

COMPLETE COVER



Benefits

Trip cancellation

1. Cancellation costs if trip not started (incl. booking charges)	up to the selected travel price
2. Reimbursement of excess of an included cancellation insurance	

For journeys which have been booked before insurance has been taken out, cover for benefits 1 and 2 does not start until the 10th day after the policy has been taken out (except in cases of accident, death or act of God).

Trip interruption

3. Reimbursement of booked and unused travel services	up to the selected travel price
4. Additional return journey costs	up to 100 %

Protection for delay

	Single	Family
5. Missed transport means: Additional costs for accommodation, meals and travel	up to € 200	up to € 400
6. Delayed arrival at home station/airport: Additional costs for taxi journey or accommodation and meals	up to € 200	up to € 400

Travel luggage

	Single	Family
7. Reimbursement of current value in the event of damage, theft or loss (e.g. by a transport agent) of luggage	up to € 2,000	up to € 4,000
8. Replacement purchases in the event of delayed luggage at destination	up to € 200	up to € 400
9. Assistance and reimbursement of costs for procuring new documents	up to € 200	up to € 400
10. Assistance and cash advance in the event of theft or loss of payment means	up to € 750	up to € 1,500

Search and rescue

11. Search and rescue costs in the event of accident and distress at sea or in mountains	up to € 40,000
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Medical services abroad

12. Transport to nearest hospital/transfer transport	up to 100 %
13. Outpatient treatment	up to 100 %
14. Inpatient treatment	Single up to € 250,000 Family up to € 500,000
15. Transport of medicines	up to 100 %
16. Transport home if medically necessary (incl. ambulance jet)	up to 100 %
17. Return journey after 3 days hospital stay, even if not medically necessary (excl. ambulance jet)	up to 100 %
18. Visit to sick person from 5 days hospital stay for one person	Travel costs up to 100 % Accommodation up to € 400
19. Additional accommodation and return journey of an insured co-traveller	
20. Return of children accompanied by a carer	up to € 4,000
21. Funeral transport charges in the event of death or burial on site	up to 100 %

Maximum payment in respect of services 12 to 21 in the event of chronic or existing conditions becoming acute up to € 40,000

Disability following accident

22. Compensation for permanent disability from 50 %	€ 40,000
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Travel personal liability

23. Damage to property and personal injury lump sum	up to € 750,000
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Assistance in the event of arrest or threatened arrest abroad

24. Assistance in procuring a lawyer/interpreter	yes
25. Advance for lawyer	up to € 2,000
26. Advance for security in criminal proceedings	up to € 10,000

24 hour emergency service and immediate assistance worldwide yes

Underlying conditions for insurance agreement ERV-RVB 2009

Premiums

		Travel price up to	Europe**	Worldwide
Duration of trip up to 5 days	Single	€ 400	€ 29	€ 49
		€ 750	€ 41	€ 61
	Family*	€ 750	€ 62	€ 128
€ 1,500		€ 83		
€ 2,000		-	€ 149	
€ 7,000		-	-	
Duration of trip up to 31 days	Single	€ 400	€ 37	€ 65
		€ 750	€ 46	€ 75
		€ 1,000	€ 56	€ 85
		€ 1,500	€ 66	€ 95
		€ 2,000	€ 79	€ 104
		€ 2,500	€ 96	€ 131
		€ 3,000	€ 129	€ 157
		€ 4,000	€ 166	€ 197
		€ 5,000	€ 207	€ 247
		€ 6,000	€ 257	€ 297
		€ 7,000	€ 307	€ 347
Family*	€ 750	€ 76	€ 151	
	€ 1,500	€ 93		
	€ 2,000	€ 121	€ 172	
	€ 3,000	€ 139	€ 191	
	€ 4,000	€ 167	€ 212	
	€ 5,000	€ 209	€ 263	
	€ 6,000	€ 259	€ 316	
	€ 7,000	€ 308	€ 366	

* **Family:** up to 7 persons travelling together (not more than 2 adults) – irrespective of their family relationship

** **Europe:** Europe, all states and islands bordering on the Mediterranean, Jordan, Madeira and the Canary Islands

If you require Complete Cover for a travel period of more than 31 days, or a trip price higher than € 7,000, please contact the EUROPÄISCHE Service Center. Please note that the maximum sum insured for trip cancellation per booking/event insured against is € 25,000. Higher sums and/or longer insurance periods are only valid if approved in writing by EUROPÄISCHE.

**Emergency phone 24 hours a day
+43/1/50 444 00**

Europäische Reiseversicherung AG
Kratohwilestraße 4, A-1220 Vienna
Service Center: Phone +43/1/317 25 00, Fax +43/1/319 93 67
E-mail: info@europaeische.at, www.europaeische.at

Cover applies in respect of one trip up to the selected duration of trip. The contractual basis for the provision of cover are the EUROPÄISCHE travel insurance conditions ERV-RVB 2009 – these can be obtained on request from your travel agency/insurance agent, from the EUROPÄISCHE Service Center (Phone +43/1/317 25 00, E-mail: info@europaeische.at) or on the Internet at www.europaeische.at. All insurance benefits with the exception of those in respect of permanent invalidity under the travel accident insurance are subsidiary. With respect to benefits 12 to 15, if no reimbursement of costs is made by the policy-holder's social insurance, an excess of 20 % applies. The insurance contract is subject to Austrian law. The term of the insurance contract depends on the premium selected. Upon payment of the premium the policy-holder declares his agreement to the provisions as stated and to the conditions of insurance. Europäische Reiseversicherung AG. Commercial register HG Wien FN 55418y, DVR-Nr. 0490083. Supervisory authority: FMA Financial Market Authority, Department: Insurance Supervision, Praterstraße 23, A-1020 Vienna.

Insured reasons for Trip cancellation / Trip interruption

Trip cancellation/interruption reasons are the following events, if these result in your being unexpectedly unable to commence your journey or having to break it off:

- suddenly occurring serious illness, serious health consequences resulting from an accident, adverse reactions to a vaccination or death of the insured person. (Existing complaints are insured if they become acute unexpectedly);
- loosening of implanted joints in the insured;
- suddenly occurring serious illness, serious health consequences resulting from an accident or death (including suicide) of a family member, making your presence at the place of residence absolutely necessary;
- pregnancy, if the pregnancy is only determined after booking the journey, or severe pregnancy complications;
- serious damage to your property at the place of residence as a result of act of God (e.g. flood, storm) or criminal act of a third party, making your presence necessary;
- loss of job without fault, as a result of notice of termination issued by the employer;
- call-up to basic military service or alternative civilian service;
- submission of an action for divorce to the competent court or, in the case of registered life partnerships, the submission of a petition for dissolution before the trip to be taken jointly by the married couple/civil partners;
- dissolution of the relationship of two partners living together (who have had the same registered address for at least 6 months) by the giving up of the joint residence immediately before the trip to be undertaken jointly by the partners concerned;
- failure to pass the school-leaving certificate examination, or a similar final examination for a course of school education lasting at least 3 years;
- receipt of an unexpected judicial summons.

Restrictions on cover provided

Trip cancellation / Trip interruption

No cover is provided if the reason for cancellation or interruption is connected with the following illnesses or treatments:

- dialysis, organ transplants, AIDS and schizophrenia generally;
- psychological illnesses (only the first occurrence is covered);
- coronary illnesses, stroke, cancer, diabetes (type 1), epilepsy and multiple sclerosis; if inpatient treatment has been received within the 12 months prior to the date on which the policy is taken out (for trip cancellation) or travel commences (for trip interruption).

Medical services abroad

No cover is provided in connection with the following illnesses or treatments:

- dialysis, organ transplants, AIDS and schizophrenia generally;
- coronary illnesses, stroke, cancer, diabetes (type 1), epilepsy, multiple sclerosis and psychological illnesses; if inpatient treatment has been received within the 12 months prior to the date on which the travel commences.

Chronic illnesses and existing conditions are covered if they unexpectedly become acute and are not excluded for the above mentioned reasons. In these cases, and in the case of consequences of accidents for which treatment has been received or for which treatment was necessary in the 12 months prior to the commencement of travel, costs are reimbursed up to the insured sum if chronic or existing conditions become acute.

What has to be done if an event insured against occurs?

In an **emergency**, please telephone our 24 hour emergency number immediately:

Phone +43/1/50 444 00

Please notify other events insured against as quickly as possible, by:

- Telephone on +43/1/317 25 00-73930.
We are open Monday to Friday from 8 am to 6 pm.
- Fax on +43/1/319 93 67
- Post to Europäische Reiseversicherung AG
Service Center
Kratochwillestraße 4
A-1220 Vienna
- E-mail to info@europaeische.at
- Online notification of loss at www.europaeische.at

Please observe the provisions that apply to your insurance case, as listed here.

Claim forms can be requested by telephone, fax, post or e-mail, or can be downloaded from our website.

Trip cancellation: If you are unable to commence your journey, please cancel immediately at the place where you made your booking (e.g. travel agency) and at the same time inform the EUROPÄISCHE Service Center (by fax, letter, e-mail or online notification of loss). Please give the following information: your first name and surname, your address, your intended date of travel, the date of cancellation and the reason for cancelling, your booking confirmation and your proof of insurance. If the event of sickness/accident please have a detailed medical certificate or accident report made out, using the claim form. Enclose the sickness notification sent to your social insurance company and the Confirmation concerning medicines prescribed.

Trip interruption: Please contact EUROPÄISCHE immediately using the emergency telephone number.

In the event of sickness/accident please have a detailed medical certificate/accident report made out at the place where you have been staying.

Protection for delay: Obtain confirmation of the cause of the missed departure/flight or the delayed journey home. Keep the bills for the costs arising in respect of travel, accommodation and meals.

Travel luggage:

Damage, theft or loss: It is essential that you obtain written confirmation of the event of damage on site – for example from the police in the event of theft, or from the transport company (e.g. the airline) in the event of damage during transport.

In the event of damage occurring during the flight, please keep your flight tickets including Bag Identification Tag.

Delayed luggage: It is essential that you obtain confirmation of the delay from the transport company (e.g. airline) and keep the receipts for the replacement purchases.

Loss of documents/payment means: Please contact EUROPÄISCHE immediately using the emergency telephone number to obtain assistance or an advance payment.

Search and rescue: Please contact EUROPÄISCHE immediately using the emergency telephone number.

Outpatient treatment: We will reimburse you for the costs, less the social insurance portion. To that end, please send doctors' and hospital bills to the social insurance organisation as quickly as possible. After the processing of any claims has been completed there, send the documents on to EUROPÄISCHE.

Medical emergency or inpatient treatment: Please contact EUROPÄISCHE immediately using the emergency telephone number. We will be happy to advise you and organise your transport home in an emergency.

Travel personal liability: Do not give any acknowledgement of fault to the injured party, either in the form of written or verbal commitments or payments, and inform the EUROPÄISCHE Service Center immediately.

Assistance in the event of arrest or threatened arrest abroad: Please contact EUROPÄISCHE immediately using the emergency telephone number.