

## Overview of benefits

### Annual Multi-Trip Travel Cancellation Insurance + Travel Curtailment Insurance

Please note that this service overview does not contain all the information relating to your policy. For the full insurance cover, please see the insurance certificate and the insurance terms and conditions. Each type of insurance listed below is relevant only if it is also included in the agreed tariff.

Travel Cancellation Insurance	
<b>Insured events</b>	<p>Insured events covered by the Travel Cancellation Insurance include:</p> <ul style="list-style-type: none"> <li>● Unexpected serious illness</li> <li>● Death or severe injury from an accident</li> <li>● Pregnancy or complications during pregnancy</li> <li>● Breakage of prostheses and loosening of implanted joints</li> <li>● Adverse reaction to vaccination</li> <li>● Organ donation / receipt</li> <li>● Substantial damage (from EUR 2,500) to the insured person's property</li> <li>● Unexpected court summons</li> <li>● Termination, short-time working, reinstatement after unemployment or change in place of work for operational reasons</li> <li>● School pupil and student protection: <ul style="list-style-type: none"> <li>– Repeat examination occurring during the insured travel time</li> <li>– Non-promotion</li> </ul> </li> <li>● Transport delay</li> <li>● Illness, death of a dog/cat registered to go on the trip</li> </ul>
<b>Scope of benefits</b>	<p>Benefits are paid if an insured event has taken place. The sums insured and benefits vary according to the event insured:</p> <p><b>If the trip is not undertaken</b></p> <ul style="list-style-type: none"> <li>● Reimbursement for the contractually required cancellation costs for an insured reason</li> <li>● Reimbursement of the single-room supplement or reimbursement of the proportionate costs for the double room in the event of partial cancellation</li> </ul> <p><b>In the event of a delayed start to the journey</b></p> <ul style="list-style-type: none"> <li>● Reimbursement of additional costs to reach the destination</li> <li>● Reimbursement of unused travel services</li> </ul> <p><b>If the journeybooking is changed</b></p> <ul style="list-style-type: none"> <li>● Reimbursement of the cost of changing bookings for an insured reason</li> <li>● When changing the booking up to 42 days prior to departure, reimbursement of the cost up to max. EUR 30 per person, if no insured reason is specified</li> </ul>
<b>Deductible</b>	<ul style="list-style-type: none"> <li>● No deductible</li> </ul>

Travel Curtailment Insurance	
<b>Insured events</b>	<p>Insured events covered by the Travel Curtailment Insurance include:</p> <ul style="list-style-type: none"> <li>● Unexpected serious illness</li> <li>● Death or severe injury from an accident</li> <li>● Pregnancy or complications during pregnancy</li> <li>● Breakage of prostheses and loosening of implanted joints</li> <li>● Adverse reaction to vaccination</li> <li>● Organ donation / receipt</li> <li>● Substantial damage (from EUR 2,500) to the insured person's property</li> <li>● Unexpected court summons</li> <li>● Transport delay</li> <li>● Illness, death of a dog/cat registered to go on the trip</li> </ul>
<b>Scope of benefits</b>	<p>Benefits are paid if an insured event has taken place. The sums insured and benefits vary according to the event insured:</p> <p><b>In the case of curtailment of the trip</b></p> <ul style="list-style-type: none"> <li>● Reimbursement of the total price, provided that the trip is cancelled within the first half of the trip duration (max. within the first eight days)</li> <li>● Reimbursement of the unused travel services, provided that the trip is cancelled within the second half of the trip duration (after the ninth day at the latest)</li> <li>● Reimbursement of the additional return travel costs verifiably incurred and the resulting costs incurred</li> </ul> <p><b>In the case of interruption of the trip</b></p> <ul style="list-style-type: none"> <li>● Reimbursement of unused travel services</li> <li>● Reimbursement of costs incurred for catching up with the rest of the travel group in the case of a round trip or cruise</li> </ul> <p><b>In the case of delay of the trip</b></p> <ul style="list-style-type: none"> <li>● Reimbursement of accommodation costs for the extended stay in the event of inability to travel and natural events</li> </ul>
<b>Deductible</b>	<ul style="list-style-type: none"> <li>● No deductible.</li> </ul>