

This information sheet gives you a brief overview of your insurance cover. This information is not exhaustive. Details on your insurance contract can be found in the insurance terms and conditions, and policy we provide you with. To make sure that you are fully informed, please read through all documents.

What type of insurance is it?

We are offering you travel health insurance. This provides you with insurance cover and services when travelling.



What is insured?

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



What is not insured?

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



Are there limitations to the coverage?

- ! We can reduce the benefits to a reasonable level if the medical treatment exceeds the medically necessary level or if the expenses for medical treatment exceed those generally charged for similar medical care in the local area.



Where am I insured?

- ✓ The insurance cover is valid for travel within the area covered by the policy.



What obligations do I have?

- When you take out the insurance, you must answer all questions truthfully and fully.
- If an insured event occurs, there are some obligations you need to fulfil. Amongst other things, you must inform us immediately if in-patient care becomes necessary.



When and how do I pay?

The premium is payable immediately upon conclusion of the contract. You pay via the payment method you selected when you concluded the insurance contract. Whether and how you pay further premiums is detailed in the insurance policy.



When does cover start and when does it end?

Your insurance cover will commence when your journey begins. A journey is deemed as having begun upon crossing the border into the foreign country. The insurance cover ends at the end of the insured trip, upon crossing the border back to the country of origin.



How do I cancel the contract?

Your contract ends with the end of your journey, at the latest on the agreed date of insurance expiry. There is no special right to cancellation.

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What type of insurance is it?

We are offering you travel emergency insurance. This provides you with insurance cover and services in emergencies when travelling, especially abroad.



What is insured?

We provide services especially at:

- ✓ Illness or accident (e.g. the organization of return travel)
- ✓ Criminal prosecution (e.g. sourcing of a lawyer and interpreter)
- ✓ Loss of money and documents (e.g. cash loan, blocking of cards, replacement of documents)
- ✓ Delay or breakdown of the means of transport (e.g. Help with the rebooking)



What is not insured?

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



Are there limitations to the coverage?

- ! We are not liable for financial damage in spite of card blocking.



Where am I insured?

- ✓ The insurance cover is valid for travel within the area covered by the policy.



What obligations do I have?

- When you take out the insurance, you must answer all questions truthfully.
- If an insured event occurs, there are some obligations you need to fulfil. Amongst other things the prerequisite for our services are that you contact us immediately by telephone or in any other way to our worldwide emergency service. The telephone number can be found under "Important information in case of damage" in your contract documents or on our website.



When and how do I pay?

The premium is payable immediately upon conclusion of the contract. You pay via the payment method you selected when you concluded the insurance contract. Whether and how you pay further premiums is detailed in the insurance policy.



When does cover start and when does it end?

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



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What type of insurance is it?

We are offering you travel liability insurance. Are you made responsible for damages? This insurance protects you against financial risk, which is connected with claims for damages of third parties, during your journey.



What is insured?

The object of this insurance is to check claims against you for liability claims, to satisfy legitimate claims and to ward off illegitimate claims.

The Travel liability insurance covers the major liability risks during your trip. This includes, for example, damage caused by you:

- ✓ when on the street as a pedestrian or cyclist
- ✓ while practising a sport
- ✓ as resident of a rented holiday apartment or holiday house



What is not insured?

Certain risks are not insured. For this you need a separate protection. This includes, for example:

- ✗ Driving motor vehicles
- ✗ Keeping animals
- ✗ We only pay for damage in addition up to the agreed sums insured. If a deductible was agreed, it will be considered by every insured event.



Are there limitations to the coverage?

Not insured are damages::

- ! because of intentional acts
- ! between co-insured persons
- ! by the usage of compulsory insured motor vehicle or aircraft



Where am I insured?

- ✓ The insurance cover is valid for travel within the area covered by the policy.



What obligations do I have?

- When you take out the insurance, you must answer all questions truthfully.
- Inform us immediately about every claim, even if no claims for damages have been brought against you.



When and how do I pay?

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When does cover start and when does it end?

The insurance cover starts at the beginning of the insured journey and ends at the agreed time, though no later than the end of the journey.



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What type of insurance is it?

We are offering you travel accident insurance. It protects you against risks due to accidental injuries.



What is insured?

- ✓ Insured are accidents during the journey. An accident occurs e.g., if the insured Person is injured because he stumbles, slips or crashes.
- ✓ The types of benefits and the sums insured are agreed with you in the insurance policy



What is not insured?

- ✗ Illnesses (e.g. diabetes, arthritis, stroke)
- ✗ Costs of treatment by a doctor
- ✗ Property damage (e.g. glasses, clothing)



Are there limitations to the coverage?

- ! Accidents due to alcohol and drug use
- ! Accidents due to alcohol and drug use
- ! Damaged discs
- ! Infections and intoxications



Where am I insured?

- ✓ The insurance cover is valid for travel within the area covered by the policy.



What obligations do I have?

- When you take out the insurance, you must answer all questions truthfully.
- If an insured event occurs, there are some obligations you need to fulfil. Amongst other things the prerequisite for our services are that you contact us immediately by telephone or in any other way to our worldwide emergency service. The telephone number can be found under "Important information in case of damage" in your contract documents or on our website.



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What type of insurance is it?

We are offering you luggage insurance. With this we take care that damage to your luggage will be financially replaced.



What is insured?

Insured are items of the personal travel requirements

- ✓ Against loss of, destruction and damage, as long as the baggage is in the custody of a transport company.
- ✓ During the remaining travel time against theft, burglary, robbery, transport accident, natural disasters and force majeure.

What will be replaced?

- ✓ In the event of loss or destruction of insured property, we will replace the insured value at the time the damage occurred
- ✓ The insured value is the amount required to purchase new items of the same type and quality, less an amount corresponding to the condition of the items.
- ✓ If insured objects are damaged, we will replace the necessary repair costs.

What is the sum insured?

- ✓ The insured sum corresponds to the chosen tariff.



What is not insured?

- ✗ Routes to and from the place of work of the insured person are not considered as a travel
- ✗ Thefts from motor vehicles are only insured between 6 a.m. and 10 p.m.



Are there limitations to the coverage?

- ! Not insured are money, securities, tickets, certificates and documents
- ! The insurance does not cover damage due to oblivion, leaving or losing



Where am I insured?

- ✓ The insurance cover is valid for travel within the area covered by the policy.



What obligations do I have?

- When you take out the insurance, you must answer all questions truthfully.
- If an insured event occurs, there are some obligations you need to fulfil. Amongst other things you have to take suitable measures to prevent the damage from occurring or to minimize it. The damage had to be kept low and necessary costs avoid. Please understand that you have to do everything that may be useful for clarifying the facts. Damage caused by criminal acts must be reported to the responsible police department.



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