

Overview of benefits

Travel Cancellation Insurance

You're interested in HanseMerkur travel insurance? – You've made a good choice!

Please note that the information relating to your contract listed in this summary of benefits is not exhaustive. Please see the insurance certificate, the policy schedule and the insurance terms and conditions for the full insurance cover. Each type of insurance listed below is relevant only if it is also included in the agreed tariff.

Travel cancellation insurance

Insured benefits:

For non-commencement of the trip or non-use of the rental property

- ✓ Reimbursement for the contractually required cancellation costs due to an insured reason
- ✓ Reimbursement of a single room surcharge or reimbursement of the share of costs for a double room in the event of partial cancellation

In the event of a delayed start to the journey

- ✓ Reimbursement of additional costs to reach the destination
- ✓ Reimbursement of unused travel services

If the trip booking is changed

- ✓ Reimbursement of the cost of changing bookings due to an insured reason
- ✓ When changing the booking up to 42 days prior to departure, reimbursement of the cost up to max. EUR 30 per person, if no insured reason is specified

Insured reasons:

- Unexpected serious illness
- Death, severe injury due to an accident
- Pregnancy, complications during the pregnancy
- Breakage of prostheses and loosening of implanted joints
- Immunisation intolerance
- Organ donation / Beneficiary of organ donation
- Significant damage (from EUR 2,500) to property of the insured person
- Unexpected court summons
- Adoption of a minor
- Notice of termination for operational reasons, short-time work,
- re-employment after period of unemployment, change of workplace,
- pupil/student protection:
 - date of a repeat examination falls within the insured travel period
 - non-promotion of a pupil
- Transport delay
- Illness, death of a dog/cat registered to go on the trip

Deductible for one-time insurance:

No deductible for all insured events with the exception of out-patient treatment in the event of illness. In this case, the deductible amounts to 20% of the reimbursable claim, however at least EUR 25 per insured person.

Deductible for annual insurance: none