

**Insurance terms and conditions for travel insurance**  
**VB-RS 2018 (T-RRV/UG-D)**

We are HanseMerkur Reiseversicherung AG and our headquarters are located in Hamburg. You are our contract partner, referred to as the policyholder, if you have taken out an insurance policy with us.

If you have insured yourself, you are also the insured person. You may also have (jointly) insured other persons. We also refer to any such persons in these insurance terms and conditions as “you”.

For ease of readability, we usually use the masculine form. This is always intended to include the feminine form.

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Sections A, C and D apply to all types of insurance. The individual insurance policies in Section B apply if they were requested and included in the insurance certificate.

## Section A – General provisions

### 1. Insurance cover

#### 1.1 Who is covered by insurance?

1.1.1 The persons covered are those specified by name in the insurance policy or the group of persons specified in the insurance policy.

1.1.2 Unless otherwise agreed:

- Couples insurance applies to 2 persons. It is not necessary for the persons to be related to each other.
- Family insurance applies
  - to at most 2 adults and
  - at least 1 accompanying child (no more than 7 children) up to their 21st birthday.

It is not necessary for the persons

- to be related to each other
- to share residence.

#### 1.2 When does the insurance cover start?

Your insurance cover will commence in the travel cancellation insurance with the conclusion of the contract. In the travel curtailment insurance when the trip starts. The trip is considered to have started when you board

- the means of transport that was booked and insured or
- the booked and insured room

#### 1.3 When does the insurance cover end?

1.3.1 Your insurance cover for travel cancellation insurance will end

- when you board the booked and insured means of transport or room or
- if the insured event occurs.

For the travel curtailment insurance, the end of cover is specified in the insurance certificate. However, it ends no later than the conclusion of the trip.

1.3.2 Is your trip lasting longer than originally planned? If this not your fault, we will extend your insurance cover until the end of the trip.

#### 1.4 What trips are included under the insurance cover?

1.4.1 The insurance cover applies to travel to the areas specified in the insurance certificate.

1.4.2 We define a trip as temporary absence from your permanent residence.

### 2. The insurance policy

#### 2.1 By when and for how long does your policy need to be concluded?

2.1.1 Travel cancellation insurance must be concluded up to 30 days before the start of the trip and no later than the 3rd working day after the trip is booked.

2.1.2 In the travel curtailment insurance policies, the policy must be taken out prior to departure for the entire length of the trip.

2.1.3 If you fail to meet these deadlines, the policy will not come into effect even if the premium has been paid. In this case you are entitled to receive a refund for the premium paid.

#### 2.2 When do we pay compensation?

2.2.1 We will pay within 2 weeks. This is subject to the following conditions:

- that our obligation to pay, the reasons and the amount have been determined.
- that the necessary evidence – which becomes our property – is available.

The time to the deadline is suspended if you are responsible for our being unable to check your claim.

2.2.2 We convert your costs in a foreign currency using the exchange rate to EUR on the day the records are received. The official exchange rate applies unless you acquired the currency to pay the bills at a less favourable rate. We may subtract the following costs from your benefit:

- costs for the transfer of benefits abroad or
- for special forms of transfer that you requested.

2.2.3 You may have insurance cover for trips from other insurers as well. If you consequently have claims against other insurers, these take priority.

You are not entitled to more benefit in total than the costs actually incurred. If you have a claim for benefit from several insurers, you can choose the insurer from whom you make the claim.

If you make the claim from us first, we will reimburse you the costs insured by this tariff. We will then clarify with the other insurers whether and how they participate in the costs.

You can read further information on this in clause A.5.2.3.

#### 2.3 Which legislation applies to the insurance policy?

In addition to these provisions, Insurance Contract Act (VVG) and German law shall apply.

#### 2.4 When do claims to benefits lapse?

Any claims arising from this insurance contract expire by limitation in 3 years. The expiry is measured from the end of the year in which the claim can be made. If you have made a claim, the expiry period is suspended until our decision is sent to you.

#### 2.5 What is the court of jurisdiction?

You can submit a complaint against us to the Court responsible for the district

- where we have our headquarters,
- where you have your place of residence,
- where you are normally present, if you do not have a fixed place of residence.

#### 2.6 In what form should a statement that you make to us be?

Declarations of intent and notifications to us must be in writing (letter, fax, email, electronic data carrier, etc.). The language of the policy is German.

### 3. Notes on the payment of the insurance premium

#### 3.1 When does the premium need to be paid?

The premium is payable immediately upon conclusion of the contract. If you have agreed with us to take a premium from an account, we will collect it as soon as we receive your direct debit mandate. This payment is considered to be on time

- if we can collect the premium and
- if collection of the correct payment is not disputed.

If we are unable to collect the premium for a reason beyond your control, the payment shall still be considered on time if payment is made immediately upon receipt of our payment request.

#### 3.2 What are the legal consequences if payment is not made on time?

*If the premium is not paid on time, the provisions of § 37 of the Insurance Contract Act (see Part C) apply. This means that*

- *the insurance cover shall not commence until the premium is paid.*
- *if the premium remains unpaid upon occurrence of the insured event, we will not be obliged to pay benefits.*
- *we will be entitled to terminate the contract so long as the premium remains unpaid. We cannot withdraw from the contract if you can demonstrate that the reason for non-payment is beyond your control.*

### 4. Restrictions to the insurance coverage

We do not provide cover if:

- you attempt to make fraudulent representations to us as to the circumstances which are material to the grounds for providing cover and the amount of insurance benefits.
- you have caused the damage intentionally.

Note: please see also the restrictions in insurance cover for the individual insurance policies in Section B.

### 5. General notes for the claim

#### 5.1 To whom can you direct the claim?

In emergency, our 24-hour emergency call service is here to help you. You can reach it at any time from anywhere in the world. You can send your claims in any form to:

HanseMerkur Reiseversicherung AG, Abt. RLK/Leistung,  
Siegfried-Wedells-Platz 1, 20354 Hamburg, email: reiseleistung@hansemerkur.de.

For travel cancellation insurance and travel curtailment insurance (holiday guarantee), you can also use our online form.

#### 5.2 What general duties (obligations) do you have in the event of a claim?

5.2.1 You should make every effort to keep the claim as low as possible and avoid anything that could lead to an unnecessary increase in costs.

5.2.2 All information about the claim that you provide must be truthful and complete. You must provide us with any information that we need in order to determine

- whether an insured event has occurred and
- whether and to what extent we will pay benefits.

5.2.3 Compensation claims against third parties shall be transferred to us as per the statutory regulation and up to the amount of the benefit paid. We shall ensure that this does not disadvantage you. You are also obligated to assist, if necessary, in asserting the claim for compensation.

Note: Please also refer to the obligations to be observed under the various types of insurance policies set out in Section B.

#### 5.3 What legal consequences result from failures of duty (breaches of obligations)?

If you fail in one of the duties specified above or breach the obligations of the individual insurance policies in Section B, we will be entirely or in part freed from liability. In this, we comply with the regulations of § 28 (2-4) of the Insurance Contracts Act (VVG). You will find these in Section C.

## Section B – Details of the individual insurance policies

(depending on the extent of insurance selected)

### RRV – Travel cancellation insurance

#### 1. General rules applying to insurance cover

The sum insured must be at least the price of the trip. If you take out insurance cover for a lower insured sum, the indemnity shall be reduced in the proportion of your insured sum to the price of the trip (underinsurance).

##### 1.1 What benefits are insured?

If an insured event occurs, the benefits below are insured up to the level of the sum insured.

##### 1.1.1 Cancellation costs

If you do not start the trip or a seminar, we will pay the contractually required cancellation costs. This also includes any agency fee up to EUR 100 per person or rented property. This assumes that you have allowed for this in the sum insured.

##### 1.1.2 Additional expenses for the outbound journey and unused travel services

Have you been delayed in starting the trip? We will reimburse you for the additional outbound journey costs of the type and quality originally booked.

Have you failed to benefit from booked and insured travel services due to late departure? We will reimburse you for the costs of these travel services. If the costs for the individual parts of the trip cannot be objectively proved (e.g. package deals), we reimburse the unused travel days in proportion to the overall length of the trip. The compensation in this case is calculated as follows:

$$\frac{\text{Unused travel days} \times \text{price paid for the trip}}{\text{Original length of the trip}} = \text{compensation}$$

The days of departure and return are counted as full travel days.

We shall reimburse the additional outbound journey costs and unused travel services up to the amount of cancellation costs that would have been incurred if the trip were cancelled.

#### 1.1.3 Costs of changing bookings

If you change the booking for your trip, we will reimburse you for the rebooking costs arising from such. We shall reimburse these up to the amount of cancellation costs that would have been incurred if the trip were cancelled.

Are you rebooking the flight up to 42 days before the start of the trip, without an insured event having occurred? We will reimburse the rebooking costs up to EUR 30.00 per person or room.

#### 1.1.4 Single room supplements

Have you booked a double room with a person at risk who has to cancel the trip due to an insured event? We will reimburse you for

- the supplement for a single room and further ebooking fees or
- the share of costs for a double room for the person who has cancelled.

The reimbursement is limited to the amount of cancellation costs that would be incurred if the booking were entirely cancelled.

### 1.2 Who is covered under this insurance policy?

We cover:

- persons who have booked a trip jointly with you. This does not apply if more than 6 persons or, for family plans, more than 2 families book a trip together.
- your relatives and the relatives of your spouse or life partner. This includes:
  - spouse or partner in a marriage-like partnership
  - children, adoptive children, stepchildren, foster children
  - parents, adoptive parents, step-parents, foster parents, grandparents
  - siblings, grandchildren, sons-/daughters-in-law, brothers-/sisters-in-law
  - aunts, uncles, nephews and nieces
- individuals who look after minors or your dependent relatives who are not travelling with you
- travelling companions for group travel, if separately agreed

### 1.3 What additional protection do you have for cruise ship bookings?

Did you miss the sailing of a cruise ship due to a delay to public transport lasting more than 2 hours? We will reimburse you for the provable additional travel costs to join the ship, of the type and quality originally booked. We pay up to the amount of cancellation costs that would be incurred if the trip were immediately cancelled. The compensation is limited to EUR 1,500 per person.

### 1.4 When do I have to pay a deductible?

Unless we have otherwise agreed in the insurance certificate,

- the deductible applies if
  - the insured event arises due to unexpected serious illness and
  - the unexpected serious illness was treated on an out-patient basis.
- the deductible amounts to
  - 20% of the recoverable loss
  - subject to a minimum of EUR 25 per insured person or room

## 2. What qualifies as an insured event?

An event is covered by the insurance if the insured event occurs after the start of insured cover. The insured event affects you or an insured person and

- as a consequence, you do not make the trip.
- as a consequence, you do not make the trip on time.
- as a consequence, you rebook the trip.

There is an insured event

- 2.1 in the case of an unexpected serious illness. Please see our explanations regarding this in Section D.
- 2.2 in the case of death.
- 2.3 in the case of severe injury due to accident.
- 2.4 in the case of pregnancy or complications during pregnancy.
- 2.5 if a prosthesis is broken.
- 2.6 if implanted joints are loosened.
- 2.7 if you react adversely to a vaccination or cannot tolerate a vaccination.
- 2.8 if you donate or receive organs or tissues (living donation) under the terms of the Organ Transplant Act.
- 2.9 in the case of substantial damage of at least EUR 2,500.00 to your property due to
  - fire,
  - burst water pipes,
  - natural events or
  - criminal acts by third parties (e.g. burglary).
- 2.10 in the case of an unexpected court summons. This applies if the responsible court does not accept your travel reservation as a reason to postpone the summons.
- 2.11 in the case of adoption of an underage child, if the date of your attendance to complete the adoption falls within the period of travel.
- 2.12 in the case of an unexpected termination of the employment contract by the employer for operational reasons.
- 2.13 if after being previously unemployed you take up employment within the scope of national insurance of at least one year. Insurance is also provided for work with additional expenses compensation (EUR 1 jobs).

- 2.14 in the case of reduction in working hours due to economic circumstances and related reduction in income at least equal to one regular monthly net salary.
- 2.15 in the case of a change in employer. This applies if
- the insured trip falls within the probationary period.
  - the insured trip falls within the first 6 month into the new job.
  - the insurance was taken out before you became aware of the change.
- 2.16 in the case of an examination
- in a school,
  - in a university,
  - in a technical high school,
  - in a college
- that you do not pass and wish to repeat. This applies if the repeat examination
- occurs during the insured travel time or
  - occurs up to 14 days after the trip.
- 2.17 in the case of failure to advance to the next grade or to be admitted to an exam, if this relates to a school or class trip.
- 2.18 in the case of unexpected start to
- your national voluntary service,
  - your voluntary social service year,
  - your voluntary ecological year.
- This applies if the costs of cancellation are not assumed by a funding agency.
- 2.19 if you miss your insured means of transport due to
- delay to domestic German public transport lasting more than 2 hours or its cancellation. Public transport is defined as all air, land and water vehicles authorised for the transport of the public. The following are not considered to be public transport:
    - means of transport that are part of round trips/return flights,
    - hired vehicles,
    - taxis,
    - cruise ships.
  - a traffic accident during your journey to the start of the trip, in which you or involved as a driver or passenger.
- 2.20 if the dog or cat registered for the trip
- has an unexpected and serious illness.
  - sustains severe injury due to an accident.
  - has an adverse reaction to a vaccination.
  - dies.

### **3. What limitations of the insurance cover must be borne in mind?**

#### **3.1 Psychological reactions**

We do not pay benefits for illnesses arising from a psychological reaction to the following events:

- terrorist attacks,
- aircraft or bus accidents,
- the fear of civil unrest,
- acts of war,
- natural events,
- illnesses or epidemics.

#### **3.2 War and other events**

We do not pay benefits if the insured event is caused by:

- war,
- civil war,
- warlike events,
- civil unrest,
- strikes,
- nuclear energy,
- seizure,
- confiscation by official action,
- other official action,
- active participation in violence during a public assembly or demonstration.

### **4. What requirements (obligations) must you comply with in the event of a claim?**

#### **4.1 Immediate cancellation**

Has an insured event occurred? To keep costs as low as possible, you must cancel the trip immediately at the place it was booked.

#### **4.2 Proof of level of damage**

You must submit to us the original of all receipts showing the level of damage, e.g. the invoice for cancellation costs.

#### **4.3 Proof of insured events**

In order to prove an insured event, please send us all the original documentation. Medical certificates must include the diagnosis and the details of treatment. If we consider it necessary, you must

- release the person responsible for treatment from the duty of confidentiality.
- allow an examination by a doctor appointed by us.

#### 4.4 Consequences of non-compliance with obligations

If you breach one of these obligations, the legal consequences are stated in clause A.5.3.

## UG – Travel curtailment insurance

### 1. General rules applying to insurance cover

The sum insured must be at least the price of the trip. If you take out insurance cover for a lower insured sum, the indemnity shall be reduced in the proportion of your insured sum to the price of the trip (underinsurance).

#### 1.1 What benefits are insured?

If an insured event occurs, the benefits below are insured. Unless otherwise stipulated by the following provisions, the reimbursement of the costs is limited to the quality of the trip insured.

##### 1.1.1 Additional return travel costs

Do you have to curtail the trip or delay your return from the trip? We shall reimburse you for the proven additional return travel costs.

The insurance also covers any directly related additional costs, e.g. the cost of accommodation and meals.

Is return by aircraft necessary, contrary to the booked trip? We reimburse the cost of a seat in the lowest class of the aircraft.

##### 1.1.2 Unused travel services

If the trip is curtailed during the first half of the insured trip, though in no more than the first 8 days of the trip, we reimburse the insured travel costs. We will reimburse you for unused travel services if you must curtail your trip during the second half of your trip (at the latest from the 9th day of the trip).

If the costs for the individual parts of the trip cannot be objectively proved (e.g. package deals), we reimburse the unused travel days in proportion to the overall length of the trip. The compensation in this case is calculated as follows:

$$\frac{\text{Unused travel days} \times \text{price paid for the trip}}{\text{Original length of the trip}} = \text{compensation}$$

The days of departure and return are counted as full travel days.

If you have purchased insurance only for outward and return travel tickets and/or airfare, the unused travel services are not covered by the insurance cover.

##### 1.1.3 Additional expenses to reach your destination if you have to interrupt your journey

Are you interrupting a round trip or cruise? We will reimburse the necessary transport costs from the place of interruption to rejoin the travel group. We will only replace the costs up to the amount which would be incurred if the trip were prematurely curtailed.

##### 1.1.4 Additional accommodation costs

Do you have to delay your return from the trip? We will reimburse the additional costs for accommodation up to the limit of your sum insured, if

- an accompanying insured person is unable to travel due to an insured event.
- one of the events listed in clause 2.14 occurs.

### 1.2 Who is covered under this insurance policy?

We cover:

- persons who have booked a trip jointly with you. This does not apply if more than 6 persons or, for family plans, more than 2 families book a trip together.
- your relatives and the relatives of your spouse or life partner. This includes:
  - spouse or partner in a marriage-like partnership
  - children, adoptive children, stepchildren, foster children
  - parents, adoptive parents, step-parents, foster parents, grandparents
  - siblings, grandchildren, sons-/daughters-in-law, brothers-/sisters-in-law
  - aunts, uncles, nephews and nieces
- individuals who look after minors or your dependent relatives who are not travelling with you
- travelling companions for group travel, if separately agreed

### 1.3 When do I have to pay a deductible?

Unless we have otherwise agreed in the insurance certificate,

- the deductible applies if
  - the insured event arises due to unexpected serious illness and
  - the unexpected serious illness was treated on an out-patient basis.
- the deductible amounts to
  - 20% of the recoverable loss
  - subject to a minimum of EUR 25 per insured person or room

## 2. What qualifies as an insured event?

An event is covered by the insurance if the insured event occurs after the start of insured cover. The insured event affects you or an insured person and

- you do not continue your trip as planned or
- you do not end your trip as planned.

There is an insured event

- 2.1 in the case of an unexpected serious illness. Please see our explanations regarding this in Section D.
- 2.2 in the case of death.
- 2.3 in the case of severe injury due to accident.

- 2.4 in the case of pregnancy or complications during pregnancy.
- 2.5 if a prosthesis is broken.
- 2.6 if implanted joints are loosened.
- 2.7 if you react adversely to a vaccination or cannot tolerate a vaccination.
- 2.8 if you donate or receive organs or tissues (living donation) under the terms of the Organ Transplant Act.
- 2.9 in the case of substantial damage of at least EUR 2,500.00 to your property due to
  - fire or
  - burst water pipes or
  - natural events or
  - criminal acts by third parties (e.g. burglary).
- 2.10 in the case of an unexpected court summons. This applies if the responsible court does not accept your absence as a reason to postpone the summons.
- 2.11 in the case of adoption of an underage child, if the date of your attendance to complete the adoption falls within the period of travel.
- 2.12 if you miss your insured means of transport due to
  - delay to public transport lasting more than 2 hours or its cancellation. Public transport is defined as all air, land and water vehicles authorised for the transport of the public. The following are not considered to be public transport:
    - means of transport that are part of round trips/return flights,
    - hired vehicles,
    - taxis,
    - cruise ships.
  - a traffic accident during your journey to the start of the trip, in which you or involved as a driver or passenger.
- 2.13 if the dog or cat accompanying the journey
  - has an unexpected and serious illness or
  - sustains severe injury due to an accident or
  - has an adverse reaction to a vaccination.
  - dies.
- 2.14 in the event of avalanches, landslides, floods, earthquakes or hurricanes in your resort.

### **3. What limitations of the insurance cover must be borne in mind?**

#### **3.1 Psychological reactions**

We do not pay benefits for illnesses arising from a psychological reaction to the following events:

- terrorist attacks,
- aircraft or bus accidents,
- the fear of civil unrest,
- acts of war,
- natural events,
- illnesses or epidemics.

#### **3.2 War and other events**

We do not pay benefits if the insured event is caused by:

- war,
- civil war,
- warlike events,
- civil unrest,
- strikes,
- nuclear energy,
- seizure,
- confiscation,
- other official action,
- active participation in violence during a public assembly or demonstration.

### **4. What requirements (obligations) must you comply with in the event of a claim?**

#### **4.1 Proof of the level of damage**

You must submit to us the original of all receipts showing the level of damage, e.g. the booking confirmations or proofs of additional costs.

#### **4.2 Proof of insured events**

In order to prove an insured event, please send us all the original documentation. Medical certificates from the current location must include the diagnosis and the details of treatment. If we consider it necessary, you must

- release the person responsible for treatment from the duty of confidentiality.
- allow an examination by a doctor appointed by us.

#### **4.3 Consequences of non-compliance with obligations**

If you breach one of these obligations, the legal consequences are stated in clause A.5.3.

## Section C – Annex: Extract from the Insurance Contract Act

### § 28 Non-observance of an incidental obligation

(2) Where the contract provides that the insurer is not obligated to effect payment in the event of the non-observance of an incidental obligation on the part of the policyholder, he shall be released from the liability if the policyholder intentionally breached the obligation. In the case of a grossly negligent non-observance of the obligation, the insurer shall be entitled to reduce any benefits payable commensurate with the severity of the policyholder's fault; the burden of proof that there was no gross negligence shall be on the policyholder.

(3) Notwithstanding subsection (2), the insurer shall be liable insofar as the non-observance of the obligation neither caused the occurrence or the establishment of the insured event nor the establishment or the extent of the insurer's obligation to effect payment. The first sentence shall not apply if the policyholder fraudulently breached the obligation.

(4) The condition on which the insurer's entire or partial release from liability in accordance with subsection (2) is based shall, in the event of a violation of an existing duty to provide information or duty of disclosure after the occurrence of an insured event, be the fact that the insurer instructed the policyholder in separate correspondence and in writing of this legal consequence.

### § 37 Delayed payment of first insurance premium

(1) If the single premium or the first premium is not paid in good time, the insurer shall be entitled to withdraw from the contract as long as the payment has not been made, unless the policyholder is not responsible for the non-payment.

(2) If the single premium or first premium has not been paid when the insured event occurs, the insurer shall not be obligated to effect payment, unless the policyholder is not responsible for the non-payment. The insurer shall only be released from liability if he had informed the policyholder of the legal consequence of non-payment of the premium in writing in a separate communication or by means of a conspicuous note in the insurance policy.

### § 86 Assignment of claims

(1) If the policyholder is entitled to claim damages from a third party, this claim shall be assigned to the insurer insofar as the insurer compensates for the loss. The claim may not be assigned to the detriment of the policyholder.

(2) The policyholder shall safeguard his claim for damages or a right serving to safeguard this claim in accordance with the applicable form and time requirements, and shall assist the insurer wherever necessary in asserting them. If the policyholder intentionally breaches this obligation, the insurer shall not be obligated to effect payment insofar as he cannot as a result claim compensation for it from a third party. In the event of a grossly negligent breach of the obligation, the insurer shall be entitled to reduce the benefits payable commensurate with the severity of the policyholder's fault; the burden of proof that there was no gross negligence is on the policyholder.

(3) If the policyholder claims compensation from a person with whom he is sharing a common household when the loss occurs, assignment in accordance with subsection (1) cannot be asserted, unless that person intentionally caused the loss.

## Section D – Clarifications

We want to ensure that you understand your policy in full. Consequently, we are explaining the special insurance term "unexpected severe illness" and providing examples for you. Please note that the examples are not exclusive.

You are insured against unexpected serious illness by this policy. The illness has to be "unexpected" and "serious". First, we define the criterion "unexpected" and in the next step we provide examples for "serious" illness.

Case 1: Every first occurrence of an illness after the insurance is taken out and after the trip is booked is considered to be unexpected.

Case 2: A repeat incidence of an illness is also insured, if no treatment for this illness was given during the last 2 weeks before the insurance was taken out.

Case 3: An unexpected deterioration of a pre-existing illness is also insured, if no treatment for this illness was given during the last 6 months before the insurance was taken out.

Regularly conducted medical examinations to establish the state of health are not counted as treatment. The examinations are not being carried out because of a specific occurrence and do not serve to treat the illness.

Example of a "serious illness" (not exclusive):

- the treating physician certified an unfitness to travel, or
- the medical impairment certified by the doctor is so severe that the insured person is unable to perceive the main travel service due to symptoms and complaints arising from the illness, or
- due to this medically certified illness of a person at risk, the presence of the insured person is needed

**Example of an "unexpected serious illness" for the travel cancellation insurance (not exclusive):**

- The insured person takes out insurance for a trip that has been booked. Shortly before departure, she has a heart attack for the first time.
- The mother of the insured person is diagnosed with inflammation of the lung after the insurance has been taken out and the trip booked. Due to the illness, the mother is dependent on the care of the insured person.
- At the time when the insurance is taken out, the insured person has an allergy. No treatment for the allergy has been given during the last 6 months before the insurance was taken out. Before departure, a strong allergic reaction occurs. The doctor providing treatment establishes unfitness to travel due to the intensity of the allergic reaction.

**Example of an "unexpected serious illness" for the travel curtailment insurance (not exclusive):**

- The insured person takes out insurance for a trip that has been booked. Shortly after departure, she has a heart attack for the first time.

- The mother of the insured person is diagnosed with inflammation of the lung after the insurance has been taken out and the trip has started. Due to the illness, the mother is dependent on the care of the insured person.
- At the time when the insurance is taken out, the insured person has an allergy. No treatment for the allergy has been given during the last 6 months before the insurance was taken out. After departure, a strong allergic reaction occurs. The doctor providing treatment recommends early return from the journey due to the intensity of the allergic reaction.

Not all the cases that can be imagined are insured. Examples where there is no "unexpected serious illness" (not exclusive):

- The insured person suffers from an illness which progresses in phases (e.g. multiple sclerosis, Crohn's Disease). Treatment for the pre-existing illness has been given during the last 6 months before the insurance was taken out or the trip was booked. Consequently, the illness is not insured.