

Holidays in Croatia?

Also think of travel protection!



Premium per single person/family/ couple/object(s) in €		I.D. Riva Cancellation Protection			I.D. Riva Travel Protection Package		
		<ul style="list-style-type: none"> • Travel Cancellation Insurance • Curtailment Insurance • Insurance for Furnishing and Keys* 			Journeys up to 45 days <ul style="list-style-type: none"> • Travel Cancellation Insurance • Curtailment Insurance • Insurance for Furnishing and Keys* • Medical Travel Insurance • Luggage Insurance 		
* Insurance for Furnishings and Keys:							
<ul style="list-style-type: none"> • If you cause damages to items of furniture in your rented accommodation, we will pay the compensation for damages owed by you. • If you lose your key for your rented accommodation, we will pay the costs for spare keys and for the door to be opened by the locksmith services. • Sum insured: € 1,000 per trip 							
All tariffs are without excess!							
		Premium	Tariff code		Premium	Tariff code	
			Object/ family/couple	Single person		Object/ family/couple	Single person
Travel package price per single person resp. total price per family/couple/ object(s) in €	up to 100.–	11.–	ZV301	ZV101	21.–	ZVF01	ZVE01
	up to 200.–	21.–	ZV302	ZV102	30.–	ZVF02	ZVE02
	up to 300.–	30.–	ZV303	ZV103	36.–	ZVF03	ZVE03
	up to 400.–	34.–	ZV304	ZV104	43.–	ZVF04	ZVE04
	up to 500.–	40.–	ZV305	ZV105	47.–	ZVF05	ZVE05
	up to 600.–	44.–	ZV306	ZV106	52.–	ZVF06	ZVE06
	up to 800.–	51.–	ZV308	ZV108	59.–	ZVF08	ZVE08
	up to 1,000.–	58.–	ZV310	ZV110	71.–	ZVF10	ZVE10
	up to 1,200.–	67.–	ZV312	ZV112	82.–	ZVF12	ZVE12
	up to 1,400.–	74.–	ZV314	ZV114	90.–	ZVF14	ZVE14
	up to 1,600.–	83.–	ZV316	ZV116	98.–	ZVF16	ZVE16
	up to 1,800.–	89.–	ZV318	ZV118	113.–	ZVF18	ZVE18
	up to 2,000.–	95.–	ZV320	ZV120	128.–	ZVF20	ZVE20
	up to 2,500.–	122.–	ZV325	ZV125	154.–	ZVF25	ZVE25
	up to 3,000.–	158.–	ZV330	ZV130	192.–	ZVF30	ZVE30
	up to 4,000.–	186.–	ZV340	ZV140	242.–	ZVF40	ZVE40
	up to 5,000.–	239.–	ZV350	ZV150	296.–	ZVF50	ZVE50
* max. 35.000.–	over 5,000.–*	4.90 %	ZV551	ZV751	5.90 %	ZVH51	ZVI51

All tariffs are without excess!

Closing Deadlines

Immediately upon booking, at the latest 30 days before scheduled commencement of the journey. For bookings made within 30 days before scheduled commencement of the journey, insurance can only be taken out on the day of booking, at the latest within the following 3 working days.

Please check the product details before taking out any insurance. The product information sheet is available from us or under the link riva.to/ergoen

The insurance conditions VB-ERV 2019 apply.



In cooperation with

ERGO

Reiseversicherung

Travel insurance for one trip

Insurance Product Information Document

ERGO
Reiseversicherung

Company: ERGO Reiseversicherung AG (ERV),
Germany

Product: I.D. Riva Travel Cancellation Protection
(I.D. Riva Reiserücktritts-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.

Insurance for Furnishings and Keys:

- ✓ If you cause damages to items of furniture in your rented accommodation, we will pay the compensation for damages owed by you.
- ✓ If you lose your key for your rented accommodation, we will pay the costs for spare keys and for the door to be opened by the locksmith services.

Sum insured: 1,000 per trip



What is not insured?

Travel Cancellation Insurance and Curtailment Insurance:

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

Insurance for Furnishings and Keys:

- ✗ Consequential damages of a loss of keys.



Are there any restrictions on cover?

- ! Under the Insurance for Furnishings and Keys our obligation to provide insurance assumes: The expected damage exceeds 25.

Travel Cancellation Insurance and Curtailment Insurance:

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.

Insurance for Furnishings and Keys:

- ! Damages that have been caused intentionally.



Where am I covered?

- ✓ The insurance covers a trip in Europe.



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 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.

Travel insurance for one trip

Insurance Product Information Document

ERGO
Reiseversicherung

Company: ERGO Reiseversicherung AG (ERV),
Germany

Product: I.D. Riva Travel Protection Package
(I.D. Riva Reiseschutz-Paket)

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.

Insurance for Furnishings and Keys:

- ✗ Consequential damages of a loss of keys.



Are there any restrictions on cover?

- ! Under the Insurance for Furnishings and Keys our obligation to provide insurance assumes: The expected damage exceeds 25.

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.
- ! Illnesses or death due to pandemics; addictive disorders.

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.

Insurance for Furnishings and Keys:

- ✓ If you cause damages to items of furniture in your rented accommodation, we will pay the compensation for damages owed by you.
- ✓ If you lose your key for your rented accommodation, we will pay the costs for spare keys and for the door to be opened by the locksmith services.
- ✓ Sum insured: 1,000 per trip

- ! 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.

Insurance for Furnishings and Keys:

- ! Damages that have been caused intentionally.



Where am I covered?

- ✓ The insurance covers a trip in Europe.



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.

Important information on your insurance policy

Policy-no. KT 068401/000001 - 1906



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),
Christof Flosbach, 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 is 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. 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 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 80 05 45, 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 revocation. 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.

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 at
www.ergo-reiseversicherung.de/stornoberatung

A second chance for your holiday!

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 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.

ERGO Reiseversicherung AG

Competent help in case of illness, accident and other emergencies!

24/7/365 is standard for any emergency!

Our Emergency Call Centre is available to you 24 hours a day, 365 days a year.

Emergency Number

Only for emergencies!

+49 89 4166-1071

Unfortunately, general questions or questions regarding the Telephone Cancellation Advisory cannot be answered on this number.

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: datenschutz@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.

Benefits

I.D. Riva Reiseschutz-Paket

ohne Selbstbeteiligung

I.D. Riva Travel Protection Package

without excess

Europe

1 Travel Cancellation Insurance (part A)

Sum insured corresponds to the insured trip price

2 Curtailment Insurance (part B)

Sum insured corresponds to the insured trip price

3 Medical Travel Insurance (part C)

um insured unlimited

4 Luggage Insurance (part D)

Sums insured:

per person € 2,000

per family/couple/object(s) € 4,000

5 Insurance for Furnishings and Keys (part R)

Sum insured: € 1,000 per trip

I.D. Riva Reiserücktritts-Schutz

ohne Selbstbeteiligung

I.D. Riva Travel Cancellation Protection

without excess

Europe

1 Travel Cancellation Insurance (part A)

Sum insured corresponds to the insured trip price

2 Curtailment Insurance (part B)

Sum insured corresponds to the insured trip price

3 Insurance for Furnishings and Keys (part R)

Sum insured: € 1,000 per trip

Important Information for claims (the Terms & Conditions VB-ERV 2019 apply)

What to do in every case of a claim?

Keep the damage to a minimum and report the claim immediately.

(If our Emergency Call Centre was not involved)

Immediately report the claim to:

ERGO Reiseversicherung AG
Leistungsabteilung
Postfach 800620
81606 München, Deutschland

Please supply the appropriate documents (originals upon request) as proof of the insured event.

The documents to be submitted for the most common insurance claims are listed below.

Always submit:	
<input type="checkbox"/>	Proof of insurance
<input type="checkbox"/>	Booking confirmation, e.g. from the tour operator
<input type="checkbox"/>	Information on additional existing travel insurances (e.g. via creditcard, automobile association)

A Travel Cancellation Insurance:

Additionally to be submitted:	
<input type="checkbox"/>	Bill for cancellation charges, e.g. from the tour operator
<input type="checkbox"/>	Proof of the reason for cancellation, e.g. in the case of illness a medical certificate issued before cancellation of the trip

B Curtailment Insurance:

Additionally to be submitted (depending on the type of claim):	
<input type="checkbox"/>	Date of the curtailment (actual date of the return journey)
<input type="checkbox"/>	Proof of the reason for curtailment or the extended stay, e.g. in the case of illness a medical certificate issued before curtailment of the trip
<input type="checkbox"/>	Proof of the amount of unused travel services (excluding the cost for the return journey)
<input type="checkbox"/>	Proof of additional costs for the return journey
<input type="checkbox"/>	Proof of the additional costs for the extended stay
<input type="checkbox"/>	Confirmation, e.g. from the tour operator, if and in which amount a compensation was paid

C Medical Travel Insurance:

Additionally to be submitted:	
<input type="checkbox"/>	Specification of the diagnosis
<input type="checkbox"/>	Original bills or copies including the reimbursement stamp of another insurer, if applicable
<input type="checkbox"/>	Treatment report
<input type="checkbox"/>	Address and insurance number of the health insurance provider of the ill/insured person

D Luggage Insurance:

General additions to be submitted:	
<input type="checkbox"/>	Purchase bills of articles lost or damaged
<input type="checkbox"/>	Cost estimate/ bill of the repair; if a repair is not possible, confirmation of the current value of the article
<input type="checkbox"/>	Proof of the official charges for the replacement of identity documents
In the case of accompanied luggage:	
<input type="checkbox"/>	Police report in the case of criminal action
<input type="checkbox"/>	Detailed description of the cause of loss
In the case of unaccompanied luggage:	
<input type="checkbox"/>	Claims record of the transport company
<input type="checkbox"/>	Documents for replacement purchases in the case of delay of luggage
<input type="checkbox"/>	In the case of lost luggage the final confirmation of the transport company
<input type="checkbox"/>	Original ticket including the attached luggage label of the transport company

If you have any questions regarding the claims handling process we will be pleased to assist you Mon. – Fri. from 7 a.m. to 9 p.m., Sat. from 9 a.m. to 4 p.m. on +49 89 4166-1727. You can find further information on the internet at www.ergo-reiseversicherung.de/schadensmeldung

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 policyholder 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 [Not applicable.]
 - 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 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 obli-

* 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.

tion 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 [Not applicable.]

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.

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.

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.

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.

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.

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.

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.

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 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:

- A) The statutory or private insurer has approved out-patient psychotherapy.
 - B) It is certified by a medical certificate of a specialist psychotherapist.
 - C) In-patient treatment is being given.
- 4.2 Insured events are also:
 - A) Death.
 - B) A serious injury resulting from an accident.
 - C) A date to donate or receive organs and tissue as specified in the German law on transplantations.

D) Pregnancy and complications during pregnancy.

E) Adoption of a child (minor).

F) Immunisation intolerance.

G) Breakage of prostheses.

H) Loosening of implanted joints.

I) 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).

J) Dismissal by the employer for business reasons.

K) Taking up an →employment relationship.

L) 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.

M) 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.

N) A court summons. This does not apply if attendance at court hearings is part of your usual professional activities.

O) 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.

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.

R) 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:

- 5.1 Your →relatives and the →relatives of your partner.
- 5.2 →Carers.
- 5.3 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?

6.1 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:

A) 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.

B) Your unused →travel services less the costs of the outward journey.

6.2 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?

- 9.1 At your request, we will give you details of the nearest diplomatic mission (address and telephone contact).
- 9.2 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?

- 10.1 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.
- 10.2 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?

- 12.1 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.
- 12.2 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:

- 13.1 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.
- 13.2 In the case of addictive disorders.
- 13.3 In the event of illnesses or death as a result of →pandemics.
- 13.4 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.
- 13.5 For other processing fees, e.g. processing fees of the airline, which are not stated and insured at the time of the booking.
- 13.6 For fees charged to issue a visa.
- 13.7 For bounties for hunting trips.

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

- 14.1 You must comply with the obligations of the General Terms and Conditions.
- 14.2 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.
- 14.3 Have you involved the Medical Cancellation Advisory Team and
 - A) does it recommend that you cancel the trip? Then you are obliged to cancel the trip →immediately.
 - B) 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:
 - A) 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.
 - B) 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.
- C) In the case of theft and traffic accident: A copy of the police report.
- D) 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.

B Curtailment Insurance

1. What is insured?

We will pay:

- A) In the case of unscheduled termination of your trip.
- B) If you have to interrupt your trip.
- C) If there is delay in →public transport when you continue your journey or on the return journey.
- D) If you have to extend your stay.
- E) If you have to interrupt your tour.
- F) 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:
- A) The insured event affects you or a risk person.
- B) This event was not expected at the →start of the trip.
- C) You curtailed the trip or brought it to an unscheduled end because this event occurred.
- D) 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:

- A) The statutory or private insurer has approved out-patient psychotherapy.
- B) It is certified by a medical certificate of a specialist psychotherapist.
- C) In-patient treatment is being given.
- 4.2 In addition, insured events are:
- A) Death.
- B) A serious injury resulting from an accident.
- C) A date to donate or receive organs and tissue as specified in the German law on transplantations.
- D) Pregnancy and complications during pregnancy.
- E) Adoption of a child (minor).
- F) Immunisation intolerance.
- G) Breakage of prostheses.
- H) Loosening of implanted joints.
- I) 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).
- J) Dismissal by the employer for business reasons.
- K) Taking up an →employment relationship.
- L) 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.
- M) 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.
- N) 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:

- 5.1 Your →relatives and the →relatives of your partner.
- 5.2 →Carers.

- 5.3 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:

- A) The extension of your stay which is absolutely essential.
- B) 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:

- 12.1 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 or acts of terrorism.
- 12.2 In the case of addictive disorders.
- 12.3 In the event of illnesses or death as a result of →pandemics.

- 12.4 For fees charged to issue a visa.
12.5 For bounties for hunting trips.
- 13. What obligations do you have after the insured event has occurred?**
- 13.1 You must comply with the obligations of the General Terms and Conditions.
- 13.2 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:
- A) We always require: Proof of insurance, booking documents, the completed claims form, proof of loss (e.g. invoices).
B) 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.
C) In the case of theft and traffic accident: A copy of the police report.
D) 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.
- 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 where you are 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.

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.

- 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.

R Insurance for Furnishings and Keys

1. What is insured?

- 1.1 We will pay for the costs:
A) If you cause damage to items of furniture in your rented accommodation.
B) If you lose keys of your rented accommodation.
1.2 Pursuant to section 1.1, our obligation to provide insurance cover assumes: The expected damage exceeds € 25.
1.3 Several events leading to a claim that are to be attributed to the same cause are regarded as one insured event.

2. What do we pay for in the case of damages to furnishings?

- 2.1 Have you caused damage to items of furniture in your rented accommodation? If an insured event occurs, we will pay up to a maximum of the sum insured for the amount you owe as compensation for damages.
- 2.2 If you make an admission without our consent, it is only binding to us if the claim would have arisen even without the admission.
- 2.3 We reserve the right to make any declarations in your name that we consider appropriate to process the claim or to contest unjustified claims for compensation.
- 2.4 In the event of a legal dispute for an insured event regarding filed claims for compensation, we reserve the right to conduct legal action in your name at our expense. We will not deduct our expenses for these costs from the sum insured. 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.

3. What do we pay for in the event of a loss of keys?

- You have lost keys for your rented accommodation? If an insured event occurs, we will reimburse the costs owed by you up to a maximum of the sum insured for:
- 3.1 The cutting of spare keys.
 - 3.2 The opening of doors by the emergency locksmith services, if a duplicate key is not available.
 - 3.3 The replacement of individual locks or the complete locking system. The prerequisite is: The replacement is necessary to prevent abuse by third parties.

4. What is not insured?

- We will not pay for:
- 4.1 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. Unless you can prove that you did not bring about the insured event with gross negligence.
 - 4.2 Damages that arise as a result of the faulty condition or the normal use of the rented item caused by wear and tear.
 - 4.3 Claims arising from the consequential damage or loss as a result of losing the keys.
 - 4.4 Damages or losses for which you are not liable (e.g. robbery of keys).

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

- 5.1 You must comply with the obligations of the General Terms and Conditions.
- 5.2 You are obliged to submit proof of insurance and booking documents for the trip to us.
- 5.3 In the case of damages to furnishings you are obliged:
 - A) To notify us →immediately if a third party asserts any liability claims against you.
 - B) To submit a confirmation of the damage or loss from the injured party.
 - C) To provide suitable evidence of the damages or losses caused (e.g. purchase receipts).
- 5.4 In the event of a loss of keys, you are obliged:
 - A) To 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. Please ask the police to

confirm it. You must submit a confirmation of this to us. In all other cases, we need a confirmation from the landlord or hotelier for the loss.
B) To submit conclusive evidence of the costs incurred (e.g. invoice of the emergency locksmith services stating address of the accommodation, for which the services was provided).

6. What consequences does a breach of the obligations have?

- 6.1 You will lose your insurance cover if you have deliberately breached the above-mentioned obligations.
- 6.2 In the case of gross negligence, we can reduce the payment of benefits in proportion to the severity of your fault. Unless you can prove that you did not breach the obligations with gross negligence.
- 6.3 Your insurance cover remains effective if you can prove that the breach of obligation was not the cause of the occurrence or the determination of the insured event, nor of the determination or the scope of the benefit. This does not apply in the case of fraudulent intent.

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