















## Our insurance:

### Condor premium travel protection

Please note that this overview of benefits does not include all information about your contract. Please refer to the insurance policy and the insurance conditions for the full scope of insurance. Each insurance listed below is only relevant if it is also included in the tariff taken out.

## Benefits

	Premium travel protection	Basic travel protection
Travel cancellation insurance	condor 	condor 
Holiday guarantee (travel curtailment insurance)	condor 	condor 
Travel accident insurance	condor 	condor 
Transfer insurance	condor 	condor 
Rail & Fly insurance	condor 	condor 
Travel health insurance	condor 	-
Cuddly toy service	condor 	-
Emergency insurance	condor 	-
Travel luggage insurance	condor 	-

## What to do in the case of an insured event:

If you want to submit a claim to us, our claim forms are available at <https://mein-hmr.de/service/claim-form>.

## terms

**Conclusion deadline:** Travel cancellation insurance must be concluded up to 30 days before the start of the trip and no later than the third working day (Monday to Saturday) after the trip is booked. If the insurance is taken out later, insurance cover is only provided for events occurring from the 10<sup>th</sup> day after taking out the insurance, provided that the premium has been paid.

**Duration of insurance:** Insurance products apply for the duration of a trip, up to a maximum of 45 days. The policyholder must be of legal age.

### Product overview

#### Travel cancellation insurance

If you cannot go on a trip or can only start your trip with a delay for one of the insured reasons we compensate contractually owed cancellation costs or the additional outward journey costs.

Insured reasons are:

- serious accidental injury, unexpected and serious illness, death, intolerance of inoculation, loss of job, change of job, short-time work

Excess: Without deductible for all insured events with the exception of outpatient treated outpatient illnesses. In this case, the deductible amounts to 20%, but at least EUR 25 per insured person.

#### Holiday guarantee (travel curtailment insurance)

Benefits:

- reimbursement of the insured travel costs in the event of curtailment during the first 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 are:

- serious accidental injury, unexpected and serious illness, death, significant damage to property (at least EUR 2,500), delay of public transport

Excess: Without deductible for all insured events with the exception of outpatient treated outpatient illnesses. In this case, the deductible amounts to 20%, but at least EUR 25 per insured person.

## terms

### Travel accident insurance

Insured reasons are:

- In the event of disability. In the event of death, cosmetic operations to remedy impairments caused by an accident, search, rescue, or recovery operations.

Reimbursement for:

- Disability costs for adults up to EUR 40,000, for children up to EUR 10,000.
- Remedy of impairments caused by an accident up to 5,000 EUR per insured person
- Search, rescue, or recovery operations up to 5,000 EUR per insured person

Excess: without deductible.

### Transfer insurance

Reimbursement for:

- costs of rebooking up to EUR 400
- overnight accommodation costs up to EUR 50

Insured reason:

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

Excess: without deductible.

### Rail & Fly insurance

Reimbursement 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

Excess: without deductible.

### Travel health insurance

Reimbursement of the costs for:

- out-patient and in-patient treatment
- medically prescribed medicines, dressings and aids required as a result of an accident
- patient repatriation if medically advisable and reasonable
- supervision for underage children

Excess: without deductible.

### Cuddly toy service

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

Excess: without deductible.

## terms

### Emergency insurance

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

- cost coverage in hospitals in 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

Excess: 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

The emergency call service is available 24 hours a day, 365 days a year.

### Luggage insurance

Insured sum: EUR 2,000 per insured person

Benefits:

- replaces the current value of personal belongings carried and acquired during the trip if they are lost, damaged, or destroyed
- replaces the costs up to EUR 500 of the proven expenses for necessary replacement purchases if the delivery period is exceeded

Excess: without deductible.