

Your Policy Attachment Long-term Travel Cancellation Insurance (incl. Curtailment Insurance)

Valid from August 2024

Insurance cover is provided in line with the tariffs taken out and documented on your premium note/policy.

Customer information

Information on the insurer

Who are we?

Your contracting partner is
ERGO Reiseversicherung AG (ERV),
Thomas-Dehler-Straße 2, 81737 Munich, Germany.

Chairwoman of the Supervisory Board: Anja Berner
Board of Management: Richard Bader (Chairman),
Torsten Haase, Christine Voß
Registered Office of Company: Munich
Commercial Register: Amtsgericht München
HRB 42 000, VAT Reg. No. DE129274536
Insurance Tax No. 802/V90802001324

What is our core business?

The core business of our Company is providing all types of travel insurance.

Information on the benefits

What insurance benefits do you receive?

The insurance covers the insured persons and stays as specified in the included tariffs. The scope of the insurance benefit is based on the agreed sum insured, the relevant loss or damage, an agreed excess and, where applicable, any existing underinsurance. You can find further details on the type and scope of our benefits in our Terms and Conditions. The Terms and Conditions specified in VB-ERV/Langzeit 2021 apply to this policy.

When will you receive payment?

Once we have determined our liability, you will receive the payment immediately.

What do you have to know about the premium?

The one-time premium is documented on the premium note or the travel confirmation for each insurance policy. It includes the relevant insurance tax. If your permanent place of residence is in Germany, the following applies: The insurance tax for property insurance is 19%. If your permanent place of residence is not in Germany, the insurance tax of the respective country applies. It is stated on the premium note. The premium is due immediately after conclusion of the insurance policy. It must be paid upon receipt of the insurance certificate.

Please note: No benefits will be paid if you are in arrears with the payment of the one-time premium when the insured event occurs.

Information on the policy

How is the contract concluded?

When does your insurance cover begin?

The contract starts once the insurance has been taken out. Under the Travel Cancellation Insurance for long-term stays, your insurance cover begins when the insurance policy has been concluded. Under the Curtailment Insurance for long-term stays, your insurance cover begins with the agreed start of the insurance, but at the earliest with the start of your insured stay.

Do you have a right of revocation?

For insurance contracts with a term of at least one month, you have a right of revocation. Please refer to the revocation notice on page 2.

How can the contract be terminated?

When does your insurance cover end?

You do not have to cancel your policy. It expires automatically. Under the Travel Cancellation Insurance for long-term stays, your insurance cover ends when the insured stay commences. Under the Curtailment Insurance for long-term stays, your insurance cover ends with the agreed point in time, but no later than when you have finally finished your insured stay.

What law will be applicable to the policy?

Where legally permitted, German law will apply to this insurance policy and preparations leading up to it.

At what court can you assert your claims?

If you would like to clarify any issues arising from the insurance policy with us in court, you can choose between these courts of jurisdiction: Munich or the court at your place of residence or your habitual residence at the time the complaint is filed.

What is the contract language?

What applies to declarations of intent?

The German language is relevant for the policy provisions and further information as well as the communication during the term of the contract. Declarations of intent must be in writing (e.g. letter, email). Verbal agreements are invalid.

Which supervisory authority is responsible?

You have the option to send your questions or complaints to Bundesanstalt für Finanzdienstleistungsaufsicht (BaFin), Graurheindorfer Straße 108, 53117 Bonn, Germany.

ERGO Reiseversicherung AG



Bader



Haase

Contact

If you have any questions on your insurance cover, our Service Centre will be pleased to assist you on

+49 89 4166-1727

from Monday to Friday between 8 a.m. and 7 p.m.
and Saturday between 9 a.m. and 1 p.m.

Email:

contact@ergo-reiseversicherung.de

Internet: www.ergo-reiseversicherung.de

Address: ERGO Reiseversicherung AG
Thomas-Dehler-Straße 2
81737 Munich, Germany

Telephone Cancellation Advisory

Do you need to cancel your insured stay? If so, please use our special service in the Travel Cancellation Insurance.

Contact our telephone cancellation-advice centre before you cancel your insured stay. Our staff will support you concerning your decision to cancel and will check whether it is possible to delay the cancellation without financial risk.

Please call +49 89 4166-1839

**(Monday to Friday between 8 a.m. and 7 p.m.
and Saturday between 9 a.m. and 1 p.m.)**

Further information at
www.ergo-reiseversicherung.de/stornoberatung

A second chance for your holiday!

Competent help in case of an emergency!

24/7/365 is standard for any emergency!

Our Emergency Call Centre is available to you 24 hours a day, 365 days a year.

Emergency Number

Only for emergencies!

+49 89 4166-1071

Unfortunately, general questions or questions regarding the Telephone Cancellation Advisory cannot be answered on this number.

Can you revoke the conclusion of your policy?

You have the right to revoke insurance policies which have a term of at least one month. Please take note of the following revocation notice.

Revocation Notice

Section 1

Right of revocation, consequences of revocation and special instructions

Right of revocation

You may revoke your contractual declaration in text form (e.g. letter, fax, e-mail) within a period of 14 days without giving reasons. The revocation period begins after you have received

- the insurance policy,
- the contract conditions, including the general terms and conditions of insurance applicable to the contractual relationship, these in turn including the tariff provisions,
- this notice,
- the insurance product information document, and
- and the further information listed in Section 2, in text form.

The timely dispatch of the revocation is sufficient to comply with the revocation period. Please address the revocation to:

ERGO Reiseversicherung AG,
Thomas-Dehler-Str. 2, 81737 Munich,
Email: contact@ergo-reiseversicherung.de

Consequences of revocation

In the event of an effective revocation, the insurance cover shall end and the insurer shall refund to you the part of the premiums attributable to the period after receipt of the revocation if you have agreed that the insurance cover shall commence before the end of the revocation period. In this case, the insurer may retain the part of the premium that is attributable to the period up to receipt of the revocation; this is the amount calculated on a pro rata basis according to days. The insurer shall reimburse any amounts to be repaid without delay, no later than 30 days after receipt of the revocation.

If the insurance cover does not commence before the end of the revocation period, the effective revocation shall result in the return of any benefits received and the surrender of any benefits derived (e.g. interest).

If you have effectively exercised your right of revocation with regard to the insurance contract, you shall also no longer be bound by any contract related to the insurance contract. A related contract exists if it is related to the revoked contract and concerns a service provided 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 instructions

Your right of revocation expires if the contract has been completely fulfilled by both you and the insurer at your express request before you have exercised your right of revocation.

Section 2

Listing of further information required for the start of the deadline

With regard to the further information referred to in Section 1 Sentence 2, the information requirements are detailed below:

Information requirements for all classes of insurance

The insurer must provide you with the following information:

1. the identity of the insurer and of the branch, if any, through which the contract is to be concluded; the commercial register in which the legal entity is registered and the corresponding register number must also be indicated;
2. the summonable address of the insurer and any other address relevant to the business relationship between the insurer and you, in the case of legal persons, associations of persons or groups of persons also the name of an authorized representative; insofar as the notification is made by transmitting the contractual provisions including the General Conditions of Insurance, the information must be in a highlighted and clearly devised form;
3. the core business activity of the insurer;
4. the essential features of the insurance benefit, in particular information on the type, scope and due date of the insurer's benefit;
5. the total price of the insurance, including all taxes and other price components, whereby the premiums must be shown individually if the insurance relationship is to comprise several independent insurance contracts, or, if an exact price cannot be stated, information on the basis of its calculation, which will enable you to verify the price;
6. a) any additional costs incurred, stating the total amount to be paid, as well as any possible further taxes, charges or costs not paid through or billed by the insurer;
b) all costs incurred by you for the use of remote means of communication, if such additional costs are charged;
7. details regarding payment and fulfilment, in particular the method of payment of premiums;
8. the limitation of the period of validity of the information provided, for example, the period of validity of limited offers, especially with regard to the price;
9. information on how the contract is concluded, in particular on the start of the insurance and the insurance coverage, as well as the duration of the period during which the applicant is to be bound by the application;

10. the existence or non-existence of a right of revocation as well as the conditions, details of the exercise, in particular the name and address of the person to whom the revocation is to be declared, and the legal consequences of the revocation, including information on the amount you may have to pay in the event of revocation; insofar as the notification is made by transmitting the contractual provisions, including the General Terms and Conditions of Insurance, the information must be in a highlighted and clearly devised form;
11. a) information on the term of the contract;
b) information on the minimum term of the contract;
12. information on the termination of the contract, in particular on the contractual terms of termination including any contractual penalties; if the notification is made by transmitting the contractual provisions including the General Terms and Conditions of Insurance, the information must be in a highlighted and clearly devised form;
13. the member states of the European Union whose law the insurer uses as a basis for establishing relations with you before concluding the insurance contract;
14. the law applicable to the contract, a contractual clause on the law applicable to the contract or on the competent court;
15. the languages in which the terms and conditions of the contract and the advance information referred to in this section will be communicated and the languages in which the insurer undertakes, with your consent, to communicate during the term of this contract;
16. possible access for you to an out-of-court complaint and redress procedure and, if applicable, the conditions for such access; it must be expressly stated that this does not affect the possibility for you to take legal action;
17. name and address of the competent supervisory authority and the possibility of lodging a complaint with this supervisory authority.

End of the revocation notice

Important: The information contained in this English version of the Revocation notice is provided as a courtesy translation only. In the event of any dispute as to the contents and interpretation of the Revocation notice, the German original, entitled: **"Widerrufsbelehrung"** shall prevail at all times.

Important Information for claims (the Terms & Conditions VB-ERV/Langzeit 2021 apply)

What to do in every case of a claim?

Keep the damage to a minimum and report the claim immediately.

(If our Emergency Call Centre was not involved)

Immediately report the claim to:

ERGO Reiseversicherung AG
Leistungsabteilung
Postfach 80 06 20
81606 München, Deutschland

Please supply the appropriate documents (originals upon request) as proof of the insured event.

The documents to be submitted for the most common insurance claims are listed below.

Always submit:	
<input type="checkbox"/>	Proof of insurance (e.g. premium note)
<input type="checkbox"/>	Booking confirmation, e.g. from the language school
<input type="checkbox"/>	Information on additional existing travel insurances (e.g. via creditcard, automobile association)

E Cancellation/Commencement of your insured stay:

Additionally to be submitted:	
<input type="checkbox"/>	Bill for cancellation charges, e.g. for a cancelled language stay
<input type="checkbox"/>	Proof of the reason for cancellation, e.g. in the case of illness a medical certificate

F Curtailment of your insured stay:

Additionally to be submitted (depending on the type of claim):	
<input type="checkbox"/>	Date of the curtailment (actual date of the return journey)
<input type="checkbox"/>	Proof of the reason for curtailment or the extended stay, e.g. in the case of illness a medical certificate issued before curtailment of the →insured stay
<input type="checkbox"/>	Proof of the amount of unused travel services (excluding the cost for the return journey)
<input type="checkbox"/>	Proof of additional costs for the return journey
<input type="checkbox"/>	Proof of the additional costs for the extended stay
<input type="checkbox"/>	Confirmation, e.g. from the language school, if and in which amount a compensation was paid

If you have any questions regarding the claims handling process we will be pleased to assist you Mon. – Fri. from 8 a.m. to 7 p.m., Sat. from 9 a.m. to 1 p.m. on +49 89 4166-1727. You can find further information on the internet at www.ergo-reiseversicherung.de/schadensmeldung

Information on data protection

Hereinafter please find information on the processing of your personal data and on the rights you have in accordance with applicable data protection law.

Who is responsible for data processing?

ERGO Reiseversicherung AG (ERV)
Thomas-Dehler-Straße 2
81737 Munich, Germany
Telephone: +49 89 4166-1727
Fax: +49 89 4166-2717
Email: contact@ergo-reiseversicherung.de

Should you have any questions, please contact our data protection officer at the above address or at: datenschutz@ergo-reiseversicherung.de

For what purposes and on what legal basis will your data be processed?

We will process your personal data in accordance with the EU General Data Protection Regulation (GDPR), with the German Federal Data Protection Act (BDSG), with the relevant provisions of the Act on Insurance Contracts (VVG) and with any and all other relevant laws and regulations. In addition, our company accepted the "Code of conduct for the handling of personal data by the German insurance business" as binding, which sets out the above-stipulated laws and regulations in more detail and in a form that is tailored to the insurance business. If you would like to take out an insurance with our company, you will be obliged to disclose your personal data to us in order to allow us to conclude the contract and to assess the risks we are to accept. If an insurance contract is concluded, we shall process your data in order to issue the policy to you or to send you an invoice. In case of any damage and for the payment of insurance benefits, we shall require information in order to verify your insurance cover and to calculate the benefits you will receive. Without processing your personal data, an insurance contract cannot be concluded and/or executed.

In addition, we shall require your personal data in order to prepare insurance-specific statistics, e.g. for the development of new insurance tariffs or in order to fulfil regulatory requirements.

The legal basis for the processing of your personal data for precontractual and contractual purposes is article 6, para. 1b) of the GDPR. To the extent we require specific categories of personal data such as your health information, we shall obtain your consent in accordance with article 9, para. 2a) in conjunction with article 7 of the GDPR. The preparation of any statistics for such data categories shall be based on article 9, para. 2j) of the GDPR in conjunction with section 27 of the Federal Data Protection Act.

Another reason for the processing of your data is the protection of our legitimate interests or those of third parties (article 6, para. 1f) of the GDPR). This might be necessary:

- in order to guarantee IT security and IT operations;
 - in order to prevent and investigate criminal offences.
- In particular, we use data analyses in order to detect any indication of insurance fraud.

In addition thereto, we shall process your personal data in order to comply with our statutory obligations, including but not limited to regulatory requirements, retention obligations in accordance with trade and tax law or our obligation to provide advice. In such case, the legal basis for the processing of your data shall be the statutory regulations in conjunction with article 6, para. 1c) of the GDPR.

Who are the recipients of your personal data?

Brokers:

If you use the services of an insurance broker, such broker shall process your personal data to the extent such data are required in order to conclude and execute the relevant contract. The broker shall disclose such data to us. We shall also disclose data to the broker to the extent such broker needs information in order to provide you with services and advice regarding your insurance and financial services matters.

Third-party service providers:

We cooperate with certain third-party service providers in order to fulfil our statutory obligations. The list of service providers contains all companies with which

we maintain lasting business relationships. Please go to www.ergo-reiseversicherung.de for the most current version.

How long do we store your personal data?

We shall store your data during the term of your contract. In addition, we shall store your personal data in order to fulfil our statutory obligations to provide evidence and our statutory retention obligations. Such obligations result from the German Commercial Code, the Fiscal Code and the Money Laundering Act. The retention periods have a duration of up to ten years.

What rights do you have?

You have a right to request information on, correction and deletion of your data and to demand restrictions of processing. Upon request, we shall provide you with the data you disclosed to us in a structured, customary and machine-readable format. Please contact us at the above-stipulated address if you wish to inspect or change any of your data.

Do you have any complaints regarding the processing of your data?

Please contact our data protection officer as stipulated above or the competent regulatory authority for data protection. The regulatory authority for data protection competent for our company is:

Bayerisches Landesamt für Datenschutzaufsicht (BayLDA)
Promenade 27
91522 Ansbach

Are automated decisions in the individual case possible?

Based on the information you provide regarding any insured loss and on the data stored in connection with your contract as well as any information provided in this regard by a third party, if any, we will make a fully automated decision on our obligation to pay benefits. Such fully automated decisions are based on our company's regulations on the weighting of information.

Terms and Conditions of Insurance for long-term stays provided by ERGO Reiseversicherung AG (VB-ERV/Langzeit 2021)*

Status: August 2024

The regulations of the **General Terms and Conditions** and the **Glossary** apply to the insurances for long-term stays offered by ERGO Reiseversicherung AG, hereinafter referred to as „ERV“ or „we“. The respective insurance cover taken out is defined in the **Special Sections**.

General Terms and Conditions

1. The policyholder and insured person

1.1 You are the policyholder if you concluded the insurance contract with us. You are then our contractual partner. If you insured yourself you are the policyholder and also the insured person at the same time. As the insured person you are covered by the insurance. This is conditional on A) you being named in the insurance documents. B) you are only temporarily abroad (for example at school, as a language student, student, doctoral student, guest researcher, intern, volunteer, backpacker or participant in work and travel programmes – booked by an organization or yourself).

Have you insured another person? In this case you are the policyholder and the other person is the insured person.

1.2 You can conclude an insurance contract with us if your habitual residence is in Germany or another EU or EEA country.

1.3 Do you want to insure a risk period of up to four months? If so, notwithstanding section 1.2, you can conclude the insurance contract with us if you make the contractual declaration in Germany or another EU or EEA country.

1.4 If we ask, you must provide proof that the above requirements for the conclusion of the contract have been met. If you do not provide this proof, no insurance contract has been concluded despite payment of the premium.

2. For what stay do you have insurance cover?

You have insurance cover for your →insured stay.

3. When does your insurance cover begin and end?

3.1 Your insurance cover under the Travel Cancellation Insurance for long-term stays begins with the conclusion of the insurance policy and ends when the →insured stay commences.

3.2 Under the Curtailment Insurance for long-term stays, your insurance cover begins with the agreed start of the insurance, but at the earliest with the start of your →insured stay. Your insurance cover ends at the agreed time, but at the latest when you have finally finished your →insured stay.

3.3 You are unable to finish your →insured stay as scheduled for reasons beyond your control? In this case, your insurance cover is extended beyond the date that was originally agreed with us.

4. Are you covered by insurance in your →home country if you interrupt your →insured stay?

If you interrupt your →insured stay you are insured in your →home country to the same extent as for your stay abroad. This applies for a period not exceeding eight weeks per →insurance year. A condition of insurance is that your habitual residence is Germany or another EU/EEA country.

5. What is the maximum length of stay we insure?

5.1 We insure your stay only if it is planned for a maximum of 24 months. In addition, you must be only temporarily abroad and you must not transfer your habitual residence.

5.2 Proof that the requirements under Sect. 5.1 are met must be provided at our request. If they are not met, no insurance policy is concluded despite payment of the premium.

6. As the policyholder, what must you keep in mind when paying the premium?

6.1 Deviating from § 33 para. 1 German Insurance Contract Act (VVG), the one-time premium is due immediately after conclusion of the insurance policy. It must be paid upon receipt of the insurance policy.

6.2 If the premium has not been paid when the insured event occurs, we will not pay any benefits. This does not apply if you are not responsible for non-payment.

6.3 Important points about the direct debit procedure: The payment is made on time if we are able to debit the premium on due date and the account holder does not object to a legitimate collection. If we are unable to debit the premium for no reason attributable to you, the following applies: the payment is still on time, if it is made immediately after a request for payment has been issued in writing.

7. In what cases do you not have any insurance cover?

7.1 You do not have any insurance cover for damage caused by:

- A) Strikes or other form of industrial action.
- B) Nuclear energy or other ionising radiation.
- C) Stoppage of public transport and other →actions of higher authority.

* Important: The information contained in this English version of the Terms and Conditions of Insurance for long-term stays is provided as a courtesy translation only. In the event of any dispute as to the contents and interpretation of the Terms and Conditions of Insurance, the German original version of the Terms and Conditions of Insurance, entitled: "Versicherungsbedingungen der ERGO Reiseversicherung AG für Langzeit-Aufenthalte (VB-ERV/Langzeit 2021)" shall prevail at all times.

- D) The use of chemical, biological, radiological and nuclear weapons.
- E) War, civil war, events similar to war, civil unrest. What happens if you are in a country in which one of these events occurs? You are then covered by the insurance for the first 14 days after the start of the respective event. This extension will not apply if you actively participate in one of these events.
- 7.2 These exclusions apply in addition to the exclusions named in the respective Special Section.
- 8. What obligations do you have after the insured event has occurred?**
- 8.1 You must:
- A) Avoid anything which could result in unnecessary costs (obligation to mitigate loss).
- B) Notify the damage to us → immediately.
- C) Describe the events leading to the claim and the consequences truthfully.
- D) Allow us to carry out any reasonable investigations into the cause and amount of the damage and the extent of our liability.
- E) Give us any relevant information truthfully.
- 8.2 You must furnish suitable proof of the damaging event. The evidence you submit becomes our property. We reserve the right to request original documents. You may request their return within a period of six weeks.
- 8.3 If necessary you must release the doctor who treated you from his duty of confidentiality. You are only obliged to release the doctor from this duty to the extent that the information is necessary for us to assess our liability or the scope of benefits.
- 9. What are the consequences of a breach of obligations?**
- We are not obliged to pay any benefit if you deliberately infringe one of the above obligations. In the event of gross negligence, we may reduce our benefit in line with the severity of the culpability. This does not apply if you can prove that you have not infringed the obligation through gross negligence. Your insurance cover remains in force if you can prove that the breach of the obligation neither caused the occurrence nor the detection of the insured event nor was it responsible for the determination or the extent of the benefit. However, in so far as you fraudulently infringe an obligation we are under no obligation whatsoever to pay any benefit.
- 10. When will you receive payment?**
- 10.1 Once we have determined our liability, you will receive the payment → immediately.
- 10.2 Any costs, which you have incurred in a foreign currency, will be reimbursed in Euro. The exchange rate will be based on the rate applicable on the day on which you paid these costs.
- 11. What applies if there are claims against third parties?**
- 11.1 If a third party is liable to pay compensation for the insured event, these claims are passed on to us if we have paid compensation for the damage. The transfer of the claim cannot be asserted to the detriment of the policyholder or insured person. Irrespective of a legal subrogation, you are legally obliged to assign these claims for compensation to us up to the amount of the benefit we paid.
- 11.2 Are you entitled to claims for compensation from other insurance policies under private law or social insurance agencies? Then these benefit commitments shall take precedence. If you notify the insured event to us, we will make an advance payment and settle the claim in accordance with the terms and conditions of insurance.
- 11.3 [Not applicable.]
- 12. Which law and which place of jurisdiction applies? Which complaint options do you have?**
- 12.1 Where legally permitted, German law will apply to this policy.
- 12.2 If you would like to clarify any issues arising from the insurance policy with us in court, you can choose between the following courts of jurisdiction:
- A) Munich.
- B) The court at your place of residence or your habitual residence at the time the complaint is filed.
- 12.3 If we need to clarify something with you in court, the court at your place of residence or your habitual residence will be responsible.
- 12.4 You have the option to send your questions or complaints to Bundesanstalt für Finanzdienstleistungsaufsicht (BaFin), Graurheindorfer Straße 108, 53117 Bonn.

12.5 We do not participate in dispute settlement procedures before a consumer conciliation board.

13. Which limitation periods must you take into account?

- 13.1 Your claims made under the insurance policy normally become time-barred within three years. The limitation period commences at the end of the year in which the claim originated and in which you became or ought to have become aware of it.
- 13.2 Have you put us on notice about your claim? In this case the limitation period is delayed until our decision reaches you in writing.

Glossary

Abroad:

Abroad is not deemed to be the country in which you have your habitual residence.

Actions of higher authority:

Actions of higher authority are measures taken by the authorities, examples of these are: confiscation of exotic souvenirs by the customs authority; refusal of entry if the required entry documents are missing; stoppage of public transport.

Carers:

Carers are those persons who care for your accompanying or non-accompanying → relatives who are minors or who are in need of care, e.g. au pair.

Check-ups:

Check-ups are regular medical examinations carried out to determine the state of health of the patient; e.g. measuring the blood sugar level in case of diabetes. They are not carried out for a specific purpose or for treatment.

Commencement/Start of the →insured stay:

For the purpose of the Travel Cancellation Insurance and the Curtailment Insurance, the →insured stay is deemed to have commenced once the first booked →travel service begins.

A →insured stay is deemed to commence under the Travel Cancellation/ Curtailment Insurance in particular:

- For a flight: with check-in; in case of online check-in, when the traveller goes through the security check on the day of travel.
- For a journey by sea: with check-in.
- For a bus trip: when the traveller enters the bus.
- For a rail trip: when the traveller enters the train.
- For a trip by car: with acceptance of a hire car or a mobile home.
- When travelling with one's own car: when the first booked →travel service is commenced, e.g. taking possession of the booked holiday home.

Is a transfer service a fixed element of the entire →insured stay? The →insured stay then begins when the transfer commences (entering the transfer vehicle).

Employment relationship:

An employment relationship refers to the employment relationship between an employee and an employer based on an employment contract and subject to social security contributions.

The insurance covers any employment relationship subject to social security contributions with minimum weekly working hours of 15 hours. It must be concluded for at least one year.

Family:

A family is considered as a maximum of two adults, regardless of their relationship status, and children up to and including the age of 25. Children include the adults' own children, grandchildren and up to five accompanying children. There does not have to be a common place of residence.

Foreign Office:

The Foreign Office together with the missions abroad make up the Foreign Service. The Foreign Office publishes extensive information on all countries in the world, (e.g. travel and safety information, travel warnings).

Contact details are:

Postal address: Auswärtiges Amt, 11013 Berlin
 Switchboard: +49 30-18 170 (24 h service)
 Fax: +49 30-18 17 34 02
 Internet address: www.auswaertiges-amt.de

Home country:

Your home country is the country in which you have your habitual residence.

Immediately:

Without culpable delay.

Insured stay:

Your insured stay is your entire temporary stay →abroad including outward and return journey.

Natural events:

Natural events are: explosions, storm, hail, lightning, high water levels, flooding, avalanches, volcanic eruptions, earthquakes, landslides.

Pandemic:

A pandemic exists if an infectious disease breaks out on large parts of a continent or on several continents. This has to be established by the World Health Organisation.

Place of stay:

Place of stay is any place that you have booked for your →insured stay. They are understood to be the local municipality including the surrounding area within a radius of 50 km.

Public transport:

Public transport relates to all vehicles licensed for public conveyance of passengers by air, land and sea. Vehicles used for tours / air tours, hire cars, taxis and cruise ships are not deemed public transport.

Rebooking fees:

Rebooking fees are fees charged by your tour operator / contract partner for changes made to the destination or travel dates of your →insured stay.

Relatives:

Relatives are:

- A) Your spouse or civil partner, your partner living in cohabitation.
- B) Your children, parents, adopted children, adoptive parents, foster children, foster parents, step children, step parents, grandparents, siblings, grandchildren, aunts, uncles, nieces, nephews, cousins, parents-in-law, children-in-law, brothers-in-law and sisters-in-law.

School/ University:

Schools are:

- A) All educational institutions which are appropriate for meeting the statutory requirements for compulsory schooling.
- B) Educational institutions which lead to the following qualifications: vocational school-leaving certificate from a secondary school (Hauptschule or Realschule), general certificate for entrance to a university, certificate for entrance to a specialist university or to any other school-leaving qualification following school education in accordance with the relevant national legislation.
- C) Schools for apprenticeship trainees.

D) Schools in which a further accredited title can be obtained from the chambers of industry and commerce or craft guilds, e.g. master craftsman.

Universities are:

All colleges of higher education and universities at which an academic degree can be obtained.

Start/Commencement of the insured stay

See under "Commencement/Start of the insured stay".

Travel services:

Travel services are deemed to be, for example, a booked language stay, a booked work and travel program, the outward or return journey by air or rail.

Special sections

E Travel Cancellation Insurance for long-term stays

1. What is insured?

- 1.1 A doctor from our Medical Cancellation Advisory Team specialised in travel medicine will advise you.
- 1.2 We will pay compensation to you up to a maximum of the sum insured in the following cases:
- A) You cancel your →insured stay.
- B) You delay starting your →insured stay.
- C) A form of →public transport is delayed on the outward journey.
- The conditions for the individual cases can be found in the following sections.
- 1.3 Reimbursement up to the agreed sum insured only applies if no different amount is mentioned below.

- 2. What services are offered by the Medical Cancellation Advisory Team?**
- 2.1 In the following cases, we will provide advice to you through our Medical Cancellation Advisory Team:
- A) You fall ill after having booked your →insured stay.
 B) You have an accident.
 C) You become pregnant.
 D) Your doctor establishes that you have immunisation intolerance.
- 2.2 We will help you to decide whether and when you should cancel your →insured stay.
- 2.3 What happens if, contrary to the assessment made by our Medical Cancellation Advisory Team, it turns out that you cannot commence your →insured stay? In this case, you must cancel your →insured stay on the date it is established that you are not able to travel. Your cancellation is thus regarded as having been carried out →immediately.
- 2.4 You did not cancel your →insured stay even though the Medical Cancellation Advisory Team advised you to do so? Then you personally will be responsible for the risk of any higher cancellation costs.
- 3. What is insured if you have to cancel your →insured stay?**
- 3.1 If you have to cancel your →insured stay, we will refund the contractually agreed cancellation costs. These are the costs which you owe to the service provider (e.g. tour operator, holiday homeowner) if you cancel your booked →insured stay.
- 3.2 To get the benefits listed in section 3.1, you must satisfy all the following requirements:
- A) The insured event affects you or a risk person.
 B) This event was not expected at the time the insurance was taken out.
 C) You cancelled the →insured stay because this event occurred.
 D) Due to the event, you cannot be expected to carry out your →insured stay as scheduled.
- 4. Which insured events are covered?**
- 4.1 Unexpected serious illness is covered. The illness must therefore be both "unexpected" and "serious" at the same time. An unexpected serious illness can also be a mental illness.
- When is an illness unexpected?**
 An illness, including a mental illness, is unexpected if it occurs for the first time after the conclusion of the insurance contract. An unexpected deterioration of a preexisting illness is also insured. The deterioration of a preexisting illness is unexpected if no treatment was given in the six months immediately prior to the insurance contract.
 →Check-ups, regular intake of medication of a predetermined dosage as well as dialysis are not considered to be treatment.
- When is an illness serious?**
 An illness which is not a mental illness is serious if the impairment of health certified by a doctor prior to the cancellation is so serious that the →insured stay cannot be undertaken as planned. For mental illnesses, the following applies: A mental illness is only considered to be serious if one of the following cases exists:
- A) The statutory or private insurer has approved out-patient psychotherapy.
 B) It is certified by a medical certificate of a specialist psychotherapist.
 C) In-patient treatment is being given.
- 4.2 Insured events are also:
- A) Death.
 B) A serious injury resulting from an accident.
 C) A date to donate or receive organs and tissue as specified in the German law on transplantations.
 D) Pregnancy and complications during pregnancy.
 E) Adoption of a child (minor).
 F) Immunisation intolerance.
 G) Breakage of prostheses.
 H) Loosening of implanted joints.
 I) Considerable damage to property due to: fire, burst pipes, →natural events, criminal action by a third party. The condition is: Your presence or that of a risk person travelling on the →insured stay is required on-site (from an objective point of view).
 J) Dismissal by the employer for business reasons.
 K) Taking up an →employment relationship.
- L) Job change. A job change occurs when an employee terminates their previous →employment relationship with their employer and begins a new →employment relationship with a new employer. Transfer within a company does not count as a job change.
- M) Cyclical short-time work. The condition is: You (or a risk person) are affected by cyclical short-time work for a period of at least three consecutive months. In addition, the monthly gross salary must be reduced by at least 35 % due to the short-time work.
- N) A court summons. This does not apply if attendance at court hearings is part of your usual professional activities.
- O) If the passport or identity card is stolen before the →insured stay and a replacement document cannot be obtained in time. The condition is: The stolen document is absolutely necessary for the →insured stay.
- P) The start of the Voluntary Service, the Voluntary Social Year, the Voluntary Ecological Year.
- Q) The retaking of a failed examination at a →school / university. The condition is: The date of the retake unexpectedly falls within the insured travel period or is scheduled to take place within 14 days of the scheduled end of the →insured stay.
- 5. Who are your risk persons?**
 Your risk persons are:
- 5.1 Your →relatives and the →relatives of your partner.
 5.2 →Carers.
 5.3 You have booked your →insured stay for a maximum of four persons and up to two additional accompanying children (minors) or as a →family? Persons accompanying you and their →relatives and →carers are risk persons. In all other cases, only your →relatives, the relatives of your partner and →carers are deemed to be your risk persons.
- 6. What is insured if you delay the →start of your →insured stay?**
- 6.1 Do you have to delay the →start of your →insured stay because you or a risk person has been affected by an insured event? We will pay:
- A) Your verified additional costs of the outward journey. The additional costs corresponding to the type and standard of the originally booked and insured outward journey are insured.
 B) Your unused →travel services less the costs of the outward journey.
- 6.2 We will reimburse up to a maximum of the cancellation costs, which would have been due if the →insured stay had been cancelled →immediately.
- 7. What will we pay in the case of a car breakdown or traffic accident?**
 Has the vehicle you want to use for your →insured stay become unroadworthy not more than one day before the →start of your →insured stay due to a breakdown or accident? Therefore, you have to delay the start of your journey? We will pay the documented costs for unused →travel services or additional travel costs up to a maximum of € 500 per person. In addition, we will pay the costs for a hire car in a comparable vehicle category up to a total of € 1,000 per →insured stay.
- 8. What cover is there for delays during the outward journey to the place of your →insured stay?**
 If there is a delay in →public transport by more than two hours? And you therefore miss your first insured means of transport? We will then pay the additional costs of the outward journey up to an amount of € 500 per person. We compensate these according to the type and quality of the means of transport originally booked. We will also reimburse the costs you can demonstrate for any necessary and appropriate expenditure (food and accommodation). The maximum amount you will receive for this is € 100 per person.
- 9. What information do we provide?**
- 9.1 At your request, we will give you details of the nearest diplomatic mission (address and telephone contact).
 9.2 If requested, we will provide you with information on travel warnings and safety notices from the →Foreign Office of the Federal Republic of Germany.
- 10. Are travel agency fees insured?**
- 10.1 A contractually agreed travel agency fee up to € 100 per person is insured. The condition is: The agency stipulated the agency fee already at the time the →insured stay was booked and it is included in the sum insured.
- 10.2 We will reimburse the travel agency fee only if you are entitled to a reimbursement of the cancellation costs.
- 11. Are →rebooking fees insured?**
 You would prefer to rebook than to cancel your →insured stay? We will reimburse the →rebooking fees. We will pay up to a maximum of the cancellation costs, which would have been due if the →insured stay had been cancelled →immediately. The condition is: You are entitled to reimbursement of the cancellation costs.
- 12. Is the surcharge for single occupancy insured?**
- 12.1 Have you booked a double room with another person? In this case this person is always regarded as a risk person. Does this person have to cancel the →insured stay for a reason which is insured?
 In this case, we will reimburse the surcharge for single occupancy. The condition is: You decide to go on the →insured stay on your own.
- 12.2 We will pay up to a maximum of the cancellation costs which would have been due if the →insured stay had been cancelled →immediately.
- 13. What is not insured?**
 We will not pay:
- 13.1 In the case of a psychological reaction
 A) to an act of war, civil unrest, act of terrorism, an aviation accident.
 B) to the fear of acts of war, civil unrest, acts of terrorism.
- 13.2 In the case of addictive disorders.
- 13.3 In the event of illnesses or death as a result of →pandemics.
- 13.4 For cancellation fees, e.g. processing fees for the cancellation of the →insured stay or service fees, which are charged by your travel agency because you cancel the →insured stay.
- 13.5 For other processing fees, e.g. processing fees of the airline, which are not stated and insured at the time of the booking.
- 13.6 For fees charged to issue a visa.
 13.7 For bounties for hunting trips.
- 14. What obligations do you have after the insured event has occurred?**
- 14.1 You must comply with the obligations of the General Terms and Conditions.
- 14.2 You are obliged to keep the cancellation costs as low as possible. If an insured event has occurred, you must therefore cancel your →insured stay →immediately, at the latest however before the cancellation costs are increased. The amount of the cancellation costs owed if the insured event occurs and when they will be increased can be found in the General Terms and Conditions of your service provider (e.g. tour operator, holiday homeowner) or in provisions agreed individually.
- 14.3 Have you involved the Medical Cancellation Advisory Team and
- A) does it recommend that you cancel the →insured stay? Then you are obliged to cancel the →insured stay →immediately.
 B) Contrary to the assessment of the doctor specialised in travel medicine, you are not able to commence your →insured stay? In this case, cancel your →insured stay on the date it is established that you are not able to travel. This means that you have cancelled your →insured stay in time.
- 14.4 You or, in the event of death, your legal successor must submit the following documents to us so that we can process your insured event:
- A) We always require: Proof of insurance, booking documents, the completed claims form, proof of loss (e.g. invoice for the cancellation costs), evidence of the travel agency fees.
 B) In the case of unexpected serious illness, serious injury resulting from an accident, pregnancy, immunisation intolerance, breakage of prostheses, loosening of implanted joints: A medical certificate with diagnosis and treatment details. We do not accept medical certificates issued by your spouse or partner, your parents or children.
 C) In the case of theft and traffic accident: A copy of the police report.
 D) A confirmation from the hirer / landlord that it is not possible to rent the object / property to someone else in the case of a cancellation of:

- A holiday home.
 - A hire car.
 - A mobile home.
 - A caravan.
 - In the case of boat charter.
- E) All other insured events must be proved by submitting the appropriate documents.
- 14.5 In individual cases, we could request you to submit a confirmation that you are unable to work, your medical history (medical record) or a medical certificate from a specialist. We could also request you to have your incapacity to travel verified by means of a specialist medical report.
- 15. What are the consequences of a breach of obligations?**
We are not obliged to pay any benefit if you deliberately infringe one of the above obligations. In the event of gross negligence, we may reduce our benefit in line with the severity of the culpability. This does not apply if you can prove that you have not infringed the obligation through gross negligence. Your insurance cover remains in force if you can prove that the breach of the obligation neither caused the occurrence nor the detection of the insured event nor was it responsible for the determination or the extent of the benefit. However, in so far as you fraudulently infringe an obligation we are under no obligation whatsoever to pay any benefit.
- 16. How high should the sum insured be set?**
The sum insured per insured →insured stay must correspond to the full agreed price of the →insured stay including any travel agency fees (value insured).
- 17. What are the consequences if the sum insured you have chosen is too low?**
Is the sum insured lower than the value insured when an insured event occurs? Then you are underinsured. You will only receive pro rata compensation from us. We are only liable for the proportion of the sum insured to the value insured.

F Curtailment Insurance for long-term stays

1. What is insured?

We will pay:

- A) In the case of unscheduled termination of your →insured stay.
- B) If you have to interrupt your →insured stay.
- C) If there is delay in →public transport when you continue your journey or on the return journey.
- D) If you have to extend your →insured stay.
- E) In the case of fire or →natural events during your →insured stay.

The conditions for the individual cases can be found in the following sections.

2. What is insured if you have to curtail your →insured stay or in the case of unscheduled termination?

- 2.1 Do you have to curtail your →insured stay prematurely? Then we will pay the pro rata travel price for unused →travel services at the destination. We will pay up to the maximum amount of the sum insured specified in your tariff.
- 2.2 If you cannot end your →insured stay as scheduled, we will pay the additional costs of the return journey. The additional costs corresponding to the type and standard of the originally booked and insured return journey are insured.
- 2.3 To get the benefits listed in sections 2.1 and 2.2 you must satisfy all the following requirements:
 - A) The insured event affects you or a risk person.
 - B) This event was not expected at the →start of the insured stay.
 - C) You curtailed the →insured stay or brought it to an unscheduled end because this event occurred.
 - D) Due to the event, you cannot be expected to carry out or complete your →insured stay as scheduled.

3. How can we help you if you have to curtail your →insured stay or delay your return journey?

- 3.1 We will organise your return journey and advance any additional costs of the return journey. The condition is: You or the risk persons cannot end the →insured stay as scheduled for an insured reason specified in section 4.

- 3.2 The amount paid out by us must be paid back to ERV within one month after payment. If a claim exists under section 2.2 in conjunction with section 2.3, you only need to repay the amount above and beyond this claim.

4. Which insured events are covered?

- 4.1 Unexpected serious illness is covered. The illness must therefore be both “unexpected” and “serious” at the same time. An unexpected serious illness can also be a mental illness.

When is an illness unexpected?

The illness, including a mental illness, is unexpected if it occurs for the first time after you have commenced your →insured stay. The unexpected deterioration of an illness which already existed at the time of the →commencement of the →insured stay is also covered. The deterioration of a pre-existing illness is unexpected if no treatment was given in the six months →immediately prior to the →commencement of the →insured stay. →Check-ups, regular intake of medication of a predetermined dosage as well as dialysis are not considered to be treatment.

When is an illness serious?

An illness which is not a mental illness is serious if the impairment of health certified by a doctor prior to the interruption of the →insured stay is so serious that the →insured stay cannot be ended as planned.

For mental illnesses the following applies: A mental illness is only considered to be serious if one of the following cases exists:

- A) The statutory or private insurer has approved out-patient psychotherapy.
- B) It is certified by a medical certificate of a specialist psychotherapist.
- C) In-patient treatment is being given.

- 4.2 In addition, insured events are:

- A) Death.
- B) A serious injury resulting from an accident.
- C) A date to donate or receive organs and tissue as specified in the German law on transplantations.
- D) Pregnancy and complications during pregnancy.
- E) Adoption of a child (minor).
- F) Immunisation intolerance.
- G) Breakage of prostheses.
- H) Loosening of implanted joints.
- I) Considerable damage to property due to fire, burst pipes, →natural events, criminal action by a third party. The condition is: Your presence or that of a risk person travelling on the →insured stay is required on-site (from an objective point of view).
- J) Dismissal by the employer for business reasons.
- K) Taking up an →employment relationship.
- L) Job change. A job change occurs when an employee terminates their previous →employment relationship with their employer and begins a new →employment relationship with a new employer. Transfer within a company does not count as a job change.
- M) Cyclical short-time work. The condition is: You (or a risk person) are affected by cyclical short-time work for a period of at least three consecutive months. In addition, the monthly gross salary must be reduced by at least 35 % due to the short-time work.
- N) A court summons. This does not apply if attendance at court hearings is part of your usual professional activities.
- O) If your passport or identity card is stolen during your →insured stay and it is not possible to obtain a replacement document in time. The condition is: The stolen document is absolutely necessary to continue the →insured stay.
- P) The start of the Voluntary Service, the Voluntary Social Year, the Voluntary Ecological Year.
- Q) The retaking of a failed examination at a →school/ university. The condition is: The date of the retake unexpectedly falls within the insured travel period or is scheduled to take place within 14 days of the scheduled end of the →insured stay.

5. Who are your risk persons?

Risk persons for you are:

- 5.1 Your →relatives and the →relatives of your partner.
- 5.2 →Carers.
- 5.3 You have booked your journey for a maximum of four persons and up to two additional accompanying children (minors) or as a →family? Persons accompanying you and their →relatives and

→carers are risk persons. In all other cases, only your →relatives, the relatives of your partner and →carers are deemed to be your risk persons.

6. What will we pay for in the case of a car breakdown or travel accident?

Has the vehicle you used become unroadworthy as a result of an accident or breakdown during your →insured stay? And therefore, you cannot continue your →insured stay as scheduled? We will pay the documented costs for unused →travel services or additional travel costs up to a maximum of € 500 per person. In addition, we will pay the costs for a hire car in a comparable vehicle category up to a total of € 1,000 per →insured stay.

7. What cover is there for delays during the continued or return journey?

There is a delay in →public transport by more than two hours? And you miss your connection? We will then pay the additional costs of the continued or return journey up to an amount of € 500 per person. We will refund these costs in accordance with the type and standard of the originally booked and insured means of transport. We will also reimburse the costs you can demonstrate for any necessary and appropriate expenditure (food and accommodation). The maximum amount you will receive for this is € 100 per person.

8. Are additional costs for accommodation insured?

- 8.1 Is an accompanying risk person receiving in-patient treatment due to an unexpected serious illness or a serious injury resulting from an accident? And do you therefore have to interrupt or extend your →insured stay? Then we will pay the documented costs for the additional accommodation up to € 1,500 per person.
- 8.2 Do you or an accompanying risk person have to be treated as an outpatient due to an unexpected serious illness or a serious injury resulting from an accident? Then we will pay the documented costs for the additional accommodation up to € 750 per person.
- 8.3 We will refund these costs in accordance with the type and standard of the originally booked and insured accommodation. The costs for the in-patient treatment, however, are not insured.

9. When do we refund unused →travel services if in-patient treatment becomes necessary during the →insured stay?

Do you or an accompanying risk person have to be treated as an in-patient due to an unexpected serious illness or a serious injury resulting from an accident? And therefore you have to interrupt your →insured stay? In this case, we will pay the pro rata travel price →travel services which you have not used.

10. What is insured in the case of fire or →natural events at the →place of stay?

Is it impossible for you to leave your →place of stay to start your return journey due to fire or →natural events at your →place of stay? Then we will compensate you for the additional costs for:

- A) The extension of your stay which is absolutely essential.
 - B) The unscheduled return journey.
- We will refund these costs in accordance with the type and standard of the originally booked and insured →travel service.

11. What is not insured?

We will not pay:

- 11.1 In the case of a psychological reaction
 - A) to an act of war, civil unrest, act of terrorism, an aviation accident.
 - B) to the fear of acts of war, civil unrest or acts of terrorism.
- 11.2 In the case of addictive disorders.
- 11.3 In the event of illnesses or death as a result of →pandemics.
- 11.4 For fees charged to issue a visa.
- 11.5 For bounties for hunting trips.

12. What obligations do you have after the insured event has occurred?

- 12.1 You must comply with the obligations of the General Terms and Conditions.
- 12.2 You, or in the event of death, your legal successor must submit the following documents to us so that we can process your insured event:
 - A) We always require: Proof of insurance, booking documents, the completed claims form, proof of loss (e.g. invoices).

- B) In the case of unexpected serious illness, serious injury resulting from an accident, pregnancy, breakage of prostheses, loosening of implanted joints:
a medical certificate with diagnosis and treatment details. We do not accept medical certificates issued by your spouse or partner, your parents or children. You must obtain the medical certificate before curtailing the →insured stay.
- C) In the case of theft and traffic accident: A copy of the police report.
- D) All other insured events must be proved by submitting the appropriate documents.

13. What are the consequences of a breach of obligations?

We are not obliged to pay any benefit if you deliberately infringe one of the above obligations. In the event of gross negligence, we may reduce our benefit in line with the severity of the culpability. This does not apply if you can prove that you have not infringed the obligation through gross negligence. Your insurance cover remains in force if you can prove that the breach of the obligation neither caused the occurrence nor the detection of the insured event nor was it responsible for the determination or the extent of the benefit. However, in so far as you fraudulently infringe an obligation we are under no obligation whatsoever to pay any benefit.

14. How high should the sum insured be set?

The sum insured per →insured stay must correspond to the full agreed price of the →insured stay including any travel agency fees (value insured).

15. What are the consequences if the sum insured you have chosen is too low?

Is the sum insured lower than the value insured when an insured event occurs? Then you are underinsured. You will only receive pro rata compensation from us. We are only liable for the proportion of the sum insured to the value insured.