

Travel insurance for one trip

Insurance Product Information Document



Company: ERGO Reiseversicherung AG (ERV),
Germany

Product: Multi-Cover Package
(RundumSorglos-Schutz)

This information sheet is to give a short overview of your insurance cover. This information is not conclusive. The contents of the contract are contained in the following documentation:

- the insurance policy,
- the terms and conditions of insurance.

Please read all documents in order to inform yourself comprehensively.

What is this type of insurance?

It is a travel insurance package for an individual trip.



What is insured?

Travel Cancellation Insurance and Curtailment Insurance:

- ✓ You are insured in case you cannot commence your trip or your trip comes to a non-scheduled end.

Insured events are e.g.:

- ✓ Unexpected serious illness as well as pre-existing conditions that were not treated in the last six months before taking out the insurance or start of the trip.
- ✓ Death and serious accidental injury.
- ✓ Pregnancy and complications during pregnancy.
- ✓ Considerable damage to property due to fire, burst pipes or natural events.
- ✓ In case you cannot commence your trip due to an insured event, we will pay the contractually owed cancellation costs.
- ✓ In case of unscheduled termination of your trip due to an insured event, we will pay the pro rata trip price for unused travel services as well as the additional costs for the return journey.
- ✓ Sum insured: corresponds to the insured trip price.

Medical Travel Insurance:

- ✓ You are insured in case of an illness or an accident during your trip.
- ✓ We reimburse costs for medically necessary treatment and aids abroad.
- ✓ We organise medically reasonable and justifiable return transport including luggage transport and cover the costs.
- ✓ We assume search, rescue and recovery costs of up to € 10,000 due to an accident, illness or death.
- ✓ Sum insured: unlimited.



What is not insured?

Travel Cancellation Insurance and Curtailment Insurance:

- ✗ Processing fees or service fees for the cancellation of the trip and visa fees.

Medical Travel Insurance:

- ✗ Medical treatment which was a reason for going on the trip.
- ✗ 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. dialyses).

Luggage Insurance:

- ✗ Loss due to items that are forgotten, left behind, abandoned, lost.
- ✗ Sports equipment being used for the intended purpose.



Are there any restrictions on cover?

- ! If you have chosen a tariff with an excess, you will have to pay part of the loss yourself. The excess for the Travel Cancellation and the Curtailment Insurance is 20% of the refundable amount, but at least € 25 per person. The excess for Medical Travel Insurance in case of medical treatment costs and the excess for Luggage Insurance amounts to € 100 each per insured event.

Some events are not covered by the insurance. The following, amongst others, are not insured:

Travel Cancellation Insurance and Curtailment Insurance:

- ! Losses caused by strikes.

Luggage Insurance:

- ✓ You are insured if your luggage is stolen, destroyed or damaged.
- ✓ If your checked luggage reaches the destination at least 12 hours after you have arrived, we will pay for necessary replacement purchases.
- ✓ Sum insured: depending on the tariff chosen.

- ! Illnesses or death due to pandemics; addictive disorders.
- ! Fear of acts of war, civil unrests and acts of terrorism.

Medical Travel Insurance:

- ! Visual and hearing aids.
- ! Psychoanalytical or psychotherapeutic treatments, hypnosis.

Luggage Insurance:

- ! Money, tickets, spectacles, contact lenses.
- ! Theft from motor vehicles between 10.00 p.m. and 6.00 a.m.



Where am I covered?

- ✓ The geographical scope of cover depends on your country of destination and the tariff chosen (Europe or World).



What are my obligations?

- You must report each and every insured loss without delay.
- You must keep the loss as low as possible.
- You must submit the requested documentation.
- For Travel Cancellation Insurance, you must cancel the trip as quickly as possible so that the cancellation costs are kept low. At the latest, however, you must cancel the trip on the date the cancellation costs would be increased. This does not apply in case you consulted the ERV Medical Cancellation Advisory Team and another recommendation was made.
- For Medical Travel Insurance, you must contact the Emergency Hotline of ERV without delay before an inpatient stay or a medical repatriation.



When and how do I pay?

The one-time premium is due immediately after concluding the insurance policy. It must be paid using the payment method agreed upon.



When does the cover start and end?

Under the Travel Cancellation Insurance, the insurance cover begins when the insurance policy has been concluded. This is conditional upon your payment of the premium. Otherwise, insurance cover shall start to take effect upon payment. It ends when the insured trip commences.

The insurance cover begins under the other insurance types with the agreed start of the policy, at the earliest when the trip commences. It ends on the agreed point in time, at the latest when you have finished your trip.



How do I cancel the contract?

The contract is only applicable for the insured trip and ends automatically. Therefore, you do not have a regular right of termination.