

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 cannot 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

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.