

Eurowings insurance cover

Summary

**Assistance in an emergency:
Worldwide emergency call service
Telephone +49 40 5555-7877**

You are interested in a HanseMerkur travel insurance? A good choice!

Our benefits:

Components of your travel insurance	Package cover	Travel cancellation
Emergency insurance		-
Luggage insurance		-
Travel health insurance including patient repatriation		-
Travel cancellation insurance		
Holiday guarantee (Travel curtailment insurance)		
Cuddly toy service		-
Delay insurance Rail & Fly		
Transfer insurance		

What to do in the case of an insured event:

If you wish to submit a claim to us, our claim forms are available at
<http://www.hmr.de/service/schadenformulare>



Important terms:

- **SCOPE OF APPLICATION:** Worldwide (within Europe in the case of rail & fly delay cover)
- **INDIVIDUAL PREMIUM:** Applies to one person
- **INSURED SUM FOR LUGGAGE:** EUR 2,000 per person
- **CONCLUSION DEADLINE:** Travel cancellation insurance must be concluded up to 30 days before the start of the trip or no later than the 3rd working day (Monday to Saturday) after the trip is booked.
- **DURATION OF INSURANCE:** Insurance products apply for the duration of a trip, up to a maximum of 45 days.

Product overview:

Emergency insurance (only in Package Cover)

Helps in emergency cases that may affect insured persons during the trip

- Cost coverage in hospitals in the form of a loan
- Patient transport costs up to EUR 2,500
- Search, rescue, recovery costs up to EUR 5,000 in the case of an accident
- Assistance in the event of loss of means of payment and documents
- Payment of costs of return journey in the event of damage to property at home and reimbursement of necessary repair costs
- Reimbursement of the excess charged by your comprehensive vehicle insurance policy up to the amount of EUR 500 for damage caused to a car left at your residence

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Luggage insurance including sports luggage insurance (only in Package cover)

SUM INSURED:

- For individuals EUR 2,000

Travel health insurance (only in Package Cover)

REIMBURSEMENT OF THE COSTS FOR:

- Outpatient and inpatient treatment with a doctor abroad
- Medically prescribed medicines, dressings and aids required as a result of an accident
- Patient repatriation if medically advisable and reasonable
- Supervision for children under the age of 18 years of age
- **Excess:** EUR 100 per insured event

Travel cancellation insurance

If you cancel a travel booking or begin a trip late for one of the insured reasons, we compensate you for contractually owed cancellation costs or the additional outward journey costs.

Insured reasons include: serious accidental injury, unexpected and serious illness, death, loss of job, change of job, short-time working.

- **Excess:** 20%, a minimum of EUR 25 per insured person



Holiday guarantee (Travel curtailment insurance)

- Reimbursement of the insured travel costs in the event of curtailment during the 1st half of the trip, up to the first 8 days
- Reimbursement of the unused travel services in the event of travel interruption or delayed departure
- Reimbursement of the proven additional return travel costs in the event of curtailment or delayed return from the trip

INSURED REASONS INCLUDE:

- Serious accidental injury
- Unexpected and serious illness, death
- Significant damage to property (at least EUR 2,500)
- Delay of public transport
- Natural disasters and Acts of God at the holiday destination
- **Excess:** 20%, a minimum of EUR 25 per insured person

Cuddly toy service (only in Package Cover)

If your child's cuddly toy has accidentally been left at home, we will assist with the dispatch of the item to your holiday destination and cover the dispatch costs up to EUR 80.

Rail & fly delay insurance

REIMBURSEMENT OF THE COSTS FOR:

- Rebooking a flight (equal to the originally booked type and quality of the trip)
- Overnight accommodation costs if the next possible flight cannot be taken until the next day

Transfer insurance

REIMBURSEMENT FOR:

- Costs of rebooking up to EUR 400
- Overnight accommodation costs up to EUR 50

INSURED REASONS:

- Delay of the feeder flight more than 2 hours at the connecting airport

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 travel insurance. This provides you with insurance cover and services when travelling

 **What is insured?**

Travel cancellation insurance

- ✓ Contractually owed cancellation costs in case of non-commencement
- ✓ Additional costs in case of a delayed commencement of journey
- ✓ Rebooking costs

Travel aborting insurance

- ✓ Additional travel and accommodation costs
- ✓ Reimbursement of unused travel services
- ✓ subsequent journey costs in case of interrupted journey

Travel health insurance

- ✓ Out-patient and in-patient treatment costs
- ✓ Dental treatment including fillings and accident-related temporary dental prostheses
- ✓ Medication, dressings, therapeutic products and aids

Emergency insurance

- ✓ Organization of return travel in the case of illness or accident
- ✓ Sourcing of a lawyer and interpreter in the case of criminal prosecution
- ✓ In the case of a loss of money and documents: cash loan, blocking of cards, replacement purchases

Luggage insurance

- ✓ Loss of or damage to luggage
 - ✓ through a criminal act by a third party
 - ✓ through an accident involving the means of transport
 - ✓ through fire or natural events
 - ✓ while in the custody of a carrier or luggage storage facility

What is the sum insured?

- ✓ We agree the sums insured with you on an individual basis. The sums can be found on your insurance policy

 **What is not insured?**

- ✗ We exclude a few cases from insurance cover, e.g., damages due to war, civil war or warlike events, or due to willful deception or intent.

Travel cancellation and aborting insurance

- ✗ Diseases, which was known at the time of the conclusion of the insurance and treated in the last 6 months prior to the conclusion of the insurance

Travel health insurance

- ✗ Treatment whereby it was clear that such treatment would be necessary if the trip was undertaken as planned.
- ✗ Health spa and sanatorium treatment, as well as rehabilitation measures.

Emergency insurance

- ✗ There shall be no comprehensive health and accident insurance protection
- ✗ Some of our money services are only carried out in the form of loans. This means that you need to pay us back the amount within one month

Luggage insurance

- ✗ For particular items (e.g. jewellery), only a percentage of the insured sum is paid..
- ✗ Jewellery/valuables must be stored securely
- ✗ Thefts from motor vehicles are only insured between 6 a.m. and 10 p.m.

 **Are there limitations to the coverage?**

- ! Damages due to the materialisation of political dangers and pandemics
- ! Damages due to events that were to be expected at the time the insurance was purchased.



Where am I insured?



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 need to keep the claim as small as possible. This includes
 - for travel cancellation insurance, you immediately cancel the trip at the booking agency.
 - for travel health insurance, you must inform us immediately if inpatient care becomes necessary
 - for travel luggage insurance, you immediately report the theft to the responsible police department



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 cancellation insurance with the conclusion of the contract and in the other insurance with the commencement of the insured journey.
- It ends in the travel cancellation insurance with the start of the journey and in the other insurances at the agreed time, though no later than the end of the journey.
- In the travel health insurance, the journey is deemed as having begun upon crossing the border into the foreign country.



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.

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What type of insurance is it?

We are offering you a travel cancellation and travel abort 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?

The commencement of the journey is unreasonable for the policyholder /insured person due to the following events

- ✓ 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 of the insured person or person at risk 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?

- ✗ Diseases, which was known at the time of the conclusion of the insurance and treated in the last 6 months prior to the conclusion of the insurance
- ✗ In the case of damage to the insured person's property as a result of fire, explosion, natural disaster or willful intent of a third party, cancellation of the flight is only insured if the damage is substantial or if the insured person's presence is necessary for investigation



Are there limitations to the coverage?

- ! Damages due to the materialisation of political dangers and pandemics.
- ! Damages due to events that were to be expected at the time the insurance was purchased.
- ! Illness that occurs in certain circumstances as a psychological reaction to a terrorist attack, civil unrest, war events, aviation accidents or natural disasters, or due to fear of a terrorist act, civil unrest, war events or natural disasters.



Where am I insured?

- ✓ 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 inform us immediately if an insured event occurs and cancel the journey at the same time as well as provide us with pertinent information and if necessary, present medical certificates.
- You are obligated as far as possible to prevent the damage from occurring or to minimize it.



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 cancellation insurance with the conclusion of the contract. It ends with the first use of insured travel services. In the travel aborting insurance 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.



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.

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 Transfer insurance. With this we make sure that you will be compensated for the financial damage if you miss your means of connecting flight as a result of a delay of the feeder flight.



What is insured?

- ✓ The originally booked connecting flight cannot be achieved, due to the delay of the feeder flight for more than 2 hours.

What will be replaced?

- ✓ Costs for new booking of the connecting flight
- ✓ Accommodation costs if the next available connecting flight is not possible until the next day.

What is the sum insured?

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



What is not insured?

- ✗ Diseases, which was known at the time of the conclusion of the insurance and treated in the last 6 months prior to the conclusion of the insurance
- ✗ In the case of damage to the insured person's property as a result of fire, explosion, natural disaster or willful intent of a third party, cancellation of the flight is only insured if the damage is substantial or if the insured person's presence is necessary for investigation



Are there limitations to the coverage?

- ! Damages due to the materialisation of political dangers and pandemics.



Where am I insured?

- ✓ 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 inform us immediately if an insured event occurs and cancel the journey at the same time as well as provide us with pertinent information.
- You are obligated as far as possible to prevent the damage from occurring or to minimize it.



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 at the beginning of the insured journey and ends at the end of the journey, though no later than the agreed date of insurance expiry.



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.

Initial information on the arbitration body

If you do not agree with a service provided or decision made by HanseMerkur concerning your insurance, please contact HanseMerkur. If you are unable to come to an agreement in this way, you have the option of contacting the following arbitration body:

*Complaints office in the event of disputes with insurance companies or intermediaries:
Versicherungsombudsmann e.V.
P.O. Box 08 06 32, 10006 Berlin
www.versicherungsombudsmann.de*