

This information sheet gives you a brief overview of your insurance cover. This information is not exhaustive. Details on your insurance contract can be found in the insurance terms and conditions, and policy we provide you with. To make sure that you are fully informed, please read through all documents

#### What type of insurance is it?

We are offering you a travel cancellation and travel curtailment insurance. With this we make sure that the financial damage due to non-taking part or aborting of the journey, will be replaced



#### What is insured?

You can not or not as scheduled commence your journey because of the following event.

- ✓ Death, severe accidental injury
- ✓ Unexpected severe illness, Intolerance to a vaccine, pregnancy
- ✓ Damage to your property as a result of fire, elementary event or intent criminal of a third party
- ✓ Loss of job as a result of an unexpected redundancy by the employer

#### What will be replaced?

- ✓ In case of non-commencement of the journey, we replace you among other things the contractually owed travel cancellation costs.
- ✓ In case of interruption of journey, we replace the provable incurred additional return travel costs as well as proportionally unused travel services

#### What is the sum insured?

- ✓ We agree the sums insured with you on an individual basis. It must correspond to the agreed travel package price including the costs of booking.



#### What is not insured?

- ✗ There is no Insurance coverage for Illness that occurs in certain circumstances as a psychological reaction to a terrorist attack, war events, flight and bus accidents, diseases or epidemics, or due to fear of a civil unrest
- ✗ We do not provide cover, if you attempt to make fraudulent representations to us as to the circumstances which are material to the grounds for providing cover and the amount of insurance benefits



#### Are there limitations to the coverage?

- ! You have to bear a part of the cost of the damage yourself, if your tariff does provide any deductible
- ! We will reimburse Costs of changing bookings and single room supplements up to the amount of cancellation costs that would have been incurred if the trip were cancelled.
- ! If you have exclusively insured travel or flight ticket for outward and /or return journey, there will be no insurance cover in the travel curtailment for unused travel services.



#### Where am I insured?

- ✓ The insurance cover is valid for travel within the area covered by the policy.



#### What obligations do I have?

- If an insured event occurs, there are some obligations you need to fulfil. Amongst other things,
  - you have to cancel the journey at the same time as well as provide us with pertinent information and if necessary, present medical certificates.
  - you need to keep the claim as small as possible.
  - all information about the claim that you provide must be truthful and complete.



#### When and how do I pay?

The premium is payable immediately upon conclusion of the contract. You pay via the payment method you selected when you concluded the insurance contract. Whether and how you pay further premiums is detailed in the insurance policy.



#### When does cover start and when does it end?

- The insurance cover starts in the travel cancellation insurance with the conclusion of the contract. It ends as soon as you enter the booked and insured means of transport or objects or whenever an insured event occurs.
- In the travel curtailment insurance the insurance cover starts as soon as you enter the booked and insured means of transport or objects and ends at the agreed time, though no later than the end of the journey.



#### How do I cancel the contract?

Your contract ends with the end of your journey, at the latest on the agreed date of insurance expiry. There is no special right to cancellation.

Insurance certificate

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## Travel insurance – information and benefits

This applies only to insurance policies purchased through ABC Travel.  
Please see your travel confirmation for details of the premiums.

### **ABC Travel – Shield Plus**

#### **TRAVEL CANCELLATION INSURANCE/ FLIGHT CANCELLATION INSURANCE**

If you cancel a travel booking for an insured reason, or travel at a later date, we will reimburse you with the contractually owed cancellation costs or outbound travel costs.  
Insured reasons include e.g.:

- injury caused by an accident
- unexpected serious illness
- death
- job loss
- commencement of employment
- change of jobs
- short-time work

If you rebook the trip (up to 30 days before travel), you will be reimbursed for the rebooking costs up to EUR 200 per person/ room without having to specify an insured reason. When rebooking a trip for an insured reason, we will reimburse the costs up to the amount of cancellation costs.

#### **HOLIDAY GUARANTEE (TRAVEL CURTAILMENT INSURANCE)**

We will reimburse you for:

- unused travel services if your departure is delayed for an insured reason, or if you miss the connecting mode of transport due to a delay in public transport services, and you are only able to continue your trip after a delay
- demonstrably incurred additional return travel costs if you have to curtail your trip or your return from the trip is delayed
- the insured travel costs if you have to curtail your trip during the first half of the insured trip if within the first 8 days of the trip; and on a pro rata basis, if this takes place later.

**If you have to interrupt your trip:**

- unused travel services

**In the case of a delayed return journey:**

- additional hotel costs
- demonstrably incurred additional return travel costs due to delays in public transport of more than two hours, insured reasons include e.g.:

- injury caused by an accident
- unexpected serious illness
- significant damage to property
- delay to a mode of transport
- natural disasters and acts of god at the holiday destination

**No deductible! Specific exception: outpatient treatment. In this case, the deductible amounts to 20 % of the recoverable damage, but no less than EUR 25 per insured person.**

This information about your travel insurance policy and the booking confirmation together apply as a premium invoice, as defined by Article 5 (4) of the Insurance Tax Act (VersStG), Insurance Tax.

\* Insurance tax: the tax rate is 19 %.

Dear ABC Travel customer,

You have taken out travel insurance when you booked your trip. With this insurance certificate, we confirm your chosen insurance cover. The insurance terms and conditions VB RS 2015 (ABC-Travel-D) applicable to your insurance cover and the code of conduct on data protection are enclosed.

We at ABC Travel and HanseMerkur would like to take this opportunity to wish you a nice holiday!

**HanseMerkur**   
Travel Insurance

  
Ehses

  
Dr. Gent

HanseMerkur Reiseversicherung AG,  
Siegfried-Wedells-Platz 1, D-20354 Hamburg/Germany  
Commercial Register: Hamburg B 19768, USt-IdNr.: DE 175218900  
Board of Directors: Eberhard Sautter (Chairman),  
Eric Bussert, Holger Ehses, Dr. Andreas Gent, Raik Mildner  
Supervisory Board: Dr. Michael Ollmann (Chairman)

# Product information sheet

## Thank you for your interest in HanseMerkur travel insurance – you have made a great choice!

Please take a look at this information sheet to get a quick overview of the insurance you want. Please note, however, that this sheet does not contain all the information relating to your policy. Please see your insurance application, the insurance certificate and the insurance terms and conditions for the full policy details. Each type of insurance cover listed below is only valid if you specifically select it, i.e. if it is included in your chosen insurance cover!

### What type of insurance is this?

Your insurance is time-limited travel insurance. The scope and individual benefits included in your contract are determined by your chosen tariff.

### What scope does your insurance cover have?

#### TRAVEL CANCELLATION INSURANCE

The travel cancellation insurance covers the reimbursement of costs that are incurred when you cannot make your trip because of an insured event arising. For example, insured events include unexpected and serious illness, accidental injury and pregnancy. Please see the insurance terms and conditions in the Section "Travel cancellation insurance" for the full policy schedule.

#### HOLIDAY GUARANTEE (TRAVEL CURTAILMENT INSURANCE)

If you have chosen to insure with the holiday guarantee, there is insurance cover in the event that you have to discontinue, interrupt or extend your trip because of an insured event. For example, where a trip is interrupted within the first half of the period of the trip (maximum of 8 days), we will reimburse you with the full cost of travel. For example, insured events include unexpected and serious illness, accidental injury and pregnancy. Please see the insurance terms and conditions in the Section "Travel curtailment insurance" for all policy benefits.

### What should you note when paying premiums?

The amount of the premium is based on the selected insurance cover. You can find the exact premium for each insurance cover in the premium overview for the individual insurance products. The insurance cover will not commence before the premium has been paid. Please consult the insurance terms and conditions for the due date for payment and further details.

### When does HanseMerkur not provide travel cover?

Generally, if the policyholder or insured person intentionally causes the insured event.

We exclude a few cases from insurance cover based on the following categories. There is no insurance cover, in particular, for:

#### TRAVEL CANCELLATION INSURANCE AND HOLIDAY GUARANTEE (TRAVEL CURTAILMENT INSURANCE):

If the insured event is caused by an illness which was known at the time that the insurance was taken out and which was treated in the 6 month period before the insurance cover was taken out.

### What contractual obligations do you have?

All information given when concluding the insurance contract must be complete and true. If you violate this, you are compromising your insurance cover!

### What obligations do you have when an insured event occurs?

You should make every effort to keep the damage as low as possible! Avoid anything that could lead to an unnecessary increase in costs. Notify HanseMerkur of the damage immediately. Please see "Obligations" in the insurance terms and conditions for further obligations.

### What are the legal consequences for you if you fail to comply with your obligations?

If you fail to meet your obligations, HanseMerkur will be entitled to reduce your benefits depending on the severity of the breach and the degree of fault. This can lead to loss of the entire insurance benefit. More information can be found in the insurance terms and conditions ("Obligations" and "Breach of obligations").

### When does the insurance cover start and end?

The insurance cover only begins when the premium is paid, but not before the agreed time, and it ends on an agreed expiry date.

## Terms and conditions for travel insurance of HanseMerkur Reiseversicherung AG

### Terms and conditions for travel insurance VB-RS 2015 (ABC-Travel-D)

In these insurance Terms and Conditions, policyholders and insured persons are referred to as "you". You are a policyholder if you have taken out the insurance contract with HanseMerkur. You are an insured person if, for example, you have been insured as a travel companion of the policyholder. You can be an insured person as well as a policyholder.

The insurance terms and conditions consist of two sections. In **Section A**, you will, in particular, find information about the insured persons, time limits for taking out insurance and premium payments. Restrictions and rules of behaviour (obligations) applying to all policies are also shown here. In **Section B** you will find information on the extent of insurance cover provided under the individual policies. In addition to the benefits and benefit conditions, exclusions and rules of behaviour which only apply to the respective policy are also specified there.

#### **A: General section** (applicable to all types of insurance referred to in Section B)

##### **1. By when, and for what duration, is it necessary to take out an insurance policy?**

Travel cancellation insurance must be taken out at least 30 days before departure. If the trip starts within 30 days of booking, the travel cancellation insurance must be taken out at the latest by the third working day after booking the trip. In the case of other insurance policies, the policy must be taken out prior to departure.

If you fail to meet these deadlines, the policy will not come into effect even if the premium has been paid. In this case, you are entitled to receive a refund for the premium paid.

##### **2. When does the insurance cover start and end?**

- Your insurance cover will commence upon conclusion of the travel cancellation insurance. It ends with the first claim of the insured travel services. For the other insurance types, the insurance cover starts with the beginning of the insured journey and ends at the agreed time, though no later than the end of the journey.
- Your insurance cover will extend beyond the agreed date if you were unable to complete your trip as planned through no fault of your own.

##### **3. When is the premium due?**

- The premium is payable immediately upon conclusion of the contract.
- If you have agreed to the premium being collected from your account by direct debit, this will take place as soon as the mandate has been set up. The payment is considered to have been made in a timely manner if the premium can be collected, and you do not dispute collection of the correct payment. If we are unable to collect the premium due for a reason beyond your control, the payment shall still be considered to have been made in a timely manner if payment is made immediately upon receipt of our written payment request.
- If the premium is paid later than on the due date, the insurance cover will commence from this date. If the premium remains unpaid upon occurrence of the insured event, HanseMerkur will not be obliged to pay benefits.
- If you fail to pay the premium within the prescribed time limit, HanseMerkur will be entitled to rescind the contract if the premium remains unpaid. This does not apply if you can demonstrate that you bear no responsibility for the failure to make the payment.

##### **4. Who is insured?**

The persons covered are those specified in the insurance policy or insurance certificate. If family insurance is taken out, a family is deemed to include a maximum of two adults and at least one child, travelling with the adults, under the age of 21 (irrespective of the family relationship). In total, up to a maximum of 7 persons can be covered under a family insurance policy.

##### **5. What trips are covered by the insurance cover?**

The insurance cover applies to travel within an area covered by the policy. Drives, walks and stays within your permanent place of residence will not be regarded as travel.

##### **6. When does HanseMerkur not provide cover?**

HanseMerkur does not pay benefits if

- You attempt to make fraudulent representations to us as to the circumstances which are material to the grounds for providing cover and the amount of insurance benefits;
- You have caused the damage intentionally.

##### **7. What should I do in the case of a claim (obligations)?**

- You should make every effort to keep the damage as low as possible and avoid anything that could lead to an unnecessary increase in costs.
- You must provide true and complete information about the claim. You must complete in full and return the claim form sent to you. The same applies to any requests that HanseMerkur makes for receipts and information pertaining to the case.

- Compensation claims against third parties shall be transferred to HanseMerkur as per the statutory regulation and up to the amount of the benefit paid. HanseMerkur shall ensure that this does not disadvantage you. Where necessary, you must provide assistance in pursuing the indemnity claim.
- If you deliberately fail to comply with the above-mentioned obligations, HanseMerkur will be released from the obligation to provide benefits. In the case of a grossly negligent breach of duty to comply with these obligations, HanseMerkur will be entitled to reduce the insurance benefits depending on the severity of the breach and the degree of fault. If you demonstrate that you did not fail to meet the obligation as a result of gross negligence, the insurance cover remains unchanged.

##### **8. When does HanseMerkur pay the benefit?**

- Once HanseMerkur has confirmed its payment obligations and the amount of indemnity, the payment will be made within two weeks.
- HanseMerkur converts the costs incurred in a foreign currency using the exchange rate valid on the day the records are received. The official exchange rate applies unless you acquired the currency to pay the bills at a less favourable rate. HanseMerkur is entitled to deduct additional costs that arise if HanseMerkur needs to make transfers abroad or if particular forms of payment are required by you.
- Insurance cover provided under other insurance contracts and by social security institutions take precedence over the obligation of HanseMerkur. If you report the claim to HanseMerkur first, HanseMerkur will pay in advance, pending clarification of ultimate responsibility. HanseMerkur does not require the sharing of costs with private health insurance if this would disadvantage the insured person, e.g. through loss of the premium refund.

##### **9. Which law is applicable?**

The German Insurance Contract Act (VVG) and the laws of the Federal Republic of Germany apply in addition to these provisions.

##### **10. When do claims to benefits lapse?**

Claims under this insurance policy expire in three years. The expiry is measured from the end of the year in which the claim can be made. When you make a claim, the limitation period will be suspended until you receive the decision from HanseMerkur in writing.

##### **11. What is the court of jurisdiction?**

The place of jurisdiction for claims against HanseMerkur is Hamburg or the location where you had your domicile or habitual residence at the time of instituting legal proceedings.

##### **12. In what form and in what language should declarations of intent be made?**

Declarations of intent and notifications to the insurer must be in text form (letter, fax, email, electronic data carrier, etc.). The language of the contract is German.

#### **Special Part** (depending on the chosen extent of cover)

### **Travel cancellation insurance**

##### **1. What is the minimum sum insured?**

The sum insured must be at least the price of the trip. If you take out insurance cover for a lower sum insured, the indemnity will be reduced in the proportion of your premium payments to the amount indicated in the premium table (underinsurance).

##### **2. What qualifies as an insured event?**

HanseMerkur pays benefits, if you or another person covered under the policy are affected by an insured event and you are a result unable to travel on the scheduled date.

##### **3. What events are insured?**

- Unexpected and severe illness, death, accident or pregnancy;
- Breaks in prostheses or loosening of implanted joints;
- Adverse reactions to vaccines;
- Notification of a date for the transplantation or receipt of organs and tissues (living donation) in accordance with the Transplantation Act;
- Substantial damage to your property of at least EUR 2,500 due to fire, burst water pipes, acts of god or criminal acts committed by third parties (such as burglary);
- An unexpected summons to court, where the court of jurisdiction does not accept your travel reservation as a reason to postpone the summons;
- Adoption of an underage child, if the date of your attendance to complete the adoption falls within the period of travel;
- Loss of a job and subsequent unemployment as a result of an unexpected termination of the employment contract by the employer for operational reasons. The loss of contracts or insolvency of self-employed persons are not covered under this policy;
- Commencing employment which is subject to social security contributions or an activity with compensation for additional work (so called one Euro jobs), after being previously unemployed. For this purpose, you must have

been registered as unemployed with the Federal Employment Agency at the time of booking the trip. The commencement of internships, operational or training activities of any type, or the commencement of work by pupils or students during or after a period of study is not covered under this policy;

- Reduction in working hours due to economic circumstances and related reduction in income at least equal to one regular monthly net salary. The precondition is that the employer announces the reduction in working hours between the time when the policy is contracted and the start of the trip;
- Change of employer and related change of job, if the insured trip falls within the probationary period up to a maximum of six months into the new job. To be covered, the insurance must have been taken out before you became aware of the change;
- Retake of failed school, university/technical high school or college examinations. This is conditional on the date scheduled for the repeat examination unexpectedly falling during the insured travel period or up to 14 days following the completion of the trip;
- Failure to advance to the next grade or to be admitted to an exam, if this relates to a school or class trip;
- Missing a booked and co-insured travel connection because of a delay in public transport of more than two hours or its cancellation. Public transport is defined as all domestic air, land and water vehicles authorised for the transport of the public. Means of transport that are part of round trips/return flights, as well as hired vehicles, taxis and cruise ships are not included under public transport;
- Sudden serious illness, serious accident or an adverse reaction to vaccination of a dog or cat booked to be taken along on a trip.

##### **4. Who is covered under this insurance policy?**

Persons covered under this insurance include

- Persons who have booked a trip jointly with you. This does not apply if more than six persons or, for family tickets, more than two families book a trip together;
- Your relatives and the relatives of your spouse or partner. The relatives of an insured person are the spouse or partner in a marriage-like relationship, children, adopted children, step-children, foster children, children-in-law, parents, adoptive parents, step-parents, foster parents, grandparents, siblings, grandchildren, aunts, uncles, nephews and nieces;
- Individuals who look after minors or your dependent relatives that are not travelling with you;
- If separately agreed, accompanying persons in the case of escorted group travel (e.g. trips with teachers, parents, skippers).

##### **5. What are the benefits paid by your travel cancellation insurance if an insured event occurs?**

###### **1. Reimbursement of cancellation costs**

HanseMerkur reimburses you for the cancellation charges you are contractually required to pay if you do not commence your trip or attend a seminar or the price of a ticket if you do not attend an event. HanseMerkur also pays the agency fee up to EUR 100 per person or rented property. If you have booked and insured services that cannot be cancelled, HanseMerkur reimburses you the travel or ticket price.

###### **2. Reimbursement of additional outbound costs**

If the departure is delayed, HanseMerkur will reimburse the additional outbound travel costs of the type and quality originally booked. HanseMerkur will reimburse these additional costs up to the amount of cancellation costs that would have been incurred if the trip were cancelled.

###### **3. Reimbursement of rebooking costs**

If a trip is rebooked, HanseMerkur will reimburse the rebooking costs up to the amount of cancellation costs that would have been incurred if the trip were cancelled. If you rebook the trip up to 14 days before travel without an insured event having taken place, HanseMerkur will reimburse the rebooking costs up to EUR 200 per person or room.

###### **4. Reimbursement of single room supplements**

You have booked a double room with a person covered under this insurance who has to cancel the trip due to an insured event. In this event, HanseMerkur will reimburse you up to the amount of complete cancellation costs, the surcharge for a single room, and further rebooking charges or the share of costs for the double room of the person unable to travel.

##### **6. What additional protection do you offer for booking cruise tickets?**

If you miss the cruise ship because of a delay in public transport of more than two hours, HanseMerkur will reimburse you for the demonstrable additional costs arising from the travel to catch up with the cruise, corresponding to the type and quality of the original booking. HanseMerkur will reimburse the costs up to the amount of cancellation costs that would have been incurred if the trip was cancelled immediately but not exceeding EUR 1,500 per person.

##### **7. Are there any insurance cover restrictions to be aware of?**

###### **1. Pre-existing medical conditions**

The policy does not cover medical conditions which were known at the time when the insurance was taken out and which have been treated during the last 6 months prior to that date. Check-ups are not considered to be treatments.

###### **2. Psychological reactions**

HanseMerkur does not cover medical conditions, which appear to be a psychological reaction to terrorist attacks, air or bus accidents or the fear of civil unrest, acts of war, acts of god, diseases or epidemics.

###### **3. Foreseeability**

HanseMerkur does not pay benefits if the insurance event was foreseeable at the time when the insurance contract has been entered into.

#### 4. War and other events

HanseMerkur does not pay benefits if the insurance event is caused by: war, civil war, warlike events, civil unrest, strikes, nuclear energy, confiscation, removal or other interventions from authorities, active participation in violence during a public assembly or demonstration.

#### 8. When do I have to pay a deductible?

Unless otherwise agreed, a deductible of 20% of the recoverable loss, but no less than EUR 25 per insured person or room is payable in the event of an unexpected and serious illness which is treated on an outpatient basis. However, this deductible is waived if the illness requires inpatient treatment at a hospital. No deductible is charged for any other events.

#### 9. What should I do in the case of a claim (obligations)?

##### 1. Immediate cancellation

To keep costs as low as possible, you must, if an insured event occurs, cancel the trip immediately with the agent or office you used to book the trip.

##### 2. Proof of level of damage

You must provide us with the original receipts and invoices showing the level of damage, e.g. the cancellation invoice detailing all cancellation costs incurred.

##### 3. Proof of insured events

You must furnish proof of the occurrence of the insured event by submitting originals of the relevant records. Medical certificates must include the diagnosis and the dates of treatment. If HanseMerkur considers it necessary, we may request a specialist medical report to confirm that the insured person is unable to travel.

##### 4. Consequences of non-compliance with obligations

The legal consequences of breaching these obligations are set out in clause 7.4 of the general section.

### Holiday guarantee (travel curtailment insurance)

#### 1. What is the minimum sum insured?

The sum insured must be at least the price of the trip. If you take out insurance cover for a lower sum insured, the indemnity will be reduced in the proportion of your premium payments to the amount indicated in the premium table (underinsurance).

#### 2. What qualifies as an insured event?

HanseMerkur pays benefits, if you or another person covered under the policy are affected by an insured event and you are as a result unable to complete the insured trip on the scheduled date.

#### 3. What events are insured?

1. Unexpected and severe illness, death, accident or pregnancy;
2. Breaks in prostheses or loosening of implanted joints;
3. Adverse reactions to vaccines;
4. Notification of a date for the transplantation or receipt of organs and tissues (living donation) in accordance with the Transplantation Act;
5. Substantial damage to your property of at least EUR 2,500 due to fire, burst water pipes, acts of god or criminal acts committed by third parties (such as burglary);
6. Unexpected summons to court. Where the court of jurisdiction does not accept your travel reservation as a reason to postpone the summons;
7. Adoption of an underage child, if the date of your attendance to complete the adoption falls within the period of travel;
8. Missing a booked and co-insured travel connection because of a delay in public transport of more than two hours or its cancellation. Public transport is defined as all air, land and water vehicles authorised for the transport of the public. Means of transport that are part of round trips/return flights, as well as hired vehicles, taxis and cruise ships are not included under public transport;
9. Your resort is affected by an avalanche, landslide, floods, earthquake or hurricane. You are forced to extend your trip due to a natural disaster or act of God occurring at the holiday destination (e.g. avalanches, landslides, floods, earthquakes or hurricanes).

#### 4. Who is covered under this insurance policy?

Persons covered under this insurance include

1. Persons who have booked a trip jointly with you. This does not apply if more than six persons or, for family tickets, more than two families book a trip together;
2. Your relatives and the relatives of your spouse or partner. The relatives of an insured person are the spouse or partner in a marriage-like relationship, children, adopted children, step-children, foster children, children-in-law, parents, adoptive parents, step-parents, foster parents, grandparents, siblings, grandchildren, aunts, uncles, nephews and nieces;
3. Individuals who look after minors or your dependent relatives that are not travelling with you;
4. If separately agreed, accompanying persons in the case of escorted group travel (e.g. trips with teachers, parents, skippers).

#### 5. What are the benefits paid by the holiday guarantee insurance if an insured event occurs?

Unless otherwise stipulated by the following provisions, the reimbursement of the costs listed below for transport, accommodation and catering are based on the quality of the trip booked.

##### 1. Additional return travel and accommodation costs

If you have to interrupt the trip or your return from the trip is delayed, we will reimburse you for any additional travel costs demonstrably incurred to return home, and any directly related additional costs, e.g. the cost of accommodation and meals. If the return journey needs to be by aircraft and this is different from the booked journey, only the cost of a seat in the lowest class of the aircraft is reimbursed. If a travel companion covered under the policy is unable to travel due to an occurrence of an insured event or an event listed under clause 3.9 occurs, HanseMerkur will reimburse you for the additional accommodation costs incurred.

##### 2. Unused travel services

If you have to curtail your trip during the first half of the insured trip but not later than within the first eight days of travel, HanseMerkur will reimburse you for the price of the insured trip. HanseMerkur will reimburse you for unused travel services if you have to curtail your trip during the second half of your trip (at the latest from the 9th day of the trip).

If the costs for the individual parts of the journey cannot be supported by documentary evidence (e.g. package trips), HanseMerkur will reimburse you for the unused travel days pro rata to the overall length of the trip. The compensation is calculated as follows:

$\text{Unused travel days} \times \text{price paid for the trip}$

Original length of the trip

The day of departure and return are counted as full travel days.

If you have only purchased insurance for outward and return travel tickets and/or airfare, the unused travel services are not covered by the insurance cover.

##### 3. Additional expenses to reach your destination if you have to interrupt your journey

If you have booked a round trip or cruise, we shall cover the necessary transport costs for you to re-join the travel group from the location where the trip had to be interrupted. The cost of interrupting the trip can only be accepted up to the amount which would be incurred if the trip had been curtailed.

#### 6. Are there any insurance cover restrictions to be aware of?

##### 1. Pre-existing medical conditions

The policy does not cover medical conditions which were known at the time when the insurance was taken out and which have been treated during the last 6 months prior to that date. Checkups are not considered to be treatments.

##### 2. Psychological reactions

HanseMerkur does not cover medical conditions, which appear to be a psychological reaction to terrorist attacks, air or bus accidents or fear of civil unrest, acts of war, acts of god, diseases or epidemics.

##### 3. Foreseeability

HanseMerkur does not pay benefits if the insurance event was foreseeable at the time when the insurance contract has been entered into.

##### 4. War and other events

HanseMerkur does not pay benefits if the insurance event is caused by: War, civil war, warlike events, civil unrest, strikes, nuclear energy, confiscation, removal or other interventions from authorities, active participation in violence during a public assembly or demonstration.

#### 7. When do I have to pay a deductible?

Unless otherwise agreed, a deductible of 20% of the recoverable loss, but no less than EUR 25 per insured person or room is payable in the event of an unexpected and serious illness which is treated on an outpatient basis. However, this deductible is waived if the illness requires inpatient treatment at a hospital. No deductible is charged for any other events.

#### 8. What should I do in the case of a claim (obligations)?

##### 1. Proof of level of damage

You must furnish proof of additional expenses incurred to return home or to reach your destination by submitting original receipts and invoices.

##### 2. Proof of insured events

You must furnish proof of the occurrence of the insured event by submitting originals of the relevant records. Medical certificates must include the diagnosis and the dates of treatment. If HanseMerkur considers it necessary, we may request a specialist medical report to confirm that the insured person is unable to travel.

##### 3. Consequences of non-compliance with obligations

The legal consequences of breaching these obligations are set out in clause 7.4 of the general section.

### Rules of conduct on data protection

We need personal data from you to assess the risk to be insured before signing the insurance policy and to execute the contract, in particular in the event of a claim. The collection, processing and use of this data is in general governed by the law. The German insurance industry has made a commitment to the rules of Germany's insurance industry code of conduct to comply with relevant laws and take measures to promote data protection. You can find explanations about this in the rules of conduct, which you can access on the internet at [www.hmr.de/service/dataschutz](http://www.hmr.de/service/dataschutz) [data protection].

You can also access lists of the companies within our group on the Internet who take part in centralised data processing and lists of contractors/service providers with whom we have more than just a temporary business relationship. You can apply for information about the personal data we hold about you. You can also require your data to be revised if they are incorrect or incomplete. You may require to have your data deleted or blocked if its collection, processing or use is impermissible or is no longer required. If you have any questions about data protection please contact the data protection officer at [datenschutz@hansemerkur.de](mailto:datenschutz@hansemerkur.de) or at the address on the front page.

## Worldwide emergency call service when travelling

Our 24-hour emergency call service will assist you in case of emergency. It is available worldwide 24/7, including Sundays and public holidays. We provide assistance in emergency situations during your trip.

Emergency call service when travelling  
Telephone +49 40 5555-7877



You can send your claims without meeting any formal requirements to: HanseMerker Reiseversicherung AG, Abt. RLK/Leistung, Siegfried-Wedells-Platz 1, 20354 Hamburg, Telephone 040 4119-2300, Fax 040 4119-3586, Email reiseleistung@hansemerker.de

If incomplete documentation is submitted, it may lead to delays in processing your claim! Please do not staple or bind your documentation!

## Important information if the case of a claim

When you make a claim on your travel insurance, please note the following:

If you make a claim, we require the following records:

1. Copy of the booking confirmation of the organiser
2. Copy of the insurance certificate
3. c) Bank details (IBAN) of the recipient of claim payments (BIC code for foreign transfers)
4. Other documentation specified under A

### A TRAVEL CANCELLATION INSURANCE AND HOLIDAY GUARANTEE (TRAVEL CURTAILMENT INSURANCE)

1. To keep the cancellation costs as low as possible, you must cancel the trip immediately with the agent or office you used to book the trip. Higher cancellation costs will not be refunded if you cancel the trip too late if you wait to see whether you get better to start your trip!
2. For a claim exceeding EUR 300, you can request a claim form with medical certificate on the telephone number 040 4119-2300 or print it out from [www.hmr.v.de/schadenformulare](http://www.hmr.v.de/schadenformulare). For minor claims, a doctor's certificate in any form with an indication of the diagnosis and the dates of treatment is sufficient.
3. The following additional documentation must be submitted to HanseMerker:
  - Originals of all booking and cancellation documents
  - Original invoices and receipts as proof of costs incurred
  - Medical certificates stating the diagnosis and the dates of treatment (for the holiday guarantee: the medical certificate of a doctor at the holiday location)
  - In the case of death, a copy of the death certificate

- In the case of a job loss, a written confirmation from the employer testifying that the employment was terminated for operational reasons and a confirmation from the Federal Employment Agency stating the date from which the person concerned has been unemployed (only applies to travel cancellation)
- When commencing employment after being previously unemployed, a written confirmation from the employer on the start of employment and a notice from the Federal Employment Agency confirming the change (only applies to travel cancellation)
- In the case of a change of job, certificates from the old and new employers (only applies to travel cancellation) including an indication of the probationary period
- In the case of necessary repeats of failed examinations, a certificate from the university/college (only applies to travel cancellation)
- In the case of a failure to advance to the next grade, the relevant confirmation from the school or a copy of the school report (only applies to travel cancellation)
- In the case of receiving a court summons or transport delay, the supporting documents
- In the case of a transplantation or receipt of organs or an adoption, all supporting records and documentation
- In the case of illness of a dog/cat registered for the trip, a corresponding veterinary certificate

## Important information on the insurance contract

**Identity of the insurer (name, address):** HanseMerker Reiseversicherung AG, (legal form: Public limited company, Siegfried-Wedells-Platz 1, 20354 Hamburg, Telephone 040 4119-1000, Fax 040 4119-3030)

**Entered in the commercial register:** Amtsgericht (local court) Hamburg HRB 19768

**Address for service and authorised representatives of HanseMerker Reiseversicherung AG:** HanseMerker Reiseversicherung AG Siegfried-Wedells-Platz 1, 20354 Hamburg, represented by the Executive Board: Eberhard Sautter (Chair), Eric Bussett, Holger Ehses, Dr. Andreas Gent, Raik Mildner

**Primary business activity of HanseMerker Reiseversicherung AG, hereafter referred to as "HanseMerker":** HanseMerker provides insurance for travel-related risks.

**Guarantee fund or other compensation regulations:** There are no guarantee funds or other compensation arrangements.

Depending on the extent of the selected insurance cover, HanseMerker provides benefits from the travel cancellation insurance, travel interruption insurance (holiday guarantee), travel health insurance, emergency insurance, travel liability insurance or luggage insurance, or motor vehicle breakdown insurance cover in accordance with the insurance terms and conditions.

The extent of the insurance cover is determined by the policyholder in the application form. More detailed information on the type and extent of the insurance cover selected by the policyholder can be found in the description of services in the application form and the insurance terms and conditions.

Once HanseMerker's obligation to pay is confirmed in terms of the event and amount, payment of compensation follows within 2 weeks. This time limit is suspended for as long as the verification of the claim by HanseMerker is impeded by the insured person.

**Total price and price components:** The total premium to be paid is calculated from the extent of insurance cover selected by the policyholder. The respective premiums for the components of the insurance cover can be found on the application form.

Except for health insurance which is exempt from insurance tax, the above premiums are inclusive of statutory insurance tax at the applicable rate.

**Additional costs, taxes or charges:** further costs, taxes or charges, e.g. for the use of long-distance communication facilities, are not covered except for the emergency assistance service. For calls from abroad: Telephone +49 40 5555-7877, For calls from within Germany: Telephone 040 5555-7877

**Payment and performance details:** The first or one-time premium is due at the start of the contract, irrespective of the right to cancel. Where renewal premiums have been agreed in the case of long-term insurance contracts, these are due on the agreed date. Where it is agreed that an annual premium may be paid in instalments, only the first instalment of the first annual premium shall be deemed the first premium. If the premium cannot be collected for a reason beyond the control of the policyholder, the payment shall still be deemed to be on time if payment is made immediately upon receipt of a written payment request from the insurance company. The insurance contract contains more detailed information in this regard.

**Limitation of the period of validity of the information provided:** The information provided is valid indefinitely.

**Start of the contract, start of insurance cover, length of the initial commitment period at the time of application:** The contract comes into effect upon payment of the premium. Insurance coverage shall start at the time indicated by the policyholder, however not before payment of the premium. If payment has been agreed by direct debit, the payment shall be deemed to be on time if the premium can be collected on the due date and if the policyholder does not dispute the justified collection of the payment. If the premium cannot be collected for a reason beyond the control of the policyholder, the payment shall still be deemed to be on time if payment is made immediately upon receipt of a written payment request from the insurance company. Where an annual insurance contract has been concluded, insurance coverage shall be provided for 56 days for all travel booked after conclusion of the contract. In addition, travel health insurance coverage shall not commence before the time of departure from German territory and the national territory in which the insured person is resident. No commitment period is foreseen.

**Important notice under Article 37 (2) of the Insurance Contract Act (VVG):** if the insurance event occurs after the conclusion of the contract and if the one-off or first insurance premium has not been paid by this time, HanseMerker is not required to pay benefits, unless the policyholder can demonstrate that he bears no responsibility for the non-payment.

### Information needed to set up a SEPA mandate:

Account holder/creditor HanseMerker Versicherungen, Gesellschaft bürgerlichen Rechts (Gbr) 20354 Hamburg, Siegfried-Wedells-Platz 1, Creditor identifier: DE74ZZ0000066149

I/we authorise HanseMerker Versicherungen GbR to deduct payments from my/our account via direct debit in the name of HanseMerker Reiseversicherung AG, as mentioned in the application. I/we also instruct my/our payment service to honour the direct debits drawn by HanseMerker Versicherungen GbR from my/our account.

**Note:** I/we can demand reimbursement of the debited amount within eight weeks from the debit date. The terms and conditions agreed with my/our bank apply.

**Payment date:** If you have agreed to the premium being collected from your account, this shall take place as soon as the mandate is set up. The SEPA mandate reference is identical to your insurance policy number. The payment is considered to have been made in a timely manner if the premium can be collected on or before the due date specified in the insurance policy, and you have not revoked your direct debit mandate.

**Right to cancel:** Policyholders are entitled to cancel insurance contracts with a duration of at least one month within two weeks in writing or electronic form (e.g. letter, fax, email) without stating any reasons. This time limit begins upon taking out the policy and the policyholder receiving the insurance policy, including the general insurance terms and conditions as well as the additional information pursuant to Article 7 (1) (2) of the Insurance Contract Act (VVG) in conjunction with Articles 1 to 4 of the VVG Information Duties Regulation and this guidance in writing or electronic form but not before we have fulfilled our obligations under Article 312 (j) (1) clause 1 of the Civil Code (BGB) in conjunction with Article 246 (c) of the Introductory Act to the Civil Code (EGBGB). To meet the cancellation deadline, it is sufficient for policyholders to send their communication concerning their exercise of the right to cancel before the cancellation period has expired. Please send the notice of cancellation to HanseMerker Reiseversicherung AG, 20352 Hamburg, Telephone 040 4119-1000; Fax 040 4119-3030; email: reiseservice@hansemerker.de

**In the event of effective cancellation, HanseMerker will repay any premiums already paid.**

**End of the information concerning the right of cancellation.**

**Information on the duration of the insurance:** The contract is limited by the duration selected.

**End of contract, right of termination, processing fee:** Where insurance is taken out for a one-off event, the contract will end in the case of travel cancellation insurance upon commencement of the trip and, for all other types of insurance, at the end of the trip or the agreed end of the contract. Where an annual insurance contract has been concluded, the contract shall be extended by a further year if it is not terminated in writing within three months prior to expiry. In the case of travel cancellation insurance, insurance coverage shall end upon commencement of the trip and, for other types of insurance, no later than the end of the insured trip or, in the case of travel health insurance, upon crossing the border back to the country of origin. If HanseMerker withdraws from the contract due to non-payment of the first or one-off premium in accordance with Article 37 (1) of the German Insurance Contract Act (VVG), it will be entitled to charge a processing fee of EUR 15 per insurance policy in accordance with Section 39 (1) VVG.

**Applicable law and jurisdiction:** The contractual relationship is governed exclusively by the laws of the Federal Republic of Germany. Appeals against HanseMerker can be made in Hamburg or at the location where the policyholder is domiciled at the time of the appeal, or in the absence of a place of domicile, his usual place of residence.

**Contract Language:** The relevant language for the contractual relationship and communication with policyholders during the term of the policy is German.

**Extrajudicial mediation and complaints procedures:** When an agreement with HanseMerker cannot be reached, mediation attempts and complaints can be directed at the following mediation and complaint bodies:

**For travel health insurance:** Ombudsmann Private Kranken- und Pflegeversicherung (Ombudsman for private health and long-term care insurance), PO box 06 02 22, 10052 Berlin [www.pkv-ombudsmann.de](http://www.pkv-ombudsmann.de)

**For all other types of insurance:** Versicherungsombudsmann e.V. PO box 08 06 32, 10006 Berlin [www.versicherungsombudsmann.de](http://www.versicherungsombudsmann.de)

The option to take legal action is unaffected.

**Option to complain to the relevant supervisory authority:** The supervisory authority for complaints against HanseMerker: German Federal Financial Supervisory Authority (BaFin) Grauhofstraße 108, 53117 Bonn, [www.bafin.de](http://www.bafin.de)