

Overview of benefits

Travel Cancellation Insurance and Holiday Guarantee

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	Holiday guarantee (travel curtailment insurance)
<p>Insured benefits:</p> <p>For non-commencement of the trip or non-use of the rental property</p> <ul style="list-style-type: none"> ✓ 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 <p>In the event of a delayed start to the journey</p> <ul style="list-style-type: none"> ✓ Reimbursement of additional costs to reach the destination ✓ Reimbursement of unused travel services <p>If the trip booking is changed</p> <ul style="list-style-type: none"> ✓ 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 <p>Insured reasons:</p> <ul style="list-style-type: none"> • 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: <ul style="list-style-type: none"> - 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 <p>Deductible for one-time insurance:</p> <p>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.</p> <p>Deductible for annual insurance: none</p>	<p>Insured benefits:</p> <p>If you have to curtail the trip</p> <ul style="list-style-type: none"> ✓ Reimbursement of the total trip price provided that the trip is cancelled within the first half of the travel time (at the latest within the first 8 days) ✓ Reimbursement of unused travel services, if the trip is cancelled in the second half of the travel time (after the 9th day at the latest). ✓ Reimbursement of the verifiable additional return travel costs and the directly resulting additional costs incurred. <p>If you have to interrupt the trip</p> <ul style="list-style-type: none"> ✓ Reimbursement of unused travel services ✓ Reimbursement of costs incurred for catching up with the rest of the travel group in the case of a round trip or cruise <p>If your return trip is delayed</p> <ul style="list-style-type: none"> ✓ Reimbursement of accommodation costs for the extended stay in the event of inability to travel and natural events ✓ Reimbursement of additional return travel costs and costs incurred as a result <p>Insured reasons:</p> <ul style="list-style-type: none"> • Unexpected serious illness • Death, severe injury due to an accident • Pregnancy and complications during the pregnancy • Breakage of prostheses and loosening of implanted joints • Immunisation intolerance • Organ donation / Beneficiary of organ donation • Substantial damage (from EUR 2,500) to the insured person's property • Unexpected court summons • Adoption of a minor • Transport delay • Illness, death of a dog/cat registered to go on the trip <p>Deductible for one-time insurance:</p> <p>No deductible for all insured events with the exception of illnesses that are subject to out-patient treatment. In this case, the deductible amounts to 20% of the reimbursable claim, however at least EUR 25 per insured person.</p> <p>Deductible for annual insurance: none</p>