

This information sheet gives you a brief overview of your insurance cover. Please note that this information is not exhaustive. For details of your insurance contract, please refer to the insurance terms and conditions and policy document we provide you with. To gain a good understanding of your policy, we recommend that you read through all the documents.

What type of policy does offer?

We are offering you travel and cancellation insurance. Through this insurance, we ensure that you receive financial compensation for any claim associated with the non-commencement or curtailment of your trip.



What is insured?

You do not commence your trip or do not commence it as planned, or cannot end your trip as planned because you suspect you are infected with coronavirus (COVID-19) and you are therefore

- ✓ required to isolate (quarantine) as a result of an official action (e.g. an order) or an order by an authorised third party (e.g. medical practitioner) based on a legal provision (e.g. a regulation); or
- ✓ denied carriage by authorised third parties (e.g. airport staff).

What is reimbursed?

- ✓ If you do not commence the trip, we will reimburse you for contractually owed cancellation costs.
- ✓ We reimburse you for demonstrably incurred additional return travel costs and unused services on a pro rata basis if you have to curtail your trip.
- ✓ We reimburse you for demonstrably incurred additional return travel costs and accommodation costs in the case of delayed return travel.

What are the sums insured?

- ✓ We agree the sums insured with you on an individual basis. They must correspond to the full agreed travel price.



What is not insured?

- ✗ We do not provide cover if you or a person covered under this policy is not able or not permitted to leave, enter, transit or continue the trip due to regional (e.g. districts or cities) or interregional (more than one city or county) quarantine measures, contact restrictions or curfews imposed by public authorities.
- ✗ We do not provide cover for costs incurred due to quarantine measures ordered by authorities immediately upon arrival in the country of destination owing to entry requirements. In addition, we do not provide cover for unused travel services if you are unable to use booked travel services due to these quarantine measures.



Are there limitations to the cover?

- ! We reimburse rebooking costs and single supplements up to a maximum of the cancellation costs incurred on withdrawal.
- ! We reimburse additional accommodation costs up to the amount of your sums insured. If you have purchased insurance only for outward and return travel tickets and/or airfare, additional accommodation costs are not covered by the insurance cover.



What territory does the insurance cover?

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



What obligations do I have?

When you take out the insurance, you must answer all questions truthfully.

If an insured event occurs, there are some obligations you need to fulfil. Amongst other things, you must keep the claim as low as possible. With respect to the travel cancellation cover, this includes you being required to cancel the trip immediately with the agent or office through which you booked the trip.



When and how should I pay?

- The premium is payable immediately upon conclusion of the contract. You pay using the payment method you selected on concluding the insurance contract. Whether and when you must pay further premiums is detailed in the insurance policy document.



When does the cover start and end?

The insurance cover will commence

- with respect to travel cancellation cover, upon conclusion of the contract.
- with respect to other insurance policies, upon departure for the insured trip.

The insurance cover ends

- with respect to travel cancellation cover, as soon as the booked and insured means of transport or accommodation is accessed or as soon as an insured event occurs.
- with respect to other insurance policies, at the agreed time, but at the latest upon completion of the trip.



How can I cancel the contract?

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