

Travel insurance for one trip

Insurance Product Information Document

ERGO
Reiseversicherung

Company: ERGO Reiseversicherung AG (ERV),
Germany

Product: Travel Cancellation Insurance incl.
Curtailement Insurance
(Reiserücktritts-Versicherung inkl. RAB)

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 Curtailement 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.



What is not insured?

Travel Cancellation Insurance and Curtailement Insurance:

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



Are there any restrictions on cover?

Travel Cancellation Insurance and Curtailement Insurance:

- ! If you have chosen a tariff with an excess, you will have to pay part of the loss yourself: The excess is 20% of the refundable amount, but at least € 25 per person.

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

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



Where am I covered?

- ✓ The insurance covers a trip worldwide.



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.

**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 Curtailment Insurance 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.