



## Hand in Hand ist HanseMerkur

### Proof of Insurance

Agent no. 3821402

Insurance no. 811610712G60017

### Information and description of benefits for your insurance

The insurance premium is already included in the travel costs. You will receive your individual insurance number via email shortly.

## Information on your Insurance

### Travel cancellation costs insurance

If you cancel a travel booking for reasons that are covered by the insurance, or if the start of your trip is delayed for such reasons, we will reimburse your contractual commitments relating to the cancellation or the additional costs incurred for the outbound journey. Some examples of reasons covered by the insurance:

- Serious accident injury
- Unexpected, serious illness
- Death
- Loss of One's Job
- Commencement of a Job Relationship
- Change of Job
- Short-time Work

No retained risk is calculated for any of the insured occurrences. In the event of unexpected and serious illness, the retained risk amounts to 20 % of the reimbursable damage, though this must be at least EUR 25 per insured person.

### Holiday Guarantee (Travel curtailment insurance)

#### Reimbursement of costs for:

If you have to interrupt the trip or your return from the trip is delayed, we will reimburse you for any demonstrably incurred additional return travel costs, in the same class as the originally booked flight, from your destination airport back to your departure airport. The insurance covers the additional costs incurred, such as accommodation and meals in a medium-class hotel when, for example, a return flight on the same day is no longer possible. Insured reasons are, for example:

- Injury due to accident
- Unexpected serious illness, death
- Significant damage to property
- Public transport delay
- Natural disasters and acts of God at the holiday destination

The deductible shall be equal to 20 % of the recoverable loss, but subject to a minimum of EUR 25 per insured person.

### Travel accident insurance

Benefits are paid for travel accidents that lead to the death or to invalidity of the insured person.

#### Insurance sum:

- In cases of death<sup>1)</sup> 50.000,- EUR
- In cases of invalidity, up to 125.000,- EUR
- For rescue costs, up to 1.250,- EUR

<sup>1)</sup> in cases of the death of children up to the age of 18: EUR 10,000

#### No Retained Risk!

You have applied for travel insurance with your travel booking. With this insurance certificate, we confirm your chosen insurance cover. The insurance terms and conditions VB-RS 2021 (SKG71-D) which determine the insurance coverage, the product information sheet and the code of conduct regarding data protection can be found on the back pages.

**InRadius and HanseMerkur wish you a good and safe trip!**

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Siegfried-Wedells-Platz 1, D-20354 Hamburg/Germany  
Registered office: Hamburg, Court of registration: Hamburg 19768,  
VAT ID number: DE 175218900  
Executive Board: Eberhard Sautter (Chairman),  
Eric Bussert, Holger Ehse, Johannes Ganser, Raik Mildner  
Supervisory Board: Dr. Karl Hans Arnold (Chairman)

# Insurance terms and conditions for travel insurance

VB-RS 2021 (SKG71-D)

We are HanseMerkur Reiseversicherung AG based in Hamburg. The policyholder is the organiser or other institution that has taken out the insurance policy with us. You are the insured person as long as you are included in the policyholder's insurance contract. For ease of readability, we usually use the masculine form. This is always intended to include the feminine form.

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Sections A to C apply for all insurance divisions. Section D applies to travel cancellation insurance and travel curtailment insurance.

## Section A – General provisions

### 1 Insurance cover

#### 1.1 Who is covered by the insurance cover?

- 1.1.1 You are an insured person if you are included in the insurance contract.
- 1.1.2 The right to the insurance benefits is assigned to you. If we have claims against the policyholder, we are not permitted to count these against your claim. The provision in Section 35 of the German Insurance Contract Act is not applicable.

#### 1.2 When does the insurance cover start?

You are included in the insurance contract and then you book the trip? In that case, the insurance cover commences

- in the travel cancellation insurance with the conclusion of the contract.
- in the travel curtailment insurance when you board the means of transport that was booked and insured or the booked and insured room.
- in the travel accident insurance when the trip starts. The trip is considered to have started when you leave your home.

You book the trip and are subsequently included in the insurance contract? Then there is insurance cover provided that the trip has not yet started at the time of inclusion in the insurance contract

- in the travel cancellation insurance, if inclusion in the insurance contract takes place at the latest 30 days before the start of the trip. If there are less than 30 days between the booking of the trip and the start of the trip, insurance cover is only provided for this trip if the insurance contract is taken out no later than the 3rd working day after the travel booking,
- in the travel curtailment insurance when you board the means of transport that was booked and insured or the booked and insured room,
- in the travel accident insurance when the trip starts. The trip is considered to have started when you leave your home.

If you have booked several legs of travel or several partial travel services, the entire trip is considered to have started as soon as you have started the first leg.

### 1.3 When does the insurance cover end?

- 1.3.1 Your insurance cover for travel cancellation insurance will end
- when you board the booked and insured means of transport or room or
  - if the insured event occurs, or when the trip is cancelled.
- For the other insurance policies, the end of cover is specified in the insurance certificate. However, it ends no later than the conclusion of the trip.
- 1.3.2 Is your trip lasting longer than originally planned? If this not your fault, we will extend your insurance cover until the end of the trip.

### 1.4 What trips are included under the insurance cover?

- 1.4.1 The insurance cover applies to travel to the areas specified in the insurance certificate.
- 1.4.2 We define a trip as temporary absence from your permanent residence. The trip must include 1 overnight stay. The holiday destination refers to a linear distance of at least 50km from your permanent residence.

## 2 General notes for compensation payments and on applicable law

### 2.1 When do we pay compensation?

- 2.1.1 We will pay within 2 weeks. This is subject to the following conditions:
- that our obligation to pay, the reasons and the amount have been determined.
  - that the necessary evidence – which becomes our property – is available.
  - The time to the deadline is suspended if you are responsible for our being unable to check your claim.
- 2.1.2 We convert your costs in a foreign currency using the exchange rate to EUR on the day the records are received. The official exchange rate applies unless you acquired the currency to pay the bills at a less favourable rate. We may subtract the following costs from your benefit:
- costs for the transfer of benefits abroad or
  - for special forms of transfer that you requested.
- 2.1.3 You may have insurance cover for trips from other insurers as well. If you consequently have claims against other insurers, these take priority.

You are not entitled to more benefit in total than the costs actually incurred. If you have a claim for benefit from several insurers, you can choose the insurer from whom you make the claim.

If you make the claim from us first, we will reimburse you the costs insured by this tariff. We will then clarify with the other insurers whether and how they participate in the costs. You can read further information on this in clause 4.2.3.

## 2.2 Which legislation applies to the insurance policy?

**In addition to these provisions, Insurance Contract Act (VVG) and German law shall apply.**

Note on data protection:

We store your personal data for the fulfilment of the contract. Further information on data protection and your corresponding rights can be found at: [www.hmr.de/datenschutz/information](http://www.hmr.de/datenschutz/information) or request for them at our premises.

## 2.3 When do claims to benefits lapse?

Any claims arising from this insurance contract expire by limitation in 3 years. The expiry is measured from the end of the year in which the claim can be made. If you have made a claim, the expiry period is suspended until our decision is sent to you.

## 2.4 What is the court of jurisdiction?

You can submit a complaint against us to the Court responsible for the district

- where we have our headquarters,
- where you have your place of residence,
- where you are normally present, if you do not have a fixed place of residence.

## 2.5 In what form should a statement that you make to us be?

Declarations of intent and notifications to us must be in writing (letter, fax, email, electronic data carrier, etc.). The language of the policy is German.

## 3 Restrictions to the insurance coverage

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.
- you have caused the damage intentionally.

Please note: Please see also the restriction in insurance cover for the individual insurance policies in Section B.

## 4 General notes for the claim

### 4.1 To whom can you direct the claim?

In emergencies, our 24-hour emergency assistance service is here to help you. You can reach it at any time from anywhere in the world. You can send your claims without filling in a form to:

HanseMerkur Reiseversicherung AG, Abt. RLK/Leistung,  
P.O. Box, 20352 Hamburg,  
E-mail: [reiseleistung@hansemerkur.de](mailto:reiseleistung@hansemerkur.de).

For travel cancellation insurance and travel curtailment insurance and travel health insurance, you can also use our online form <https://mein-hmr.de/service/schadenmeldung/>.

### 4.2 What general duties (obligations) do you have in the event of a claim?

4.2.1 You should make every effort to keep the claim as low as possible and avoid anything that could lead to an unnecessary increase in costs.

4.2.2 You must provide true and complete information concerning the claim. You must provide us with any information that we need in order to determine

- whether an insured event has occurred and
- whether and to what extent we will pay benefits.

4.2.3 Compensation claims against third parties shall be transferred to us as per the statutory regulation in Section 86 of the Insurance Contract Act (VVG), up to the amount of the benefit paid. We shall ensure that this does not disadvantage you. You are also obligated to assist, if necessary, in asserting the claim for compensation.

Please note: Please also refer to the obligations to be observed under the various types of insurance policies set out in Section B.

## 4.3 What are the legal consequences of breaches of duty (breach of obligations)?

If you violate any of the above-mentioned obligations or the obligations of the individual insurances in Section II, we are completely or partially exempted from performance. In this, we comply with the regulations of § 28 (2–4) of the Insurance Contract Act (VVG). These can be found in Section C.

## Section B – Policy schedule

### RRV – Travel cancellation insurance

#### 1 General rules applying to insurance cover

The sum insured must be at least the price of the trip. If you take out insurance cover for a lower sum insured, the indemnity will be reduced by the proportion of your premium payments to the amount indicated in the premium table (under insurance).

#### 1.1 Which benefits are insured?

Unless otherwise regulated below, the following benefits are limited to the amount of the agreed sums insured in the event of an insured event.

##### 1.1.1 Cancellation costs

If you do not start the trip or a seminar, we will pay

- the return travel costs you are contractually required to pay; and
- agency fees, insofar as these were already charged to you when booking and you included them in the sum insured.

##### 1.1.2 Additional expenses for the outbound journey and unused travel services

- a) Have you been delayed in starting the trip?
- We will reimburse you for the additional outbound journey costs of the type and quality originally booked.
  - If, in deviation to the booked trip, it is necessary to use other means of transport, we will reimburse the most cost-effective additional cost of the outward journey.

For the outward journey, we pay up to the amount of cancellation costs that would be incurred if the trip were cancelled.

- b) Have you failed to benefit from booked and insured travel services due to late departure? We will reimburse you for the costs of these travel services. If the costs for the individual parts of the trip cannot be objectively proven (e.g. package holidays), we will reimburse the unused travel days in proportion to the overall length of the trip. The compensation in this case is calculated as follows:

$$\text{Compensation} = \frac{\text{Unused days of the trip}}{\text{Original duration of trip}} \times \text{trip cost}$$

The days of departure and return are counted as full travel days.

We shall reimburse the additional outbound journey costs and unused travel services up to the amount of cancellation costs that would have been incurred if the trip were cancelled.

### 1.1.3 Costs of changing bookings

If you change the booking for your trip, we will reimburse you for the rebooking costs arising from this. We shall reimburse these up to the amount of cancellation costs that would have been incurred if the trip were cancelled.

Are you rebooking the trip up to 42 days before departure, without an insured event having occurred? We will reimburse the rebooking costs up to EUR 30 per person or room.

### 1.1.4 Single room supplements

Have you booked a double room with a risk person who has to cancel the trip due to an insured event? We will reimburse you for

- the supplement for a single room and further rebooking fees or
- the share of costs for a double room for the person who has cancelled.

The compensation is limited to the amount of cancellation costs that would be incurred if the booking were entirely cancelled.

## 1.2 Who is a risk person under this insurance policy?

As risk person we define:

- persons who have booked a trip jointly with you. This does not apply if more than 6 persons or, for family plans, more than 2 families book a trip together.
- your relatives and the relatives of your spouse or life partner. This includes:
  - spouse or life partner
  - children, adoptive children, stepchildren, foster children
  - parents, adoptive parents, step-parents, foster parents, grandparents
  - siblings, grandchildren, sons-/daughters-in-law, brothers-/sisters-in-law
  - aunts, uncles, nephews and nieces
  - individuals who look after minors or your dependent relatives who are not travelling with you
  - travelling companions for group travel, if separately agreed.

## 1.3 What additional protection do you have for cruise ship bookings?

Did you miss the sailing of a cruise ship due to a delay to public transport lasting more than 2 hours? We will reimburse you for the provable additional travel costs to join the ship, of the type and quality originally booked. We pay up to the amount of cancellation costs that would be incurred if the trip were immediately cancelled. The compensation is limited to EUR 1,500 per person.

## 1.4 When do I have to pay a deductible?

Unless we have otherwise agreed in the insurance certificate,

- the deductible applies if
  - the insured event arises due to unexpected serious illness and
  - the unexpected serious illness was treated on an out-patient basis.
- the deductible amounts to
  - 20 % of the recoverable loss
  - subject to a minimum of EUR 25 per insured person or insured rental property.

## 2 What qualifies as an insured event?

An event is covered by the insurance if the insured event occurs after the start of insurance cover. The insured event affects you or a risk person and

- as a consequence, you do not make the trip.
- as a consequence, you do not start the trip on time.
- as a consequence, you rebook the trip.

There is an insured event

- 2.1 in the event of an unexpected serious illness. Please see our explanations regarding this in Section D.

- 2.2 in the event of death.
- 2.3 in the event of severe injury due to accident.
- 2.4 in the event of pregnancy or complications during pregnancy.
- 2.5 if a prosthesis is broken.
- 2.6 if implanted joints are loosened.
- 2.7 if you react adversely to a vaccination or cannot tolerate a vaccination.
- 2.8 if you donate or receive organs or tissue (living donation) under the terms of the Organ Transplant Act.
- 2.9 in the event of substantial damage of at least EUR 2,500 to your property due to
  - fire,
  - burst water pipes,
  - natural events or
  - criminal acts by third parties (e.g. burglary).
- 2.10 in the event of an unexpected court summons. This applies if the responsible court does not accept your travel reservation as a reason to postpone the summons.
- 2.11 in the event of adoption of a minor, if the date of your attendance to complete the adoption falls within the period of travel.
- 2.12 in the event of an unexpected termination of the employment contract by the employer for operational reasons.
- 2.13 in the event of the unexpected start of an employment or training relationship subject to social security contributions of at least 15 hours per week. Insurance is also provided for work with additional expenses compensation (one-euro jobs).
- 2.14 in the event of unexpected reduced hours work due to the economic situation, which results in a reduction in your working hours of at least 1½ months (e.g. by 50 % for 3 months or by 25 % for 6 months).
- 2.15 in the event of a change in employer. This applies
  - if the insured trip falls within the probationary period.
  - if the insured trip falls within the first six months into the new job.
  - if the insurance was taken out before you became aware of the change.
- 2.16 in the case of an examination which you have sat
  - in a school,
  - at a university,
  - at a technical high school,
  - at a collegethat you do not pass and do not wish to repeat. This applies if the repeat examination
  - occurs during the insured travel period or
  - occurs up to 14 days after the trip.
- 2.17 in the event of failure to advance to the next grade or to be admitted to an exam, if this relates to a school or class trip.
- 2.18 in the event of an unexpected start to
  - your national voluntary service,
  - your voluntary social service year,
  - your voluntary ecological year.This applies if the costs of cancellation are not assumed by a funding agency.
- 2.19 if you miss your insured means of transport due to
  - a delay to domestic German public transport lasting more than two hours or cancellation of same. Public transport is defined as all air, land and water vehicles authorised for public transport. The following are not considered public transport:
    - means of transport that are part of round trips/return flights,
    - hired vehicles,
    - taxis,
    - cruise ships.
  - a traffic accident during your journey to commence the trip, in which you are involved as a driver or passenger.
- 2.20 if the dog or cat registered for the trip
  - has an unexpected and serious illness.
  - sustains severe injury due to an accident.
  - has an adverse reaction to a vaccination.
  - or dies.

### 3 What insurance cover limitations should you bear in mind?

#### 3.1 Psychological reactions

We do not pay benefits for illnesses arising from a psychological reaction to the following events:

- terrorist attacks,
- aircraft or bus accidents,
- the fear of civil unrest,
- acts of war,
- natural events,
- illnesses or epidemics.

#### 3.2 War and other events

We do not pay benefits if the insured event is caused by: war,

- civil war,
- warlike events,
- civil unrest,
- strikes,
- nuclear energy,
- seizure,
- confiscation by official action,
- other official action,
- active participation in violence during a public assembly or demonstration.

### 4 What requirements (obligations) must you comply with in the event of a claim?

#### 4.1 Immediate cancellation

Has an insured event occurred? To keep costs as low as possible, you must cancel the trip immediately at the place it was booked.

#### 4.2 Proof of level of damage

You must submit to us the original of all receipts showing the level of damage, e.g. the invoice for cancellation costs.

#### 4.3 Proof of insured events

To prove the occurrence of an insured event during the insured period, please send us all original documentation suitable for this.

- If events require a medical certificate as proof, this must:
- be obtained before the cancellation; and
  - confirm an examination prior to cancellation, late arrival or rebooking; and
  - include diagnosis and treatment data.
- If we consider it necessary, you must
- release the person responsible for treatment from the duty of confidentiality,
  - allow an examination by a doctor commissioned by us.

#### 4.4 Consequences of non-compliance with obligations

If you breach one of these obligations, the legal consequences are stated in Section A clause 4.3.

## UG – Travel curtailment insurance

### 1 General rules applying to insurance cover

The sum insured must be at least the price of the trip. If you take out insurance cover for a lower insured sum, the indemnity shall be reduced in the proportion of your insured sum to the price of the trip (underinsurance).

#### 1.1 What benefits are insured?

If an insured event occurs, the benefits below are insured. Unless otherwise stipulated by the following provisions, the

reimbursement of the costs is limited to the quality of the trip insured.

##### 1.1.1 Additional return travel costs

Do you have to curtail the trip or delay your return from the trip? We shall reimburse you for the proven additional return travel costs.

The insurance also covers any directly related additional costs, e.g. the cost of accommodation and meals.

Is return by aircraft necessary, contrary to the booked trip? We reimburse the cost of a seat in the lowest class of the aircraft.

##### 1.1.2 Unused travel services

The following compensation is limited to the agreed sums insured.

a) If the trip is curtailed during the first half of the insured trip, though in no more than the first 8 days of the trip, we reimburse the insured travel costs. We will reimburse you for unused travel services if you must curtail your trip during the second half of your trip (at the latest from the 9th day of the trip).

b) If the costs for the individual parts of the trip cannot be objectively proved (e.g. package deals), we reimburse the unused travel days in proportion to the overall length of the trip. The compensation in this case is calculated as follows:

$$\text{Compensation} = \frac{\text{Unused travel days}}{\text{Original length of the trip}} \times \text{price paid for the trip}$$

The days of departure and return are counted as full travel days.

If you have purchased insurance only for outward and return travel tickets and/or airfare, the unused travel services are not covered by the insurance cover.

##### 1.1.3 Additional expenses to reach your destination if you have to interrupt your journey

Are you interrupting a round trip or cruise? We will reimburse the necessary transport costs from the place of interruption to rejoin the travel group. We will only replace the costs up to the amount which would be incurred if the trip were prematurely curtailed.

##### 1.1.4 Additional accommodation costs

Do you have to delay your return from the trip? We will reimburse the additional costs for accommodation up to the limit of your sum insured, if

- an accompanying insured person is unable to travel due to an insured event,
- one of the events listed in clause 2.14 occurs.

### 1.2 Who is a risk person under this insurance policy?

As risk person we define:

- persons who have booked a trip jointly with you. This does not apply if more than 6 persons or, for family plans, more than 2 families book a trip together.
- your relatives and the relatives of your spouse or life partner. This includes:
  - spouse or life partner
  - children, adoptive children, stepchildren, foster children
  - parents, adoptive parents, step-parents, foster parents, grandparents
  - siblings, grandchildren, sons-/daughters-in-law, brothers-/sisters-in-law
  - aunts, uncles, nephews and nieces
- individuals who look after minors or your dependent relatives who are not travelling with you
- travelling companions for group travel, if separately agreed.

### 1.3 When do I have to pay a deductible?

Unless we have otherwise agreed in the insurance certificate, – the deductible applies if

- the insured event arises due to unexpected serious illness and

- the unexpected serious illness was treated on an out-patient basis.
- the deductible amounts to
  - 20 % of the recoverable loss
  - subject to a minimum of EUR 25 per insured person or insured rental property.

## 2 What qualifies as an insured event?

An event is covered by the insurance if the insured event occurs after the start of insured cover. The insured event affects you or an insured person and

- you do not continue your trip as planned or
- you do not end your trip as planned.

There is an insured event

- 2.1 in the case of an unexpected serious illness. Please see our explanations regarding this in Section D.
- 2.2 in the case of death.
- 2.3 in the case of severe injury due to accident.
- 2.4 in the case of pregnancy or complications during pregnancy.
- 2.5 if a prosthesis is broken.
- 2.6 if implanted joints are loosened.
- 2.7 if you react adversely to a vaccination or cannot tolerate a vaccination.
- 2.8 if you donate or receive organs or tissues (living donation) under the terms of the Organ Transplant Act.
- 2.9 in the case of substantial damage of at least EUR 2,500 to your property due to
  - fire or
  - burst water pipes or
  - natural events or
  - criminal acts by third parties (e.g. burglary).
- 2.10 in the case of an unexpected court summons. This applies if the responsible court does not accept your absence as a reason to postpone the summons.
- 2.11 in the case of adoption of an underage child, if the date of your attendance to complete the adoption falls within the period of travel.
- 2.12 if you miss your insured means of transport due to
  - delay to public transport lasting more than 2 hours or its cancellation. Public transport is defined as all air, land and water vehicles authorised for the transport of the public. The following are not considered to be public transport:
    - means of transport that are part of round trips/return flights,
    - hired vehicles,
    - taxis,
    - cruise ships.
  - a traffic accident during your journey to the start of the trip, in which you or involved as a driver or passenger.
- 2.13 if the dog or cat accompanying the journey
  - has an unexpected and serious illness or
  - sustains severe injury due to an accident or
  - has an adverse reaction to a vaccination.
  - dies.
- 2.14 in the event of avalanches, landslides, floods, earthquakes or hurricanes in your resort.

## 3 What limitations of the insurance cover must be borne in mind?

### 3.1 Psychological reactions

We do not pay benefits for illnesses arising from a psychological reaction to the following events:

- terrorist attacks,
- aircraft or bus accidents,
- the fear of civil unrest,
- acts of war,
- natural events,
- illnesses or epidemics.

## 3.2 War and other events

We do not pay benefits if the insured event is caused by:

- war,
- civil war,
- warlike events,
- civil unrest,
- strikes,
- nuclear energy,
- seizure,
- confiscation,
- other official action,
- active participation in violence during a public assembly or demonstration.

## 4 What requirements (obligations) must you comply with in the event of a claim?

### 4.1 Proof of the level of damage

You must submit to us the original of all receipts showing the level of damage, e.g. the booking confirmations or proofs of additional costs.

### 4.2 Proof of insured events

To prove the occurrence of an insured event during the insured period, please send us all original documentation suitable for this.

If events require a medical certificate as proof, we require a certificate that must:

- include the diagnosis; and
  - include the treatment date; and
  - be issued at the place of stay.
- If we consider it necessary, you must
- release the person responsible for treatment from the duty of confidentiality.
  - allow an examination by a doctor appointed by us.

### 4.3 Consequences of non-compliance with obligations

If you breach one of these obligations, the legal consequences are stated in Section A clause 4.3.

## UV – Travel accident insurance

### 1 What benefits are provided by your travel accident insurance? What deadlines and other preconditions apply to the individual types of benefit?

#### 1.1 Disability benefit

Disability is defined as permanently damage due to an accident to

- physical or
- mental ability

Impairment is considered permanent if it is expected to last longer than 3 years and no change in this condition is expected.

If you suffer disability due to an accident, we will pay the disability benefit up to the level of the agreed sums insured. The sum insured is EUR 125,000.

The following deadlines and other preconditions apply to disability benefit.

- 1.1.1 The disability must occur within 15 months of the accident and be confirmed in writing by a doctor.
- 1.1.2 You must notify us of the disability claim within 6 months of the disability being identified. If you miss this deadline, any right to disability benefit lapses.
- 1.1.3 Should you die as a result of the accident within 1 year of the accident, no entitlement to disability benefit shall exist. In this event, we pay a death benefit (clause 1.2), if this has been agreed.

1.1.4 You receive the disability benefit as a one-time payment. The bases for the calculation of the benefit are the agreed sums insured and the level of disability caused by the accident.

1.1.5 The level of disability is based on the disability rating below, if the body parts or sensory organs are referred to there, and otherwise on the extent to which the normal physical or mental capacity has been permanently reduced (clause 1.1.6). The determining factor is the accident-related state of health observable no later than the end of the third year after the accident.

In the event of loss or complete loss of function of the following body parts or sensory organs, only the following disability levels apply.

Disability level:

Arm	70 %
Arm above the elbow	65 %
Arm below the elbow	60 %
Hand	55 %
Thumb	20 %
Index finger	10 %
Any other finger	5 %
Leg above the centre of the thigh	70 %
Leg up to the centre of the thigh	60 %
Leg to below the knee	50 %
Leg to the centre of the lower leg	45 %
Foot	40 %
Big toe	5 %
Other toes	2 %
Eye	50 %
Hearing in one ear	30 %
Sense of smell	10 %
Sense of taste	5 %

In the event of partial loss or partial loss of functionality, the corresponding part of the disability level shown applies.

1.1.6 For other body parts or sensory organs, the disability level depends on the extent to which the normal physical or mental capacity has been permanently reduced. The measure is compared to an average person of the same age and gender. The assessment is made exclusively from a medical viewpoint.

1.1.7 There is a pre-disability if body parts or sensory organs had already been permanently impaired before the accident. This is assessed according to clauses 1.1.5 and 1.1.6. The disability level is reduced by this pre-disability.

1.1.8 Disability level when several body parts or sensory organs are impaired

Several body parts or sensory organs may be impaired as the result of an accident. In that case, the disability levels which were calculated according to the above provisions are combined. However, this cannot total more than 100 %.

1.1.9 If the insured person dies before the disability is assessed, we pay a disability benefit if the death occurs within the first year after the accident and is not related to the accident (clause 1.1.3) and the other preconditions for the disability payment under clause 1.1 are fulfilled.

We pay according to the disability level which would have been expected on the basis of the medical findings.

1.1.10 There may be changes in the state of health after the assessment of the disability level. You and we are entitled to have the degree of disability re-assessed by a doctor on an annual basis. This right is open to you and to us for 3 years at most after the accident. If we wish for a new assessment, we will inform you of this together with the statement on our benefit commitment. If you wish for a new assessment, you must inform us of this within 3 years after the accident.

Should the final assessment reveal a higher degree of disability than has already been honoured by us, the excess amount shall bear annual interest of 4 %.

## 1.2 Death benefit

If death occurs within 1 year of the accident, we will pay the death benefit at the level of the agreed sum insured. The sum insured is, unless otherwise agreed:

EUR 50,000 for adults and  
EUR 10,000 for children up to the age of 18.

## 1.3 Costs for search, recovery or rescue efforts

Following an accident you have incurred costs for search, recovery or rescue efforts by public or privately organised rescue services or for the medically arranged transport of the injured person to the hospital or special clinic? We will reimburse proven costs in total up to the level of the agreed sum insured, if the costs

- are not assumed by third parties or
- by other insurance policies

The sum insured is, unless otherwise agreed, EUR 1,250 per insured person.

## 2 What qualifies as an insured event (accident)?

### 2.1 Definition of an accident

An accident has occurred if you involuntarily suffer damage to your health as a result of a sudden external event (accident) having an impact upon your body.

By extension, the insurance cover also applies to health damage typical of diving, e.g. caisson disease or eardrum injuries, without an accident having to occur, i.e. a sudden external event having an impact upon the body.

Death due to drowning or suffocation under water during diving is also considered an accident.

### 2.2 Extended accident definition

It is also considered an accident if due to increased exertion a joint is dislocated from limbs or the spinal column, or if muscles, tendons, ligaments, capsules on extremities or the spinal column are strained or rupture.

The meniscus and discs are neither muscles, tendons, ligaments or capsules. They are therefore not covered by this section.

Increased exertion is a movement which extends the use of muscles beyond the normal activities of daily life. The determining factor for assessing the use of muscles is your individual physical condition.

## 3 What restrictions to the insurance cover should be noted?

### 3.1 Illnesses and ailments

We only pay for the consequences of accidents. These are injuries to health and their consequences caused by the accident. We do not pay benefits for illnesses and ailments.

### 3.2 Contributing factors

If illnesses or infirmities contribute to the damage to health caused by an accident, or the consequences thereof, the benefits shall be reduced by an amount proportionate to the illness or infirmity, if this proportion is at least 25 %.

If illnesses or infirmities contribute to damage to health caused by an accident or to the consequences thereof, any entitlement to benefits shall cease to exist if this proportion is more than 50 % or if this event is explicitly excluded in clause 3.3.

### 3.3 Accidents excluded from cover

There is no insurance cover for the following accidents:

- 3.3.1 Accidents caused by impairment of consciousness or by strokes, epileptic fits or other seizures that affect the entire body. An impairment of consciousness is deemed to exist if your capacity to absorb and react is so impaired that you are no longer able to meet the requirements of the specific hazardous situation. Reasons for the impairment of consciousness may be:
- a health impairment,
  - consumption of medicines,
  - consumption of alcohol,
  - consumption of drugs or other substances that impair consciousness.

**Exception:**

If the impairment of consciousness or the seizure was caused by an accident under clause 2.1 to which insurance cover under this contract applies. In these cases, the exclusion does not apply.

- 3.3.2 Accidents suffered by you as a result of your deliberately committing or attempting to commit a crime.
- 3.3.3 Accidents caused directly or indirectly by
- acts of war or civil conflict,
  - warlike events,
  - civil unrest,
  - strikes,
  - nuclear energy,
  - seizure,
  - confiscation or other official action,
  - natural events or
  - active participation in violence during a public assembly or demonstration

**Exception:**

If you are travelling abroad and are unexpectedly affected by war or civil war. In this case, the exclusion does not apply. Insurance cover then ceases at the end of the 7th day after the start of a war or civil war on the territory of the state in which the insured person is staying.

- 3.3.4 Accidents
- as the pilot of an aircraft or sporting airborne device, if one is required to have a certificate for same under German law.
  - as any other member of the crew of an aircraft.
  - during work activities which need to be carried out using an aircraft.
- 3.3.5 Accidents arising from the participation in a motor vehicle race.  
A participant is any driver, co-driver or passenger in the motor vehicle. Races are such racing events or thereby associated practice runs where the objective is the achievement of the highest speeds possible.

**3.4 Excluded health impairments**

There is no insurance cover for the following health impairments:

- 3.4.1 damage to spinal discs, as well as bleeding from internal organs and cerebral haemorrhage, if these health impairments were not primarily (more than 50 %) caused by an accident in accordance with clause 2.
- 3.4.2 health impairments due to radiation.
- 3.4.3 health impairments due to treatment measures or interventions in the body of the insured person, if these health impairments were not primarily (more than 50 %) caused by an accident in accordance with clause 2. Treatment measures or interventions include radiation for diagnostic and therapeutic purposes.
- 3.4.4 Infections.

**Exception:**

- If you are infected
- with rabies or tetanus.
- with other pathogens that have entered the body not only through minor accident wounds. Accident wounds are minor if without the infection and its consequences they would need no medical treatment.

through such treatments or interventions for which exceptionally insurance cover applies (clause 3.4.3). In these cases, the exclusion does not apply.

- 3.4.5 poisoning as a result of ingesting solid or liquid substances through the gullet (entry of the oesophagus).
- 3.4.6 health disturbances due to psychological reactions, even when these were caused by an accident.
- 3.4.7 abdominal or inguinal hernias.

**Exception:**

If they arose through a violent external effect and the effect is covered by this policy. In this case, the exclusion does not apply.

**4 What obligations does the insured person have after an accident?**

The deadlines and other preconditions that apply to the individual types of benefit are set out in clause 1. Following an accident you must observe the following rules of behaviour (obligations).

- 4.1 After an accident that is expected to lead to a benefit, you must call a doctor promptly, follow his or her instructions and inform us.
- 4.2 We will instruct doctors, if this is necessary, to check your entitlement to benefit. You must allow these doctors to examine you. We cover the necessary costs and loss of income arising out of the examination.
- 4.3 To check the entitlement to benefit we may need information from doctors who treated you before or after the accident as well as from other insurers, insurance providers and authorities.
- You must make it possible for us to receive the required information. For this purpose, you may authorise the doctors and bodies mentioned to give us the information directly. Otherwise, you can obtain the information yourself and make it available to us.
- We will assume the doctor's fees that you incur in obtaining justification of the claim for benefit, up to 1 % of the insured amount. Up to 1 % of the respective insured amount can be used to cover costs for cosmetic operations and for search, recovery and rescue efforts.
- We do not assume other costs.
- 4.4 If the accident leads to the death of the insured person, HanseMerkur must be informed within 48 hours. If required to check the eligibility for benefit, we have the right to arrange a post-mortem examination to be carried out by a doctor appointed by us.
- 4.5 Consequences of non-compliance with obligations

The legal consequences of a breach of one of these obligations are stated in Section A clause 4.3.

**Section C – Annex: Extract from the Insurance Contract Act****§ 28 Non-observance of an incidental obligation**

(2) Where the contract provides that the insurer is not obligated to effect payment in the event of the non-observance of an incidental obligation on the part of the policyholder, he shall be released from the liability if the policyholder intentionally breached the obligation. In the case of a grossly negligent non-observance of the obligation, the insurer shall be entitled to reduce any benefits payable commensurate with the severity of the policyholder's fault; the burden of proof that there was no gross negligence shall be on the policyholder.

(3) Notwithstanding subsection (2), the insurer shall be liable insofar as the non-observance of the obligation neither caused the occurrence or the establishment of the insured event nor the establishment or the extent of the insurer's obligation to effect payment. The first sentence shall not apply if the policyholder fraudulently breached the obligation.

(4) The condition on which the insurer's entire or partial release from liability in accordance with subsection (2) is based shall, in the event of a violation of an existing duty to provide information or duty of disclosure after the occurrence of an insured event, be the fact that the insurer instructed the policyholder in separate correspondence and in writing of this legal consequence.

**§ 37 Delayed payment of first insurance premium**

(1) If the single premium or the first premium is not paid in good time, the insurer shall be entitled to withdraw from the contract as long as the payment has not been made, unless the policyholder is not responsible for the non-payment.

(2) If the single premium or first premium has not been paid when the insured event occurs, the insurer shall not be obligated to effect payment, unless the policyholder is not responsible for the non-payment.

The insurer shall only be released from liability if he had informed the policyholder of the legal consequence of non-payment of the premium in writing in a separate communication or by means of a conspicuous note in the insurance policy.

## § 86 Assignment of claims

(1) If the policyholder is entitled to claim damages from a third party, this claim shall be assigned to the insurer insofar as the insurer compensates for the loss. The claim may not be assigned to the detriment of the policyholder.

(2) The policyholder shall safeguard his claim for damages or a right serving to safeguard this claim in accordance with the applicable form and time requirements, and shall assist the insurer wherever necessary in asserting them. If the policyholder intentionally breaches this obligation, the insurer shall not be obligated to effect payment insofar as he cannot as a result claim compensation for it from a third party. In the event of a grossly negligent breach of the obligation, the insurer shall be entitled to reduce the benefits payable commensurate with the severity of the policyholder's fault; the burden of proof that there was no gross negligence is on the policyholder.

(3) If the policyholder claims compensation from a person with whom he is sharing a common household when the loss occurs, assignment in accordance with subsection (1) cannot be asserted, unless that person intentionally caused the loss.

## Section D – Clarifications

We want to ensure that you understand your policy in full. Consequently, we are explaining the special insurance term “unexpected severe illness” and providing examples for you. Please note that the examples are not exclusive.

You are insured against unexpected serious illness by this policy. The illness has to be “unexpected” and “serious”. First, we define the criterion “unexpected” and in the next step we provide examples for “serious” illness.

### Case 1:

Every first occurrence of an illness after the insurance is taken out and after the trip is booked is considered to be unexpected.

### Case 2:

A repeat incidence of an illness is also insured, if no treatment for this illness was given during the last 2 weeks before the insurance was taken out.

### Case 3:

An unexpected deterioration of a pre-existing illness is also insured, if no treatment for this illness was given during the last 6 months before the insurance was taken out.

Regularly conducted medical examinations to establish the state of health are not counted as treatment. The examinations are not being carried out because of a specific occurrence and do not serve to treat the illness.

### Example of a “serious illness”, which could lead to an unreasonableness of the journey (not exclusive):

- the treating physician certified an unfitness to travel, or
- the medical impairment certified by the doctor is so severe that the insured person is unable to perceive the main travel service due to symptoms and complaints arising from the illness, or
- due to this medically certified illness of a person at risk, the presence of the insured person is needed

### Example of an “unexpected serious illness” (not exclusive):

- The insured person takes out insurance for a trip that has been booked. Shortly before departure, she has a heart attack for the first time.
- The mother of the insured person is diagnosed with inflammation of the lung after the insurance has been taken out and the trip booked. Due to the illness, the mother is dependent on the care of the insured person.
- At the time when the insurance is taken out, the insured person has an allergy. No treatment for the allergy has been given during the last 6 months before the insurance was taken out. Before departure, a strong allergic reaction occurs. The doctor providing treatment

establishes unfitness to travel due to the intensity of the allergic reaction.

### Example of an “unexpected serious illness” for the travel curtailment insurance (not exclusive):

- The insured person takes out insurance for a trip that has been booked. Shortly after departure, she has a heart attack for the first time.
- The mother of the insured person is diagnosed with inflammation of the lung after the insurance has been taken out and the trip has started. Due to the illness, the mother is dependent on the care of the insured person.
- At the time when the insurance is taken out, the insured person has an allergy. No treatment for the allergy has been given during the last 6 months before the insurance was taken out. After departure, a strong allergic reaction occurs. The doctor providing treatment recommends early return from the journey due to the intensity of the allergic reaction.

Not all the cases that can be imagined are insured. Examples where there is no “unexpected serious illness” (not exclusive):

- The insured person suffers from an illness which progresses in phases (e.g. multiple sclerosis, Crohn's Disease). Treatment for the pre-existing illness has been given during the last 6 months before the insurance was taken out or the trip was booked. Consequently, the illness is not insured.

## Arbitration bodies

We would like to draw your attention at this point to the possibility of out-of-court dispute resolution.

Participation in dispute resolution proceedings before a consumer arbitration board is based on our voluntary membership of Versicherungsombudsmann e.V.

Versicherungsombudsmann e.V.

Postfach 080 632

DE-10006 Berlin

Tel.: 0800 3696000

Fax: 0800 3699000

E-Mail: [Beschwerde@versicherungsombudsmann.de](mailto:Beschwerde@versicherungsombudsmann.de)

You can find further information online at:  
[www.versicherungsombudsmann.de](http://www.versicherungsombudsmann.de).

We would also like to draw your attention at this point to the possibility of out-of-court online dispute resolution. The EU Commission has provided an online platform for this, which you can access at the following link: [www.ec.europa.eu/consumers/odr](http://www.ec.europa.eu/consumers/odr).



## Important information in the event of a claim

When you make a claim on your travel insurance, please note the following:

If you make a claim, we always require the following records:

1. Copy of the organiser's booking confirmation
2. Copy of the insurance certificate
3. Bank details to transfer any refund amounts (IBAN number) of the recipient, (BIC code for foreign transfers)
4. The other documents mentioned under A and B

You can send your claims in any form to: HanseMerkur Reiseversicherung AG, Abt. RLK/Leistung, Siegfried-Wedells-Platz 1, 20354 Hamburg/Germany, Telephone 040 4119-2300, Fax 040 4119-3586  
E-Mail: reiseleistung@hansemerkur.de

If incomplete documentation is submitted, it may lead to delays in processing your claim!  
Please do not staple or clip your documentation!

### A. Travel cancellation insurance and holiday guarantee (Travel curtailment insurance)

1. To keep the cancellation costs as low as possible, you must cancel the trip immediately with the agent or office that you used to book the trip. Higher cancellation costs will not be refunded if you cancel the trip too late because you were waiting to see whether your health improved or recovered!
2. For an insured event exceeding EUR 300, you can obtain a form for a claim with a doctor's certificate on telephone number: 040 4119-2300 or you can print it out at [www.hmr.de/schadenformulare](http://www.hmr.de/schadenformulare). For minor claims, a doctor's certificate in any form with an indication of the diagnosis and the dates of treatment is sufficient.
3. The following additional documentation must be submitted to HanseMerkur:
  - Originals of all booking and cancellation documents
  - Original invoices and receipts as proof of costs incurred
  - Medical certificates stating the diagnosis and the dates of treatment (for the holiday guarantee: the medical certificate of a doctor at the holiday location)
  - In the case of death, a copy of the death certificate
  - In the case of a job loss, a written confirmation from the employer testifying that the employment was terminated for operational reasons and a confirmation from the Federal Employment Agency stating the date from which the person concerned has been unemployed (only applies to travel cancellation)
  - When commencing employment after being previously unemployed, a written confirmation from the employer on the start of employment and a notice from the Federal Employment Agency confirming the change (only applies to travel cancellation)
  - In the case of a change of job, certificates from the old and new employers (only applies to travel cancellation) including an indication of the probationary period

- In the case of necessary repeats of failed examinations, a certificate from the university/college (only applies to travel cancellation)
- In the case of a failure to advance to the next grade, the relevant confirmation from the school or a copy of the school report (only applies to travel cancellation)
- In the case of receiving a court summons or a transport delay, supporting documents
- In the case of a transplantation or receipt of organs or an adoption, all supporting records and documentation
- In the case of illness of a dog/cat registered for the trip, a corresponding veterinary certificate

### B. Travel accident insurance

1. In case of accident it is a must to go immediately to a doctor.
2. The accident must be reported immediately to HanseMerkur Travel Insurance
3. A deadly accident has to be reported to HanseMerkur Travel Insurance within 48 hours, even if the accident is already announced by yourself.

## International emergency call service when travelling

Our 24-hour emergency call service will assist you in an emergency. It is available worldwide 24/7, including Sundays and public holidays. We provide assistance in emergency situations during your trip.



Emergency call service when travelling:  
**+49 40 5555-7877**

## Important Information on your Insurance Policy

**Insurance company's identity (name, address):** HanseMerkur Reiseversicherung AG (legal form: public company) Siegfried-Wedells-Platz 1, 20354 Hamburg, Germany, Phone: 040 4119-1000, Fax 040 4119-3030  
**Entry in the trade register at:** Amtsgericht (local court) Hamburg HRB 19768

**Summons-suitable address and legally entitled representatives of HanseMerkur Reiseversicherung AG:** HanseMerkur Reiseversicherung AG, Siegfried-Wedells-Platz 1, 20354 Hamburg, Germany

**Represented by the Board:** Eberhard Sautter (Chairman), Eric Bussert, Holger Eshes, Johannes Ganser, Ralk

**MildnerCore business of HanseMerkur Reiseversicherung AG, hereinafter called „HanseMerkur“:** HanseMerkur insures risks which are related to travels.

**Guarantee funds or other compensation regulations:** There are no guarantee funds or any other compensation regulations applicable to the products described in this document.

**Essential characteristics of the insurance:** Depending on the scope of the selected insurance cover, HanseMerkur provides benefits in accordance with the enclosed insurance terms and conditions. The scope of the insurance cover is determined by the policyholder. More detailed information on the type and extent of the insurance cover selected by the policyholder can be found in the description of services and the insurance terms and conditions.

Once HanseMerkur has acknowledged its obligation to pay benefits and has also established the amount payable, compensation will be paid within 2 weeks. This period is checked as long as HanseMerkur is unable to examine the claim due to the fault of the insured person.

**Total price and price components:** The policy holder determines the scope of the insurance cover and the corresponding total insurance premium. The individual premiums for the components of the insurance cover are stated on the application form.

All the listed premium amounts include the statutory insurance tax valid at the time.

**Additional costs, taxes or charges:** Additional costs, taxes or fees, such as for the use of remote means of communication, do not apply (with the exception of the emergency assistance service). For calls from abroad: Telephone +49 40 5555-7877. For calls from within Germany: Telephone 040 5555-7877

**Details of payment and fulfilment:** The initial or single premium is – irrespective of the existence of a right of withdrawal – due immediately. Where renewal premiums have been agreed in the case of long-term insurance contracts, these are due on the agreed date. Where it is agreed that an annual premium may be paid in instalments, only the first instalment of the first annual premium shall be deemed the first premium. If the premium cannot be collected for a reason beyond the control of the policyholder, the payment shall still be deemed to be on time if payment is made immediately upon receipt of a written payment request from the insurance company. Further details can be found in the insurance documentation.

**Limited period of validity of the information supplied:** There is no limited period of validity of the information supplied.

**Start of the contract, start of insurance coverage, length of the commitment period at the time of application:** The contract will come into effect upon payment of the premium. Insurance coverage shall start at the time indicated by the policyholder, however not before payment of the premium. Where an annual insurance contract has been concluded, insurance coverage shall be provided for 56 days for all travel booked after conclusion of the contract. In addition, travel health insurance coverage shall not commence before crossing the national border into the area covered by the scope of cover. Further details on this can be found in the attached insurance terms and conditions.

Please see the attached insurance terms and conditions for the preconditions for taking the insurance. No commitment period is foreseen.

**Important note in accordance with § 37 para 2 VVG: If an insurance event occurs after the policy has been taken out, but the single or the initial insurance premium has not been paid at this point in time, HanseMerkur shall not be obliged to pay benefits, unless non-payment is not the policy-holders fault. If you have agreed to the premium being collected from your account, this shall take place as soon as the mandate is set up quoting the mandate reference, using the SEPA direct debit procedure. The SEPA mandate reference is identical to your insurance policy number. The payment is considered to have been made in a timely manner if the premium can be collected on or before the due date specified in the insurance policy, and you have not revoked your direct debit mandate.**

### Revocation instruction

**Right of withdrawal:** You are entitled to cancel insurance contracts with a duration of at least one month within 14 days in writing or electronic form (e.g. letter, fax, email) without stating any reasons. This time limit begins when you receive the insurance policy, including the general insurance terms and conditions as well as the additional information pursuant to Article 7 (1) (2) of the Insurance Contract Act (VVG) in conjunction with Articles 1 to 4 of the VVG Information Duties Regulation as well as this guidance, all in writing or electronic form. However, for contracts agreed electronically, it does not start before the duties of HanseMerkur under Article 312i (1) sentence 1 of the German Civil Code in conjunction with Article 246c of the Introductory Act to the German Civil Code have been fulfilled. To meet the cancellation deadline, it is sufficient to submit the cancellation in a timely fashion.

**The cancellation should be sent to:** HanseMerkur Reiseversicherung AG, Siegfried-Wedells-Platz 1, 20354 Hamburg, Email: [reiseinfo@hansemerkur.de](mailto:reiseinfo@hansemerkur.de), Fax: 040 4119-3030.

**Consequences of withdrawal:** In the event of effective withdrawal, the insurance cover ends and HanseMerkur will repay the contributions made. The repayment of contributions that is due will be made immediately, and no later than 30 days after the notice of cancellation is received. If the insurance cover does not start before the end of the cancellation deadline, effective withdrawal means that benefits received must be repaid with any benefits obtained (e.g. interest).

If you have effectively exercised your right of withdrawal under Article 8 of the Insurance Contract Act, you are also no longer bound by any contract associated with the insurance contract. There is an associated contract if it contains a reference to the contract from which you have withdrawn and relates to a service by the insurer or a third party on the basis of an agreement between the third party and the insurer. No contractual penalty may be agreed or demanded.

**Special notes:** Your right to withdraw ends if the agreement has been entirely fulfilled at the explicit wish of both you and HanseMerkur, before you have exercised your right to withdraw.

### End of the revocation instruction

**Information on the duration of the insurance:** The contract is limited in accordance with the selected duration.

**End of contract, right of termination, processing fee:** Where insurance is taken out for a one-off event, the contract will end in the case of travel cancellation insurance upon commencement of the trip and, for all other types of insurance, at the end of the trip or the agreed end of the contract. Where an annual insurance contract has been concluded, the contract shall be extended by a further year if it is not terminated in writing within 3 months by you or by HanseMerkur prior to expiry.

**Legal system and place of jurisdiction:** German law shall govern the contractual relationship. Lawsuits against HanseMerkur can be filed in Hamburg or wherever the policy-holder has his/her residence at the time of filing the lawsuit or failing a residence, wherever he/she normally stays.

**Contract language:** The prevailing language of this contractual relationship and communication with policy holders during the contractual period of validity shall be German.

**Extrajudicial complaints and arbitration procedure:** If an agreement with HanseMerkur fails, arbitration attempts and complaints can be launched at the following regulatory authorities:

**For travel health insurance:** Ombudsmann Private Kranken- und Pflegeversicherung, Postfach 06 02 22, 10052 Berlin, [www.pkv-ombudsmann.de](http://www.pkv-ombudsmann.de)

**For any other insurance:** Versicherungsombudsmann e.V., Postfach 08 06 32, 10006 Berlin, [www.versicherungs-ombudsmann.de](http://www.versicherungs-ombudsmann.de)

This does not affect the right to take legal action.

**Complaints can also be launched at the relevant regulatory authority:** Bundesanstalt für Finanzdienstleistungsaufsicht (BaFin), Graurheindorfer Straße 108, 53117 Bonn, [www.bafin.de](http://www.bafin.de)