

# Overview of benefits | Holiday Cover Germany

## for foreign vacationers in Germany

Please note that not all information relating to your policy is listed in this overview. Refer to your insurance policy and the general terms and conditions for the full scope of contents. Each type of insurance listed below is only relevant if it is also included in the agreed tariff.

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**HanseMerkur**

## Travel Cancellation Insurance

Insured events		
	Unexpected serious illness	✓
	Death or serious accidental injury	✓
	Pregnancy or complications during pregnancy	✓
	Fracture of prostheses and loosening of implanted joints	✓
	Vaccination incompatibility	✓
	Substantial damage (min. 2,500.- EUR) to the property of the person insured	✓
	Unexpected court summons	✓
	Dismissal for corporate reasons, short-time employment, re-employment after unemployment or change of job	✓
	For pupils and students	
	- in the event of a repeat examination if falling within the insured travel period	✓
	- in the event of not being transferred	✓
	Missing the insured means of transport due to a delay or an accident	✓
	Illness or death of a dog/cat/horse registered for the trip	✓
Insured benefits		
	<b>In the event of non-commencement of the trip</b>	
	Reimbursement of the contractually owed cancellation costs for an insured reason, including agency fees charged at the time of booking	✓
	Reimbursement of the single room surcharge or reimbursement of the pro rata costs for the double room in the event of partial cancellation	✓
	<b>In the event of delayed departure</b>	
	Reimbursement of the additional outward travel costs	✓
	Reimbursement of travel services not used	✓
	<b>In the event of rebooking</b>	
	Reimbursement of rebooking costs in the event of rebooking for an insured reason	✓
	Reimbursement of rebooking costs in the event of rebooking up to 42 days prior to departure without an insured reason up to	30,- EUR
	<b>Additional benefits for ferry boat trips</b>	
	Reimbursement of the additional accommodation costs incurred in the event of an unexpected and unannounced ferry cancellation on the day of arrival up to	150,- EUR
Deductible		
	No deductible for all insured events with the exception of serious and unexpected illnesses treated on an outpatient basis. In this case, the deductible amounts to 20 % of the recoverable damage, but at least 25,- EUR per insured person or per insured arrangement.	

## Travel Curtailment Insurance

Insured events		
	Unexpected serious illness	✓
	Death or serious accidental injury	✓
	Pregnancy or complications during pregnancy	✓
	Fracture of prostheses and loosening of implanted joints	✓
	Vaccination incompatibility	✓
	Substantial damage (from 2,500.- EUR) to the property of the person insured	✓
	Unexpected summons to appear in court	✓
	Missing of the insured means of transport due to a delay or an accident	✓
	Illness or death of a dog/cat/horse registered for the journey	✓
	Avalanches, landslides, floods, earthquakes or hurricanes at the place of holiday	✓
Insured benefits		
	<b>Curtailment of the trip</b>	
	Reimbursement of the additional return travel costs incurred and the additional costs directly caused by this	✓
	Reimbursement of the tour price if the trip is interrupted within the first half of the tour (max. within the first 8 days of the trip)	✓
	Reimbursement of the travel services not used if the trip is interrupted within the second half of the trip (from the 9th day of travel at the latest)	✓
	<b>Interruption of the trip</b>	
	Reimbursement of the travel services not used or reimbursement of the unused travel days pro rata to the total duration of the trip	✓
	<b>Delayed return from the trip</b>	
	Reimbursement of the additional return travel costs incurred and of the additional costs directly caused by this	✓
	Reimbursement of additional accommodation costs in the event of an extended stay due to natural disasters or the inability to transport a risk person	✓
	<b>Additional benefits for trips with booking of a ferry</b>	
	Reimbursement of the additional accommodation costs incurred in the event of an unexpected and unannounced ferry cancellation on the day of departure up to	150,- EUR
Deductible		
	No deductible for all insured events with the exception of serious and unexpected illnesses treated on an outpatient basis. In this case, the deductible amounts to 20 % of the recoverable damage, but at least 25,- EUR per insured person or per insured arrangement.	

## Travel Health Insurance

<b>Medical treatment</b>		
	Costs of outpatient medical treatment	✓
	Costs of inpatient medical treatment in hospitals including accommodation in a shared room	✓
	Pain-relieving dental treatment, simple dental fillings and temporary dental prostheses up to	1.000,- EUR
	Medically prescribed medicines, bandages and aids - Repair of existing aids up to	✓ 250,- EUR
	Medically prescribed massages, medical packs and inhalations	
	Examinations and/or treatment in the event of pregnancy complications, miscarriage and premature birth (occurred before the 37th week of pregnancy)	✓
	Necessary medical treatment of the newborn child in the event of a premature birth	✓
<b>Ambulance services, return transport, burial</b>		
	Transport to the nearest suitable hospital or doctor and back to the accommodation	✓
	Return transport to the nearest suitable hospital at the place of residence	✓
	Repatriation or funeral costs up to	10.000,- EUR
<b>Pre-existing conditions</b>		
	For the treatment of illnesses and complaints known in the last 6 months before the start of the insurance and their foreseeable consequences, the deductible amounts to 5.000,- EUR and the benefits are limited to a maximum of 30.000,- EUR.	
<b>Deductible</b>		
	The deductible amounts to 25,- EUR per event insured.	

## Emergency Insurance

<b>Insured events</b>		
Illness, accident or death within Germany		✓
Interruption of journey or delayed return journey		✓
Loss or theft of means of payment and documents		✓
Rebooking or delay		✓
Travel by bicycle		✓
Inaccessibility		✓
Loss of keys belonging to others		✓
<b>Insured benefits</b>		
<b>Illness, accident or death within Germany</b>		
Costs for search, rescue or recovery operations up to	5.000,- EUR	
Costs for the outward journey of a close person to the holiday destination for the purpose of vehicle repatriation if the driver is absent due to an unexpected serious illness		✓
<b>Interruption of the journey or delayed return journey</b>		
Organisation of the return journey		✓
Granting of a loan for additional costs incurred up to the amount of the return journey costs		✓
Loan for kidnapping up to	10.000,- EUR	
<b>Loss or theft of means of payment and documents</b>		
Establishment of contact with the house bank in financial distress		✓
Provision of a loan if it is not possible to contact the bank within 24 hours amounting to	500,- EUR	
Assistance with the necessary blocking of credit cards and EC or Maestro cards		✓
Assistance in obtaining replacement travel documents		✓
<b>Rebooking or delay</b>		
Assistance with rebooking of missed, cancelled or delayed means of transport		✓
<b>Travel by bicycle</b>		
Repair costs in the event of breakdowns and additional costs for the journey to the point of departure in the event of accidents up to	75,- EUR	
Additional costs in the event of theft for the journey to the place of residence, departure point or destination point up to	250,- EUR	
<b>Inaccessibility</b>		
Organisation and costs for a travel call in case of non-guaranteed accessibility		✓
<b>Loss of keys belonging to others</b>		
Costs arising from liability claims for the necessary replacement of locks as well as for temporary security measures and property protection for up to 14 days up to	500,- EUR	
<b>Deductible</b>		
No deductible.		

### Travel Luggage Insurance

<b>Sum insured</b>		
	The sum insured for each insured event amounts to	2.500,- EUR
<b>Insured events</b>		
	Damage to or loss of checked baggage	✓
	Delay in delivery of checked baggage to the place of destination	✓
	Criminal acts by third parties, e. g. robbery and theft of baggage during the remainder of the trip	✓
	Damage to luggage caused by traffic accidents during the remainder of the trip	✓
	Damage to luggage caused by fire, explosion or natural hazards during the remainder of the trip	✓
<b>Compensational limits</b>		
For the items listed below, compensation is limited to the following amounts or relative percentages of the sum insured		
	Valuables, cameras and film cameras	50 %
	Spectacles, contact lenses, hearing aids, music instruments – each with accessories and per item	250,- EUR
	Golf and diving equipment, bicycles, electric bicycles and e-scooters	50 %
	Surfboards and sailing equipment	50 %
	Mobile phones, smartphones and tablet PCs – each with accessories and per item	500,- EUR
	Other IT equipment and electronic entertainment devices	50 %
	If a delivery period is exceeded, costs for necessary replacement purchases up to	500,- EUR
<b>Deductible</b>		
	No deductible.	

### Travel Vehicle Recovery Insurance

<b>Insured events</b>		
	In the event of the vehicle ceasing to be roadworthy due to a breakdown	✓
	In the event of the vehicle ceasing to be roadworthy due to an accident	✓
	In the event of the vehicle being stolen	✓
<b>Insured benefits</b>		
	Assistance at the place of breakdown/accident by restoring the vehicle to roadworthiness or towing the vehicle to the nearest garage for costs up to	300,- EUR
	Arrangement and costs for the shipment of spare parts required for the restoration of the vehicle	✓
	Organisation and costs of transporting the vehicle to a workshop or to the place of residence	✓
	Organisation and costs of scrapping the vehicle	✓
	Organisation and costs of procedural fees for customs clearance of the vehicle	✓
	Additional travel costs incurred due to the loss of the motor vehicle up to	2.500,- EUR
<b>Deductible</b>		
	No deductible.	

# Overview of benefits | Deductible Takeover Add-On

## Takeover of the partial deductible present

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#### Deductible Takeover Insurance

Deductible Takeover Insurance		
<b>Subject of the insurance</b>		
	The Deductible Takeover Insurance comes into effect if the (main) travel insurer charges an excess/deductible in the Travel Cancellation Insurance and/or Holiday Guarantee (Travel Curtailment Insurance). The existing (main) travel insurance must provide for insurance cover.	
<b>Insured events</b>		
<b>Travel Cancellation Insurance</b>		
	Trip cancellation	✓
	Rebooking	✓
	Delayed arrival	✓
<b>Holiday Guarantee (Travel Curtailment Insurance)</b>		
	Trip curtailment	✓
	Trip interruption	✓
	Delayed return journey	✓
<b>Insured benefits</b>		
<b>Travel Cancellation Insurance</b>		
	Reimbursement of cancellation or rebooking costs as well as additional costs of the outward journey including unused travel services in the maximum amount of Per insured person or per insured rental object at least	20 % 25,- EUR
<b>Holiday Guarantee (Travel Curtailment Insurance)</b>		
	Reimbursement of the costs of interruption of the trip, including the travel services not used, up to a maximum amount of Per insured person or per insured rental object at least	20 % 25,- EUR
<b>Deductible takeover</b>		
	In deviation from the above-mentioned insured benefit levels, the deductible will be paid in full if it is less than 75 EUR per insured person or per insured rental object.	