaction
 - to an act of war, civil unrest, act of terrorism, an aviation accident.
 - to the fear of acts of war, civil unrest or acts of terrorism.
 - In the case of addictive disorders.
 - In the event of illnesses or death as a result of →pandemics.
 - For fees charged to issue a visa.
 - For bounties for hunting trips.
- 13. What obligations do you have after the insured event has occurred?**
- You must comply with the obligations of the General Terms and Conditions.
 - You, or in the event of death, your legal successor must submit the following documents to us so that we can process your insured event:
 - We always require: Proof of insurance, booking documents, the completed claims form, proof of loss (e.g. invoices).
 - In the case of unexpected serious illness, serious injury resulting from an accident, pregnancy, breakage of prostheses, loosening of implanted joints:
a medical certificate with diagnosis and treatment details. We do not accept medical certificates issued by your spouse or partner, your parents or children. You must obtain the medical certificate before curtailing the trip.
 - In the case of theft and traffic accident: A copy of the police report.
 - All other insured events must be proved by submitting the appropriate documents.
- 14. What are the consequences of a breach of obligations?**
We are not obliged to pay any benefit if you deliberately infringe one of the above obligations. In the event of gross negligence, we may reduce our benefit in line with the severity of the culpability. This does not apply if you can prove that you have not infringed the obligation through gross negligence. Your insurance cover remains in force if you can prove that the breach of the obligation neither caused the occurrence nor the detection of the insured event nor was it responsible for the determination or the extent of the benefit. However, in so far as you fraudulently infringe an obligation we are under no obligation whatsoever to pay any benefit.
- 15. Do you have to bear an excess?**
If you have selected a tariff with an excess, you bear a part of the loss yourself. Your own contribution is 20 % of the refundable amount, but at least € 25 per person. This also applies if specific amounts are defined as a maximum reimbursement.
- 16. How high should the sum insured be set?**
The sum insured per insured trip must correspond to the full agreed price of the trip including any travel agency fees (value insured).
- 17. What are the consequences if the sum insured you have chosen is too low?**
Is the sum insured lower than the value insured when an insured event occurs? Then you are underinsured. You will only receive pro rata compensation from us. We are only liable for the proportion of the sum insured to the value insured.

C Medical Travel Insurance

1. What is insured?

- 1.1 You became ill during your trip or have had an accident?
Then we will pay the costs for:
A) Medical treatment →abroad.
B) Return transport of the patient and luggage.
C) Burial →abroad or repatriation.
- 1.2 In the event of pregnancy we pay benefits as in Section 3.
- 1.3 You have a medical emergency during your trip?
Then we will provide assistance with our 24-hour Emergency Hotline.
- 1.4 The conditions for the individual insured events can be found in the following sections.

2. What medical treatment do we pay for →abroad?

- 2.1 Medical treatment costs and medicines:
→Medically necessary treatment, which is performed or prescribed by doctors, is insured. The medical treatment and medicine must be recognized by conventional medicine.
 - 2.2 Alternative therapies and medication are insured if
A) these have proved in practice to be equally promising of success.
B) no traditional methods or medication are available.
They must be prescribed or carried out by alternative practitioners, chiropractors or osteopaths.
 - 2.3 We will pay the costs for:
A) In-patient treatment in the hospital.
B) Outpatient treatment.
C) Operations.
D) X-ray diagnosis.
E) Radiation, light or other physical treatments.
F) Remedies: Massages, medicinal packs; inhalations; physiotherapy.
G) Medication, bandages and dressings.
H) Pain-relieving dental treatment including basic dental fillings.
I) Repair of existing dentures and existing dental prostheses.
J) Temporary dentures or temporary dental prostheses after an accident.
K) Pacemakers and prostheses: If they become necessary for the first time during the trip and are required to ensure that you can be transported.
L) Aids, which become necessary for the first time during the trip, e.g. Zimmer frames, rental of a wheelchair.
 - 2.4 Does a treatment or another measure exceed what is →medically necessary? We can then reduce our payment to a reasonable amount.
The fees and charges invoiced may not exceed the amount, which is generally deemed to be customary and reasonable in the relevant country. Otherwise, we can reduce the reimbursement to the standard rates applicable in the country.
 - 2.5 Telephone costs: We will reimburse the substantiated telephone costs for necessary calls to our emergency call centre.
- ### 3. What do we pay for in case of pregnancy →abroad?
- 3.1 We will pay for the costs incurred →abroad for:
A) Medical treatment of pregnancy complications.
B) Terminations for medical reasons.
C) Premature births up to and including the 36th week of pregnancy.
D) Miscarriages up to and including the 36th week of pregnancy.
E) Medical treatment for your newborn child in the event of a premature birth up to and including the 36th week of pregnancy.
 - 3.2 Did you become pregnant during the trip? Then we will pay for the costs incurred →abroad for:
A) Maximum five medical check-ups.
B) Two ultrasound scans. We will pay the costs for additional scans if they are →medically necessary due to special circumstances.
C) Medical treatment of pregnancy complications.
D) In-patient or outpatient delivery of the baby. We will pay for the additional costs of a caesarean if it is →medically necessary.
E) Terminations of pregnancy for medical reasons.
F) Obstetricians and midwives.
G) Postnatal care for mothers and the newborn baby.

4. You would like psychological help?

You get into an emergency and need psychological assistance? Then we will provide an initial counselling by telephone.

5. When do we pay the hospital daily benefit?

You do not want us to compensate you for in-patient treatment costs? Then in place of this you will receive a hospital daily benefit of € 50 per day. We will pay this amount for a maximum of 30 days from the start of the in-patient treatment. You have to inform us of your choice at the beginning of the treatment.

6. A child has to be treated as an in-patient?

Does a child (minor) travelling on the trip have to be treated as an in-patient? We will then pay the costs for the accommodation of a person to accompany the child while she/he is in hospital.

7. Are you still not able to be transported at the end of your trip?

We will then pay the costs of treatment →abroad until the day on which you can be moved.

8. What do we pay for in the case of the return transport of the patient and ambulance service?

- 8.1 We will organise your return transport with medically adequate means of transport if it is medically reasonable and justifiable. We will pay the costs for this. We will bring you back to your place of residence or to a suitable hospital nearest to your place of residence.
- 8.2 We will bring your luggage back to your place of residence if a return transport was organised for you.
- 8.3 We reimburse the costs for your →medically necessary transportation to a suitable hospital →abroad and back to your accommodation in the event of:
A) For in-patient treatment.
B) For initial outpatient treatment.

9. What do we reimburse in the case of death?

- 9.1 At the request of your →relatives, we will organise your repatriation. Repatriation will be to your last place of residence prior to the →start of the trip. We will pay the costs for the repatriation.
- 9.2 Alternatively, we will organise the burial →abroad. We will pay the burial costs up to the amount of the repatriation costs.
- 9.3 We will bring your luggage back to your last place of residence prior to the →start of the trip.

10. Is home leave insured during your trip?

Is your trip planned to last at least six months? Are you temporarily interrupting your trip because of home leave lasting up to a total of 30 days? Then you are insured during this time within the scope of the insurance cover agreed with us.
Requirements:
A) Your habitual residence at the time of your home leave is in Germany or in another EU/EEA country.
B) In this country, your health insurance is suspended at the time of your home leave.

11. You would like advice on medical care or medicines?

- 11.1 You have questions before or during your trip with regard to medical care →abroad? We will inform you about the options available for medical care. If it is possible, we will give you the name of a German or English-speaking doctor.
- 11.2 We will give you advice during your trip →abroad on:
A) Medicines, which are necessary during the trip.
B) Substitute medicinal products if medicines, which you require during the trip, are lost.

12. How do we help in the case of hospitalisation?

- 12.1 A doctor, who has been appointed by us, will establish contact with the hospital doctors giving treatment. If it is necessary, we will consult your GP. We ensure that information is passed on between the doctors involved. If you wish, we will inform your →relatives.
- 12.2 You are expected to stay in hospital for more than five days? Then we will organise the journey of a person close to you to the hospital and then back to his/her place of residence. We will pay the costs for the journey there and back.
- 12.3 We will give the hospital in which you are being treated a guarantee to pay costs up to € 15,000. We will settle the charges with the hospital. If the costs are not covered by the insurance, any costs borne by us must be paid back to us within one month after invoicing.

If the costs are covered by the insurance, we will increase the cost payment guarantee if required.

13. Care

You can no longer care for children (minors) or persons in need of care during the trip due to illness, injury resulting from an accident or death? Then
A) we reimburse you for the costs of emergency care.
B) we will organise the return journey for the children or the persons in need of care and will pay the additional costs for this. Alternatively, we will organise the journey of a person close to you to the →holiday resort and back to your place of residence. We will pay the costs for the journey there and back.

14. Are search, rescue and recovery costs covered?

We reimburse search, rescue and recovery costs up to € 10,000. These must be incurred as a result of illness, an accident or death.

15. What benefits do we provide for domestic travel?

If you travel within the country in which you have a habitual residence, we provide the following benefits:
A) Psychological assistance according to section 4.
B) Reimbursement of costs for an accompanying person according to section 6.
C) Return transport and luggage transport according to sections 8.1, 8.2 and 9.3.
D) Repatriation in case of death according to section 9.1.
E) Assistance with hospital stays according to sections 12.1 and 12.2.
F) Assistance if accompanying children or persons in need of care can no longer be looked after according to section 13.
G) Search, rescue and recovery costs according to section 14.

16. What do we reimburse during transfer stops in Germany?

Your habitual residence is outside of Germany? And you are only staying in Germany for a maximum of 48 hours before you continue your trip? Then we reimburse:
A) Medical treatment costs according to section 2.
B) Pregnancy costs according to section 3.1.
C) Costs of return transport and luggage transport according to sections 8.1, 8.2 and 9.3.
D) Costs of repatriation in case of death according to section 9.1.

17. What is not insured?

The following is not insured:
A) Medical treatment which was a reason for going on the trip.
B) Medical treatment where you were already aware before the start of the trip that it would have to be carried out during your trip, e.g. dialysis. However, you are covered by insurance if you had to go on the trip because of the death of your spouse, civil partner or an immediate relative.
C) Purchase and repair of visual and hearing aids.
D) Illnesses and injuries, which occur as a result of a deliberate act, and their consequences.
E) Treatment of alcoholism, drug-related diseases and other addictions including withdrawal treatments and cures.
F) Need for care or safekeeping.
G) Psychoanalytical and psychotherapeutic treatment and hypnosis.
H) Treatments by spouses or civil partners, parents or children. Documented material costs will be paid in accordance with the tariff.

18. What obligations do you have after the insured event has occurred?

- 18.1 You must comply with the obligations of the General Terms and Conditions.
- 18.2 You or in the event of death, your legal successor must contact our Emergency Hotline →immediately:
A) Before the start of in-patient treatment.
B) Before carrying out the return transport of the patient.
C) Before burial →abroad or before repatriation in the event of death.
D) If children or persons in need of care, who are accompanying you, can no longer be cared for.
- 18.3 When we request them, you are obliged to provide us with the original invoices or duplicates with proof of compensation from another service provider.

19. What are the consequences of a breach of obligations?

We are not obliged to pay any benefit if you deliberately infringe one of the above obligations. In the event of gross negligence, we may reduce our benefit in line with the severity of the culpability. This does not apply if you can prove that you have not infringed the obligation through gross negligence. Your insurance cover remains in force if you can prove that the breach of the obligation neither caused the occurrence nor the detection of the insured event nor was it responsible for the determination or the extent of the benefit. However, in so far as you fraudulently infringe an obligation we are under no obligation whatsoever to pay any benefit.

20. Do you have to bear an excess?

If you have selected a tariff with an excess, you bear a part of the loss yourself. In the case of costs of medical treatment your own contribution is € 100 per insured event. This also applies if specific amounts are defined as a maximum reimbursement.

21. What happens in the case of claims against other insurance companies?

Will you lose your premium refund from another health insurance policy, because this insurance company contributed to the reimbursement in our favour? We will then either waive the sharing of costs or make up for this loss.

D Luggage Insurance

1. What is insured?

Your luggage is insured. Luggage includes

- A) Your personal travel requisites.
- B) →Sports equipment.
- C) Presents.
- D) Souvenirs.

2. When is there insurance cover?

2.1 We will pay compensation to you if accompanied luggage is lost or damaged during the trip due to:

- A) Criminal action by a third party.
- B) Accident involving the means of transport.
- C) Fire or →natural events.

2.2 We will pay compensation to you if your checked luggage is lost or damaged. The condition is: The luggage is in the custody of:

- A) A transport company.
- B) A company providing accommodation.
- C) A luggage deposit.

3. How much compensation do we pay?

If an insured event occurs, we will reimburse you up to a maximum of the sum insured:

- A) For articles lost or destroyed: The →current value.
- B) For damaged articles: The necessary repair costs and, if applicable, an amount for the remaining loss of value. At most, you will receive the →current value.
- C) For films, video, audio and data media: The material value.
- D) In the case of official identity documents and visas: The official charges to obtain new documents.

4. What is insured if your luggage is delayed?

4.1 Your checked luggage was transported with delay and reaches the destination at least 12 hours after you? We will then pay your expenses for replacement purchases up to € 250 per person.

4.2 Have you booked a cruise? And your luggage arrives late, meaning that you cannot take it on board? Then we reimburse up to € 250 per person for replacement purchases. You will receive this benefit in addition to the benefits according to section 4.1.

4.3 Replacement purchases that are necessary to continue the trip are insured.

5. How do we help in the event of the loss of travel funds?

5.1 We will make contact with your bank in the case of a financial emergency during your trip. The condition is: Your travel funds have been stolen, robbed or have been lost in another manner.

- A) Where necessary, we will help to transfer the amount provided by your bank.
- B) If we are not able to make contact with your bank within 24 hours, we will give you a loan of up to € 500. You must pay back the amount to us within one month after payment.

5.2 If you have lost your credit, EC and mobile phone cards, we will help you to cancel the cards. We are not liable:

- A) For the proper procedure with regard to stopping payments against such cards.
- B) For any financial losses incurred despite stopping the payments.

5.3 If you lose your travel documents, we will help you to obtain replacements.

6. What is not insured or only with restrictions?

6.1 The following is not insured:

- A) Loss due to items that are forgotten, left behind, abandoned, lost.
- B) Spectacles, contact lenses, hearing aids and prostheses.
- C) Money, securities, tickets and documents of any type with the exception of official identity documents and visas.
- D) Consequential pecuniary loss.
- E) Damage that arise from deliberately bringing about the insured event. If you brought about the insured event through gross negligence, we can reduce our payment of benefits in proportion to the severity of your fault.

6.2 The following is insured with restrictions:

- A) Video and photographic equipment, mobile phones, smartphones, drones, IT equipment and software including accessories. They are insured as accompanied luggage up to a total of 50% of the sum insured. If they have been checked in as luggage, there is no insurance cover.
- B) Jewellery and valuables. They are only insured if they are locked in a fixed, closed container (e.g. safe). Or if they are carried around personally by the insured person and kept secure. We will pay compensation for up to a total of 50% of the sum insured.
- C) →Sports equipment including accessories. They are not insured if they are being used for the intended purpose. In all other cases, they are insured up to a total of 50% of the sum insured.
- D) Presents and souvenirs are insured up to a total of 10% of the sum insured.

6.3 Insurance cover for damage to luggage while camping only exists on official campsites.

6.4 The luggage is insured in a parked motor vehicle during the trip. The condition is:

- A) The luggage is stolen from the locked motor vehicle. The motor vehicle also includes any luggage boxes, which are attached to it and locked.
- B) In addition, the damage occurs between 6 a.m. and 10 p.m. Breaks during the trip lasting no more than two hours are covered by the insurance at all times.

7. What obligations do you have after the insured event has occurred?

7.1 You must comply with the obligations of the General Terms and Conditions.

7.2 You are obliged to submit proof of insurance and booking documents for the trip to us.

7.3 You must report damage caused by criminal offences to the local police station →immediately. If this is not possible, you must report it to the next available police station. You must submit a list of all the items lost to the police. Please ask the police to confirm it. You must submit a confirmation of this to us.

7.4 You are obliged to report damage to checked luggage →immediately to one of the following:

- A) The transport company.
- B) The company providing accommodation.
- C) The luggage deposit.

Furthermore, any damage that is not apparent from the outside must be notified in writing as soon as you have discovered it. You must do this within the respective deadline for complaints, at the latest within seven days after handing out the item of luggage. You must provide us with the appropriate confirmations.

7.5 You are obliged to get a confirmation from the transport company that your luggage was delayed. You must submit a confirmation of this to us. You must provide evidence of replacement purchases by submitting invoices to us.

8. What are the consequences of a breach of obligations?

We are not obliged to pay any benefit if you deliberately infringe one of the above obligations. In the event of gross negligence, we may reduce our benefit in line with the severity of the culpability.

This does not apply if you can prove that you have not infringed the obligation through gross negligence. Your insurance cover remains in force if you can prove that the breach of the obligation neither caused the occurrence nor the detection of the insured event nor was it responsible for the determination or the extent of the benefit. However, in so far as you fraudulently infringe an obligation we are under no obligation whatsoever to pay any benefit.

9. Do you have to bear an excess?

You have selected a tariff with an excess? Then you bear a part of the loss yourself. Your own contribution is € 100 for each insured event. This also applies if specific amounts are defined as a maximum reimbursement.

E Travel Accident Insurance

1. What is insured?

1.1 If you have an accident during a trip, which leads to your death or permanent disability, we will support you or your legal successor in providing the agreed assistance and payments.

1.2 An accident is deemed to have occurred if you suffer involuntary damage to your health as a result of an event, which suddenly impinges on your body from the outside.

1.3 An accident is also deemed to have occurred if, as a result of increased physical exertion:

- A) One of your joints is dislocated.
 - B) Your muscles, ligaments, tendons or joint capsules are strained or torn.
- 1.4 It is also deemed to be an accident:
- A) If you suffer a sudden damage to your health in the course of lawful defence or during efforts to rescue human life, animals or property.
 - B) Health impairment due to typical diving accidents.
 - C) Infections due to a tick bite.
 - D) Rabies.
 - E) Lockjaw.

2. When and to what extent do we pay benefits if the accident leads to permanent disability?

2.1 When does a disability exist? Disability exists if your physical and mental capacity is impaired permanently as a result of the accident. An impairment is permanent if it is likely to exist for more than three years. Furthermore, no change to the condition can be expected.

2.2 The following requirements must be met with regard to your disability within 15 months after the accident:

- A) The disability occurs.
- B) It is confirmed by a doctor in writing and a claim is submitted to us.

2.3 How do we assess the extent of your disability?

A) If you lose your sense organs or parts of your body or their function is completely impaired, the following degrees of disability apply:

Arm.....	70 %
Arm to above the elbow joint.....	65 %
Arm below the elbow joint	60 %
Hand.....	55 %
Thumb	20 %
Index finger.....	10 %
Other fingers	5 %
Leg above mid-thigh.....	70 %
Leg up to mid-thigh.....	60 %
Leg to below the knee.....	50 %
Leg to the middle of the lower leg	45 %
Foot	40 %
Big toe.....	5 %
Other toe.....	2 %
Eye.....	50 %
Hearing in one ear	30 %
Sense of smell.....	10 %
Sense of taste.....	5 %
Voice.....	50 %
Kidney	20 %
Spleen	10 %

B) You lose your sense organs or parts of the body partially or their function is partially impaired? Then the corresponding portion of the percentage mentioned in 2.3 A) will apply.

C) Is a part of the body or a sense organ not listed in 2.3 A)? The degree of disability is measured by the extent of the overall impairment to the normal physical or mental capacity. This assessment will be decided solely on medical grounds.

D) Were affected parts of the body or sense organs already permanently impaired prior to your

accident? In this case, we will reduce the degree of disability by the disability prior to the accident. This is assessed in accordance with the above-mentioned criteria.

- E) If several sense organs or body parts are affected permanently by the accident, the degrees of disability will be added together up to a maximum of 100%.

3. When can you claim payment of benefits for disability?

- 3.1 If your treatment is not yet completed, you can request payment due to disability at the earliest one year after the accident.
- 3.2 You send us all the documents, which are required to assess the degree of disability. Within three months, we will then state whether and for what amount we will accept your claim.
- 3.3 If you die within one year after the accident as a result of the accident, you will not be entitled to disability benefits. You are entitled to death benefit.
- 3.4 If you die within one year after the accident for another reason, your heirs are entitled to disability benefits. The degree of disability is measured according to the last results of the medical examination. The same applies if death occurs after more than one year, no matter what the reason is.
- 3.5 Once we have accepted the claim, we will pay a lump-sum benefit within two weeks. In the case of permanent disability, we will pay the complete sum insured. In the case of partial disability, we will pay the corresponding portion of the sum insured.

4. What do we pay if you die as a result of the accident within one year?

In this case, we will pay the agreed sum insured to your heirs or your beneficiaries.

5. When can your heirs or your beneficiaries claim payment for death benefit?

- 5.1 We receive all the documents, which we require as proof of the insured event. Within one month, we will then state whether and for what amount we will accept the claim.
- 5.2 Once we have accepted the claim, we will pay →immediately.

6. Can the degree of disability be re-assessed?

- 6.1 You and we can have the degree of your disability re-assessed every year. This applies for a maximum of three years after the accident event.
- 6.2 You must do this within one month of receiving the statement regarding our liability in accordance to section 3.2.
- 6.3 We must exercise this right with our statement as in section 3.2.
- 6.4 Does the final assessment show a higher disability benefit than that already paid? We will then pay 5 % annual interest on the additional amount.

7. What is not insured?

- 7.1 The following is not insured:
- A) Accidents due to mental disorders or unconsciousness, strokes or convulsive seizures.
- B) Accidents due to drunkenness with a blood alcohol level of at least 1.1 per mille or the consumption of narcotics.
- C) Accidents as a pilot of a plane.
- D) Accidents as a driver, passenger or occupant of a motor vehicle at race events, where the aim is to attain top speeds. The associated test drives are excluded.
- E) Accidents, which occur if you carry out →extreme sports, train for or participate in any type of boxing or wrestling matches, martial arts competitions, horseracing or cycle racing.
- F) Accidents, which occur if you deliberately carry out or attempt to carry out a criminal offence.
- G) Accidents due to attempted suicide and the consequences arising from it.
- 7.2 There is no insurance cover for damage to your health caused by:
- A) Therapeutic measures.
- B) Surgery to your body.
- C) Radiation.
- The insurance cover remains in place if the damage to health is caused by an accident.
- 7.3 There is no insurance cover for damage to health that you suffer as a result of infections. Unless the pathogens have entered your body as a result of an accident. Excluded are infections in which the pathogens have entered your body due to minor skin/mucous membrane injuries or due to insect bites/stings. However, infections caused by tick bites, rabies and lockjaw are insured.

8. What obligations do you have in the event of the insured event?

- 8.1 You must comply with the obligations of the General Terms and Conditions.
- 8.2 You must inform us of the accident →immediately and let yourself be examined by doctors appointed by us. We will pay the costs for this.
- 8.3 You must authorise doctors providing treatment or examining you to supply any information required to us. This also applies to other insurers, insurance companies and authorities.

9. What are the consequences of a breach of obligations?

We are not obliged to pay any benefit if you deliberately infringe one of the above obligations. In the event of gross negligence, we may reduce our benefit in line with the severity of the culpability. This does not apply if you can prove that you have not infringed the obligation through gross negligence. Your insurance cover remains in force if you can prove that the breach of the obligation neither caused the occurrence nor the detection of the insured event nor was it responsible for the determination or the extent of the benefit. However, in so far as you fraudulently infringe an obligation we are under no obligation whatsoever to pay any benefit.

F Personal Liability Insurance for Travel

1. What is insured?

- 1.1 We will protect you from consequences arising from personal liability risks during the trip. If a third party asserts a claim against you as a result of a personal injury or damage to property, we will check whether and to what extent you are liable to pay compensation for damage to the third party under statutory liability provisions in private law.
- 1.2 The insured event is the event leading to the claim, which caused direct damage to the third party. The time at which the damage resulting in the event leading to the claim was caused, is not relevant.
- 1.3 Your legal third-party liability under private law as a private person resulting from the risks of daily life is insured. This only applies to the extent that there is no exclusion specified in section 2.
- 1.4 If we find that the claims against you are unjustified, we will contest them.
- 1.5 If your obligation to pay compensation is determined with a binding effect for us, we will indemnify you against any justified claims. We will pay compensation →immediately.
- 1.6 Obligations to pay compensation are justified if you are obliged to pay compensation by virtue of a law, final judgement, admission or settlement agreement. If you make an admission without our consent, it is only binding to us if the claim would have arisen even without the admission. The same applies to settlement agreements, which you reached without our consent.
- 1.7 Our compensation for each insured event is limited to the agreed sum insured. This will also apply if the insurance cover extends to several persons obliged to pay compensation. Several events leading to a claim are regarded as one insured event if they can be attributed to the same cause.
- 1.8 We are authorised to make any declarations in your name, which we consider appropriate to process the claim or to contest claims for compensation. In the event of a legal dispute for an insured event regarding claims for compensation, we will conduct legal action in your name at our expense. We will not deduct our expenses for these costs from the sum insured.
- 1.9 The justified claim for compensation exceeds the sum insured? In this case, we will assume the costs of the litigation as a proportion of the insured sum to the total amount of the claims.

2. What is not insured?

- We will not pay for:
- 2.1 Damage or loss which you or persons also covered by this policy caused deliberately and unlawfully.
- 2.2 Risks, which are directly connected with a criminal offence committed by you deliberately and unlawfully.
- 2.3 Damage or loss which you suffer yourself (so-called own damage).
- 2.4 Damage or loss, which you cause to persons covered by the same policy.
- 2.5 Damage or loss, which you cause to your →relatives.

- 2.6 Claims relating to salary, pension, wage or other fixed earnings, subsistence, medical treatment in the case of incapacity to work and welfare claims.
- 2.7 Claims, which are asserted against you as a result of your official function or professional activity, your office or honorary position.
- 2.8 Damage or loss arising from your dangerous occupation.
- 2.9 Damage or loss, which is caused by the use of motor vehicles, aircraft or motorised water vehicles. It is irrelevant whether you are the owner, possessor, holder or the driver of the vehicle.
- 2.10 Contrary to the provisions in § 103 German Insurance Contract Law (VVG), damage or loss which you cause to others by transmitting diseases through gross negligence.
- 2.11 Damage or loss by keeping or looking after animals.
- 2.12 Claims from the fulfilment of a contract and claims under public law.
- 2.13 Damage or loss due to the loss of property.
- 2.14 Damage or loss to objects hired, rented, leased or borrowed by you. Damage to rented accommodation is insured. In addition, damage to items of furniture in hotels, holiday flats, holiday homes, ship cabins, similar accommodation. Damage or loss due to the loss of keys for the above-mentioned accommodation is also insured. In these cases, we will pay up to € 5,000 to exchange the locks. Excluded are claims arising from the consequential damage or loss as a result of losing the keys.
- 2.15 Claims due to financial losses asserted against you on the basis of all kinds of advice or recommendation.
- 2.16 Damage or loss caused by you as a hunter.
- 2.17 Damage or loss connected with your carrying out →extreme sports.
- 2.18 Damage or loss resulting from your participation in horse races, cycle races or races with motorised vehicles or during your training for such events.
- 2.19 Claims connected with training or participation in boxing or wrestling matches, or performing martial arts.
3. What obligations do you have after the insured event has occurred?
- 3.1 You must comply with the obligations of the General Terms and Conditions.
- 3.2 You must inform us of any insured event within one week after becoming aware of it.
- 3.3 You must:
- A) As far as possible avoid or reduce the claim. You must follow our directions as far as can be reasonably expected by you.
- B) To provide us with detailed and true reports on the claim and to support us in the assessment and settlement of the claim.
- C) To inform us of all circumstances which in our opinion are significant for processing the claim. You must send us all requested documents.
- 3.4 In addition, you must notify us →immediately if a third party asserts any liability claims against you. This also applies if legal proceedings are initiated by a public prosecutor or the court. Or default summons are issued to you or a third-party notice be served.
- 3.5 If you receive default summons from a person claiming compensation for damage, you must contest it in due time and in due form. Also in the case of an order issued by the administrative authorities, you must lodge an appeal in due time and in due form. You should not wait for our instructions.
- 3.6 If a third party files claims against you, you must let us conduct the proceedings.
4. What are the consequences of a breach of obligations?
- We are not obliged to pay any benefit if you deliberately infringe one of the above obligations. In the event of gross negligence, we may reduce our benefit in line with the severity of the culpability. This does not apply if you can prove that you have not infringed the obligation through gross negligence. Your insurance cover remains in force if you can prove that the breach of the obligation neither caused the occurrence nor the detection of the insured event nor was it responsible for the determination or the extent of the benefit. However, in so far as you fraudulently infringe an obligation we are under no obligation whatsoever to pay any benefit.
5. Do you have to bear an excess?
- If you have selected a tariff with an excess, you bear a part of the loss yourself. In the case of damage to property your own contribution is € 150 per insured event. This also applies if specific amounts are defined as a maximum reimbursement.

G Incoming Medical Insurance for Visitors from Abroad

1. What is insured?

- 1.1 As a visitor from abroad, you have insurance cover during your temporary stay in the →host countries.
- 1.2 You became ill during your stay or have had an accident?
Then we will pay the costs for:
A) The medical treatment in the →host country.
B) Return transport of the patient and luggage.
C) The burial in the →host country or repatriation.
- 1.3 In the event of pregnancy we pay benefits as in sections 2.2 F) to J).
- 1.4 You get into a medical emergency during your stay? Then we will provide assistance with our 24-hour Emergency Hotline.
- 1.5 The conditions for the individual insured events can be found the following sections.

2. What medical treatment do we pay for in the →host country?

- 2.1 Medical treatment costs and medicines:
→Medically necessary treatment, which is performed or prescribed by doctors, is insured. The medical treatment and medicine must be recognized by conventional medicine. Alternative treatments are covered by the insurance if no conventional methods or medicines are available.
- 2.2 We will pay the costs for:
A) In-patient treatment in the hospital.
B) Outpatient treatment.
C) Operations.
D) X-ray diagnosis.
E) Drugs, medicines and bandages.
F) Medical treatment of pregnancy complications.
G) Terminations of pregnancy for medical reasons.
H) Premature births up to and including the 36th week of pregnancy.
I) Miscarriages up to and including the 36th week of pregnancy.
J) In the event of a premature birth up to and including the 36th week of pregnancy: the costs of medical treatment for your newborn child.
K) Pain-relieving dental treatment including basic dental fillings.
L) Repair of existing dentures and existing dental prostheses.
M) Temporary dentures or temporary dental prostheses after an accident.
N) Pacemakers and prostheses: If they become necessary for the first time during the stay and are required to ensure that you can be transported.
O) Aids, which become necessary for the first time during the stay, e.g. Zimmer frames, rental of a wheelchair.
- 2.3 Does a treatment or another measure exceed what is →medically necessary? We can then reduce our payment to a reasonable amount. The fees and charges invoiced may not exceed the amount, which is generally deemed to be customary and reasonable in the relevant country. Otherwise, we can reduce the reimbursement to the standard rates applicable in the country.
- 2.4 Telephone costs: You have to contact our Emergency Hotline? We will reimburse the telephone costs up to € 25 for each insured event.
- 2.5 We will reimburse the treatment costs in Germany in accordance with the rates and amount specified in the German Medical Fee Schedule for Physicians (GOÄ) or Dentists (GOZ). Please note, we do not recognize fee agreements.
3. **You would like psychological help?**
If you get into an emergency and need psychological assistance, we will provide an initial counselling by telephone.
4. **When do we pay the hospital daily benefit?**
You do not want us to pay the in-patient medical treatment costs? You will then get a hospital daily benefit of € 50 per day. We will pay this amount for a maximum of 30 days from the start of the in-patient treatment. You have to inform us of your choice at the beginning of the treatment.
5. **A child has to be treated as an in-patient?**
Does a child (minor) travelling on the trip have to be treated as an in-patient? We will then pay the costs for the accommodation of a person to accompany the child while she / he is in hospital.
6. **Are you still not able to be transported at the end of your trip?**
We will then pay the costs of treatment until the day on which you can be moved.

7. What do we pay for in the case of the return transport of the patient and ambulance service?

- 7.1 We will organise and assume the costs for your return transport with medically adequate means of transport from the →host country if it is medically reasonable and justifiable. We will bring you back to your place of residence in your home country or to the nearest suitable hospital in your place of residence in your home country.
- 7.2 We will bring your luggage back from the →host country to your place of residence in your home country if a return transport was organised for you.
- 7.3 We will refund the costs for your →medically required ambulance service in a suitable hospital in the →host country:
A) For in-patient treatment.
B) For initial outpatient treatment.

8. What do we reimburse in the case of death?

- 8.1 At the request of your →relatives, we will organise your repatriation. Repatriation will be to your last place of residence in your home country prior to the →start of the trip. We will pay the costs for the repatriation.
- 8.2 Alternatively, we will organise the burial in the →host country. We will pay the burial costs up to the amount of the repatriation costs.
- 8.3 We will bring your luggage back to your last place of residence in your home country prior to the →start of the trip.

9. You would like advice on medical care or medicines?

- 9.1 You have questions before or during your stay with regard to medical care in the →host country? We will inform you about the options available for medical care. If it is possible, we will give you the name of an English-speaking doctor.
- 9.2 We will give you advice on:
A) Medicines, which are necessary during the stay.
B) Substitute medicinal products if medicines, which you require during your stay, are lost.

10. How do we help in the case of hospitalisation in the →host country?

- 10.1 A doctor, who has been appointed by us, will establish contact with the hospital doctors giving treatment. If it is necessary, we will consult your GP. We ensure that information is passed on between the doctors involved. If you wish, we will inform your →relatives.
- 10.2 You are expected to stay in hospital for more than five days? Then we will organise the journey of a person close to you to the hospital and then back to his / her place of residence. We will pay the costs for the journey there and back.
- 10.3 We will give the hospital in which you are being treated a guarantee to pay costs up to € 15,000. We will settle the charges with the hospital. If the costs are not covered by the insurance, any costs borne by us must be paid back to us within one month after invoicing. If the costs are covered by the insurance, we will increase the cost payment guarantee if required.

11. Can children or persons in need of care, who are accompanying you, no longer be cared for?

- You can no longer care for children (minors) or persons in need of care during your stay due to illness, injury resulting from an accident or death? We will then organise the return journey for the children or the persons in need of care from the →host country to the place of residence in the home country and will pay the additional costs of the return journey. Alternatively, we will organise the journey of a person close to you to the host country and back to your place of residence. We will pay the costs for the journey there and back.

12. Are search, rescue and recovery costs covered?

- We reimburse search, rescue and recovery costs up to € 10,000. These must be incurred as a result of illness, an accident or death.

13. What is not insured?

- The following is not insured:
A) Medical treatment, which was a reason for your stay in the →host country.
B) Medical treatment, where you were already aware before the start of your stay in the →host country that it would have to be carried out during your trip, e.g. dialysis. However, there is insurance cover if you had to go on the trip because of the death of your spouse, your civil partner or an immediate relative.
C) Medical treatment of illnesses, which already existed and were known at the start of the stay in the →host countries.

- D) Purchase and repair of visual and hearing aids.
E) Illnesses and injuries, which occur as a result of a deliberate act, and their consequences.
F) Treatment of alcoholism, drug-related diseases and other addictions including withdrawal treatments and cures.
G) Convalescence cure, sanatorium and wellness treatments, acupuncture, fango, massages.
H) Need for care or safekeeping.
I) Psychoanalytical and psychotherapeutic treatment and hypnosis.
J) Optional benefits, e.g. single room or treatment by a chief physician.
K) Treatments by spouses or civil partners, parents or children. Documented material costs will be paid in accordance with the tariff.
L) Medical treatment due to attempted suicide and the consequences arising from it. As well as the patient's return transport and repatriation due to death resulting from suicide.
M) Medical check-ups for pregnancy.
N) Treatment of pregnancy complications after the 36th completed week of pregnancy.
O) Terminations for medical reasons after the 36th completed week of pregnancy.
P) Giving birth and its consequences from the 36th completed week of pregnancy.
Q) Terminations of pregnancy not medically indicated.

14. What are your obligations after the occurrence of the insured event?

- 14.1 You must comply with the obligations of the General Terms and Conditions.
- 14.2 You or in the event of death, your legal successor must contact our Emergency Hotline →immediately:
A) Before the start of in-patient treatment.
B) Before carrying out the return transport of the patient.
C) Before burial in the →host country or before repatriation in the event of death.
- 14.3 When we request them, you are obliged to provide us with the original invoices or duplicates with proof of compensation from another service provider.

15. What are the consequences of a breach of obligations?

- We are not obliged to pay any benefit if you deliberately infringe one of the above obligations. In the event of gross negligence, we may reduce our benefit in line with the severity of the culpability. This does not apply if you can prove that you have not infringed the obligation through gross negligence. Your insurance cover remains in force if you can prove that the breach of the obligation neither caused the occurrence nor the detection of the insured event nor was it responsible for the determination or the extent of the benefit. However, in so far as you fraudulently infringe an obligation we are under no obligation whatsoever to pay any benefit.

16. Do you have to bear an excess?

- If you have selected a tariff with an excess, you bear a part of the loss yourself. In the case of costs of medical treatment your own contribution is € 100 per insured event. This also applies if specific amounts are defined as a maximum reimbursement.

H Travel Cancellation Insurance for School Trips

1. What is insured?

- 1.1 The insurance cover described in Part A is insured.
1.2 As a supplement to this, the teacher shortage risk is insured.

2. What do we pay for in the case of the teacher shortage risk?

- We will reimburse the contractually agreed cancellation costs if the completed trip has to be cancelled. The condition is: One of the accompanying persons is unable to go on the trip due to an insured event specified in Part A section 4 and as a consequence, the number of accompanying persons is less than the minimum required.

3. What obligations must you take into account?

- 3.1 You must comply with the obligations of the General Terms and Conditions.
3.2 You must comply with the obligations in Part A.
3.3 Furthermore, we require a confirmation from the →school that due to the shortage of the accom-

panying person, the number of accompanying persons is less than the minimum required.

4. What are the consequences of a breach of obligations?

We are not obliged to pay any benefit if you deliberately infringe one of the above obligations. In the event of gross negligence, we may reduce our benefit in line with the severity of the culpability. This does not apply if you can prove that you have not infringed the obligation through gross negligence. Your insurance cover remains in force if you can prove that the breach of the obligation neither caused the occurrence nor the detection of the insured event nor was it responsible for the determination or the extent of the benefit. However, in so far as you fraudulently infringe an obligation we are under no obligation whatsoever to pay any benefit.

K Cruise protection

1. What is insured?

We will pay:

- A) If you become ill or have an accident.
- B) If you are unable to participate in →land excursions.
- C) If you miss your cruise ship.

2. What is covered if you become ill or have an accident during your time at sea?

- 2.1 You become ill or have an accident during your trip? Then you will receive € 50 for every 24-hour period in which you are continuously confined to the sick bay or your cabin. Short, necessary interruptions are not taken into account; for example: a visit to the →ship's doctor. We pay you a maximum of € 250 per person per trip.
- 2.2 Even in the case of sea sickness, you receive the benefit according to section 2.1. The condition is: The wind speed is a maximum of six →Beaufort.

3. What is insured if you are unable to participate in →land excursions?

What if you or one of your →travel companions becomes ill or is involved in an accident during

your trip? Meaning, therefore, that you cannot participate in one or more →land excursions? Then we will reimburse you the contractually owed cancellation fees for the booked →land excursions, but up to a maximum of € 750 per trip.

4. What do we provide if you miss your cruise ship?

- 4.1 Is →public transport delayed by more than two hours? And you miss your cruise ship as a result? As long as the conditions according to section 4.2 are fulfilled, we will reimburse you:
 - A) The additional costs of the outward journey of up to € 800 per person.
 - B) Proven costs for necessary and reasonable expenses (food and accommodation). You will receive a maximum of € 100 per person.
 In addition, we will organise your journey by →public transport to your cruise ship's nearest port of embarkation and advance you the money for additional costs. The amount advanced by us is to be repaid within one month after payment. This only applies if the amount exceeds your claim.
- 4.2 The following requirements must all be fulfilled in order to receive a benefit according to section 4.1:
 - A) You have booked the journey to your departure port independently from a tour operator.
 - B) You have demonstrably planned the trip so that you arrive punctually at the check-in time indicated by the tour operator for embarkation at the ship's terminal.
- 5. **What is not covered?**
We will not pay:
 - 5.1 In the case of a psychological reaction
 - A) to an act of war, civil unrest, act of terrorism, an aviation accident.
 - B) to the fear of acts of war, civil unrest, acts of terrorism.
 - 5.2 In the case of addictive disorders.
 - 5.3 If a cruise ship does not enter a port due to the decision of the captain, the tour operator or →actions of higher authorities.
- 6. **What obligations do you have after the insured event has occurred?**
 - 6.1 You must comply with the obligations of the General Terms and Conditions.

- 6.2 You or, in the event of death, your legal successor must submit the following documents to us so that we can process your insured event. We always require: Proof of insurance, booking documents, proof of loss.
 - A) In the case of illness or injury resulting from an accident: Certificate from the →ship's doctor. For sea sickness, an additional certificate indicating wind speed, provided by the ship management or the tour guide.
 - B) For →land excursions in which you are unable to participate: Certificate from the ship's doctor; proof of loss (e.g. invoice for the cancellation costs of →land excursions).
 - C) If you miss the cruise ship: Proof of the additional costs of the outward journey and accommodation; proof of the delay in →public transport; proof that your travel planning allowed for sufficient time to meet the check-in time of the tour operator.
- 7. **What are the consequences of a breach of obligations?**
We are not obliged to pay any benefit if you deliberately infringe one of the above obligations. In the event of gross negligence, we may reduce our benefit in line with the severity of the culpability. This does not apply if you can prove that you have not infringed the obligation through gross negligence. Your insurance cover remains in force if you can prove that the breach of the obligation neither caused the occurrence nor the detection of the insured event nor was it responsible for the determination or the extent of the benefit. However, in so far as you fraudulently infringe an obligation we are under no obligation whatsoever to pay any benefit.
- 8. **Do you have to bear an excess?**
If you have selected a tariff with an excess, you bear a part of the loss yourself according to section 3 and section 4. Your own contribution is 20% of the refundable amount, but at least € 25 per person. This also applies if specific amounts are defined as a maximum reimbursement.

Premium share Incoming Medical Insurance as part of an insurance package

Incoming Complete Cover				
single person	Duration of stay	Tariff	Premium (including Insurance Tax) in €	Tax-free premium share Incoming Medical Travel Insurance in €
with excess				
up to 64 years	1 - 45 days	CBM200	2,50*	2,46
up to 64 years	1 day up to max. 1 year	CBM201	2,80*	2,76
aged 65 and older	1 - 45 days	CBM202	5,60*	5,52
aged 65 and older	1 day up to max. 1 year	CBM203	6,40*	6,30
without excess				
up to 64 years	1 - 45 days	CBX200	3,20*	3,16
up to 64 years	1 day up to max. 1 year	CBX201	3,70*	3,65
aged 65 and older	1 - 45 days	CBX202	7,20*	7,11
aged 65 and older	1 day up to max. 1 year	CBX203	8,50*	8,39

*per day of the stay

Premium share Medical Travel Insurance as part of an insurance package

Multi Cover Package Europe			
Trip price in €	Tariff	Premium (including Insurance Tax) in €	Tax-free premium share Medical Travel Insurance in €
with excess, of every age			
up to 100,-	PBM100	11,-	3,83
up to 200,-	PBM101	17,-	5,92
up to 300,-	PBM102	22,-	7,66
up to 400,-	PBM103	27,-	9,40
up to 500,-	PBM104	34,-	11,83
up to 600,-	PBM105	40,-	13,92
up to 800,-	PBM106	49,-	17,05
up to 1,000,-	PBM107	60,-	20,88
up to 1,200,-	PBM108	72,-	25,06
up to 1,400,-	PBM109	84,-	29,23
up to 1,600,-	PBM110	97,-	33,76
up to 1,800,-	PBM111	109,-	37,93
up to 2,000,-	PBM112	119,-	41,41
up to 2,200,-	PBM113	129,-	44,89
up to 2,400,-	PBM114	139,-	48,37
up to 2,600,-	PBM115	149,-	51,85
up to 2,800,-	PBM116	158,-	54,98
up to 3,000,-	PBM117	164,-	57,07
up to 3,500,-	PBM118	182,-	63,34
up to 4,000,-	PBM119	204,-	70,99
up to 5,000,-	PBM120	254,-	88,39
up to 6,000,-	PBM121	299,-	104,05
up to 7,000,-	PBM122	349,-	121,45
up to 8,000,-	PBM123	399,-	138,85
up to 10,000,-	PBM124	499,-	173,65

Multi Cover Package Europe			
Trip price in €	Tariff	Premium (including Insurance Tax) in €	Tax-free premium share Medical Travel Insurance in €
without excess, up to 64 years			
up to 100,-	PBX100	17,-	6,32
up to 200,-	PBX101	27,-	10,04
up to 300,-	PBX102	38,-	14,14
up to 400,-	PBX103	46,-	17,11
up to 500,-	PBX104	56,-	20,83
up to 600,-	PBX105	65,-	24,18
up to 800,-	PBX106	79,-	29,39
up to 1,000,-	PBX107	89,-	33,11
up to 1,200,-	PBX108	104,-	38,69
up to 1,400,-	PBX109	114,-	42,41
up to 1,600,-	PBX110	124,-	46,13
up to 1,800,-	PBX111	139,-	51,71
up to 2,000,-	PBX112	149,-	55,43
up to 2,200,-	PBX113	164,-	61,01
up to 2,400,-	PBX114	169,-	62,87
up to 2,600,-	PBX115	179,-	66,59
up to 2,800,-	PBX116	199,-	74,03
up to 3,000,-	PBX117	209,-	77,75
up to 3,500,-	PBX118	242,-	90,02
up to 4,000,-	PBX119	264,-	98,21
up to 5,000,-	PBX120	309,-	114,95
up to 6,000,-	PBX121	385,-	143,22
up to 7,000,-	PBX122	439,-	163,31
up to 8,000,-	PBX123	489,-	181,91
up to 10,000,-	PBX124	589,-	219,11

Multi Cover Package Europe			
Trip price in €	Tariff	Premium (including Insurance Tax) in €	Tax-free premium share Medical Travel Insurance in €
without excess, from 65 years			
up to 100,-	PBX125	22,-	8,18
up to 200,-	PBX126	33,-	12,28
up to 300,-	PBX127	49,-	18,23
up to 400,-	PBX128	59,-	21,95
up to 500,-	PBX129	69,-	25,67
up to 600,-	PBX130	84,-	31,25
up to 800,-	PBX131	100,-	37,20
up to 1,000,-	PBX132	112,-	41,66
up to 1,200,-	PBX133	127,-	47,24
up to 1,400,-	PBX134	140,-	52,08
up to 1,600,-	PBX135	153,-	56,92
up to 1,800,-	PBX136	170,-	63,24
up to 2,000,-	PBX137	182,-	67,70
up to 2,200,-	PBX138	200,-	74,40
up to 2,400,-	PBX139	212,-	78,86
up to 2,600,-	PBX140	226,-	84,07
up to 2,800,-	PBX141	250,-	93,00
up to 3,000,-	PBX142	275,-	102,30
up to 3,500,-	PBX143	314,-	116,81
up to 4,000,-	PBX144	346,-	128,71
up to 5,000,-	PBX145	401,-	149,17
up to 6,000,-	PBX146	482,-	179,30
up to 7,000,-	PBX147	548,-	203,86
up to 8,000,-	PBX148	609,-	226,55
up to 10,000,-	PBX149	731,-	271,93

Multi Cover Package World			
Trip price in €	Tariff	Premium (including Insurance Tax) in €	Tax-free premium share Medical Travel Insurance in €
with excess, of every age			
up to 100,-	PBM125	17,-	8,57
up to 200,-	PBM126	29,-	14,62
up to 300,-	PBM127	39,-	19,66
up to 400,-	PBM128	49,-	24,70
up to 500,-	PBM129	59,-	29,74
up to 600,-	PBM130	69,-	34,78
up to 800,-	PBM131	79,-	39,82
up to 1,000,-	PBM132	89,-	44,86
up to 1,200,-	PBM133	99,-	49,90
up to 1,400,-	PBM134	109,-	54,94
up to 1,600,-	PBM135	122,-	61,49
up to 1,800,-	PBM136	139,-	70,06
up to 2,000,-	PBM137	152,-	76,61
up to 2,200,-	PBM138	163,-	82,15
up to 2,400,-	PBM139	176,-	88,70
up to 2,600,-	PBM140	189,-	95,26
up to 2,800,-	PBM141	204,-	102,82
up to 3,000,-	PBM142	217,-	109,37
up to 3,500,-	PBM143	237,-	119,45
up to 4,000,-	PBM144	269,-	135,58
up to 5,000,-	PBM145	329,-	165,82
up to 6,000,-	PBM146	399,-	201,10
up to 7,000,-	PBM147	474,-	238,90
up to 8,000,-	PBM148	538,-	271,15
up to 10,000,-	PBM149	658,-	331,63

Multi Cover Package World			
Trip price in €	Tariff	Premium (including Insurance Tax) in €	Tax-free premium share Medical Travel Insurance in €
without excess, up to 64 years			
up to 100,-	PBX150	31,-	7,94
up to 200,-	PBX151	44,-	11,26
up to 300,-	PBX152	59,-	15,10
up to 400,-	PBX153	72,-	18,43
up to 500,-	PBX154	87,-	22,27
up to 600,-	PBX155	97,-	24,83
up to 800,-	PBX156	112,-	28,67
up to 1,000,-	PBX157	126,-	32,26
up to 1,200,-	PBX158	141,-	36,10
up to 1,400,-	PBX159	156,-	39,94
up to 1,600,-	PBX160	172,-	44,03
up to 1,800,-	PBX161	189,-	48,38
up to 2,000,-	PBX162	204,-	52,22
up to 2,200,-	PBX163	216,-	55,30
up to 2,400,-	PBX164	235,-	60,16
up to 2,600,-	PBX165	254,-	65,02
up to 2,800,-	PBX166	274,-	70,14
up to 3,000,-	PBX167	292,-	74,75
up to 3,500,-	PBX168	319,-	81,66
up to 4,000,-	PBX169	356,-	91,14
up to 5,000,-	PBX170	417,-	106,75
up to 6,000,-	PBX171	479,-	122,62
up to 7,000,-	PBX172	549,-	140,54
up to 8,000,-	PBX173	611,-	156,42
up to 10,000,-	PBX174	736,-	188,42

Multi Cover Package World			
Trip price in €	Tariff	Premium (including Insurance Tax) in €	Tax-free premium share Medical Travel Insurance in €
without excess, from 65 years			
up to 100,-	PBX175	46,-	11,78
up to 200,-	PBX176	61,-	15,62
up to 300,-	PBX177	77,-	19,71
up to 400,-	PBX178	96,-	24,58
up to 500,-	PBX179	113,-	28,93
up to 600,-	PBX180	127,-	32,51
up to 800,-	PBX181	146,-	37,38
up to 1,000,-	PBX182	163,-	41,73
up to 1,200,-	PBX183	181,-	46,34
up to 1,400,-	PBX184	201,-	51,46
up to 1,600,-	PBX185	222,-	56,83
up to 1,800,-	PBX186	241,-	61,70
up to 2,000,-	PBX187	261,-	66,82
up to 2,200,-	PBX188	276,-	70,66
up to 2,400,-	PBX189	300,-	76,80
up to 2,600,-	PBX190	325,-	83,20
up to 2,800,-	PBX191	351,-	89,86
up to 3,000,-	PBX192	374,-	95,74
up to 3,500,-	PBX193	408,-	104,45
up to 4,000,-	PBX194	456,-	116,74
up to 5,000,-	PBX195	533,-	136,45
up to 6,000,-	PBX196	613,-	156,93
up to 7,000,-	PBX197	703,-	179,97
up to 8,000,-	PBX198	782,-	200,19
up to 10,000,-	PBX199	942,-	241,15