

Information sheet for Travel cancellation insurance (including travel curtailment insurance) with excess of ERGO Reiseversicherung AG

We have taken out travel cancellation insurance (including travel curtailment insurance) in your favour with ERGO Reiseversicherung AG (ERV) as part of a group insurance contract. You automatically join this as an insured person when you book your trip. The insurance premium is included in the travel price. Insurance cover exists in the event of cancellation before the start of the trip and after the start of the trip in the event of a trip interruption for an insured reason. With the booking confirmation you will receive an insurance certificate (insurance certificate) from which you can find the insurance conditions and further details. The following description of services only provides extracts from the scope of insurance. If you have any questions about insurance benefits, please contact the ERV Service Centre on +49 89 4166 - 1766 or contact@ergo-reiseversicherung.de

What risks are insured?

Here you get an overview of the most frequently used insurance services:

- **Cancellation cost insurance:** Should you cancel your trip, e.g. because of an unexpected serious initial illness or an accident, ERV will cover the cancellation costs that you contractually owe to the service provider (e.g. tour operator). We only pay for previous illnesses if they were not treated in the last six months before the insurance was taken out.

A mental illness is insured if it is treated as an in-patient, a specialist doctor's certificate is available or a health insurance provider approves out-patient psychotherapy.

For each insured event, your deductible is 20% of the reimbursable damage, at least € 25 per person.

- **Travel curtailment insurance:** If you interrupt your trip prematurely, we will cover the additional costs of the return journey. In addition, we pay for the unused travel services, up to a maximum of the amount insured. We assume the aforementioned costs if you interrupt your trip prematurely, e.g. because You or a relative become seriously ill at home.

For each insured event, your deductible is 20% of the reimbursable damage, at least € 25 per person.

When do we not provide insurance services?

Some cases are excluded from insurance cover. The following are – among other things - not insured:

With the cancellation cost and travel curtailment insurance, you have no insurance cover if you do not commence or if you interrupt your trip for fear of a terrorist attack. You also have no insurance cover,

e.g. for the fees for issuing a visa. Further exclusions can be found here: VB-ERV 2019 / Kollektiv General Provisions Section 5; Special part: Part A number 13, Part B number 12.

What obligations do you have if a damage has occurred and what consequences can violations of these obligations have?

In the **cancellation cost insurance**, you have to cancel the trip as soon as possible so that the cancellation costs remain low. However, you must cancel at the latest at the point in time at which the cancellation costs would increase. **Our exclusive service plus in cancellation insurance:**

Is your trip due to illness, accident or at risk for other reasons? Are you unsure whether you can start your trip or whether you have to cancel? Our telephone cancellation advice will give you the right recommendation! Our competent employees are at your side with help and advice on +49 89 4166-1839. Our service hours are: Mon - Fri 7 a.m. - 9 p.m., Sat 9 a.m. - 4 p.m. More at www.ergo-reiseversicherung.de/stornoberatung

More in VB-ERV 2019 / Kollektiv General Provisions Sections 6 and 7; Special part: Part A numbers 14 and 15.

In the **travel curtailment insurance**, you submit a medical certificate in the event of serious illness or accident injury. This certificate must contain the diagnosis and the treatment data and must be obtained before the trip is interrupted.

More in VB-ERV 2019 / Kollektiv General Provisions Sections 6 and 7; Special part: Part B numbers 14 and 15.

Please note: If you breach your obligations, you put your insurance cover at risk. Depending on the severity of your breach of duty this may mean that we reduce the benefit or do not pay it at all, depending on the severity of your breach.