

Travel cancellation and holiday cover

Information leaflet

Dear guest!

What if something unexpected happens and you cannot commence your holidays or you have to return earlier than planned? Protect yourself and take out the “hogast Travel cancellation and holiday cover”.

The benefits included in this insurance package, which has been specially developed for holidays in Austria, are as follows:

1.	Travel cancellation: Reimbursement of cancellation costs if you are unable to start your journey	up to the price of the booked travel arrangement (20% self-insure retention in the case of illness)
2.	Delayed start of a booked holiday: a) Delayed arrival for which you are not to blame (e.g. vehicle breakdown): Reimbursement of necessary costs of overnight stays and meals during journey b) Severe weather conditions at holiday destination: Reimbursement of costs of necessary local overnight stays and meals in the event of road blocks (due to avalanche, flood, etc.)	up to 20% of the price of the booked travel arrangement max. € 365.-
3.	Curtailed journey: Reimbursement of the booked and unused part of your arrangement	up to the price of the booked travel arrangement (20% self-insure retention in the case of illness)
4.	Stay ending not according to plan: Reimbursement of additional costs arising at holiday destination (incl. meals)	up to 50% of the price of the booked travel arrangement, max. € 2,000.-
5.	Search and rescue costs (incl. helicopter rescue)	up to € 7,500.-
6.	Transport to nearest hospital	up to 100%
7.	Compensation for lasting invalidity of 50% or more	€ 37.000,-
8.	Transport home after completed hospital stay of at least 5 days	up to € 1,000.-
9.	Accompanying person for minors returning home	up to € 3,640.-
10.	Vehicle recovery service if driver incapacitated (with chauffeur)	up to 100%
11.	Transfer transport within Austria	up to € 1,090.-
12.	Patient visit (if transfer transport not undertaken)	Outward and return journey: up to 100% Costs of overnight stay: up to € 300.-
13.	Police costs in the event of traffic accidents not involving personal injuries	up to € 75.-

The insured event extends to the insured person affected, his insured family members and up to a maximum of three additional insured persons travelling with him under a single joint booking.

The premiums are based on the total price of the booked travel arrangement regardless of the number of persons.

Please select the premium in accordance with the price of your travel arrangement.

Price of booked travel arrangement:	Premium per booking	Price of booked travel arrangement:	Premium per booking
up to € 300,-	€ 17,-	up to € 4.000,-	€ 149,-
up to € 700,-	€ 27,-	up to € 4.500,-	€ 168,-
up to € 1.000,-	€ 36,-	up to € 5.000,-	€ 188,-
up to € 1.500,-	€ 50,-	up to € 5.500,-	€ 208,-
up to € 2.000,-	€ 71,-	up to € 6.000,-	€ 228,-
up to € 2.500,-	€ 91,-	up to € 6.500,-	€ 250,-
up to € 3.000,-	€ 109,-	up to € 7.000,-	€ 270,-
up to € 3.500,-	€ 129,-	up to € 7.500,-	€ 290,-

Maximum per person € 3,500.- or € 7,500.- per booking.

The price of the booked travel arrangement, and at most the insured amount, shall be the maximum benefit provided by the insurer. The maximum stay shall be 31 days.

Insured reasons for the cancellation/curtailment of a booked holiday:

1. suddenly occurring illness, which needs to be confirmed by the treating doctor;
2. pregnancy of the insured person, if the pregnancy is only determined after booking the holiday;
3. serious accident or death of the insured person;
4. suddenly occurring illness, accident or death of a family member (spouse or cohabitee, parents, grandparents, step-parents, parents-in-law, siblings, children, stepchildren, children-in-law or grandchildren) of the insured person;
5. serious damage to the property of the insured person at his place of residence as a result of acts of God (fire, etc.) or the criminal act of a third party, making his presence necessary;
6. loss of the place of work without fault;
7. call-up to military service or alternative civilian service;
8. submission of an action for divorce before a joint holiday of the spouses affected;
9. failure to pass the school leaving examination;
10. receipt of an unexpected judicial summons.

Chronic illnesses, existing complaints and the consequences of accidents or illnesses treated or requiring treatment within the last 6 months before start of the journey shall only be insured if they become acute medically unexpectedly.

Non-insured persons: Persons with serious organic complaints requiring treatment, psychological diseases and illnesses of the nervous system are not insured.

What to do in an emergency?

1. Cancellation of a journey:

Please notify your accommodation operator (hotel, guesthouse, etc.) without delay and send a confirmation of the reason for cancellation to your accommodation operator. If the journey was cancelled for medical reasons, we require a detailed medical certificate from your treating doctor.

2. Curtailment of a journey: If the journey is interrupted due to illness, we require a medical report from the treating doctor **at the holiday destination!**

3. Delayed start of booked stay due to circumstances occasioned by severe weather conditions (e.g. road block as the result of an avalanche), due to an accident or a vehicle breakdown: EUROPÄISCHE shall reimburse you for necessary costs of overnight stays and meals.

4. All other benefits: Please contact EUROPÄISCHE without delay. Our specialists will handle the insured event and take care of all organisational issues. The EUROPÄISCHE emergency phone number is available 24 hours a day: +43/1/317 25 00.

The EUROPÄISCHE hogast Travel cancellation and holiday cover conditions (ERV-HRS 2003), a copy of which can be obtained directly from EUROPÄISCHE or at www.europaeische.at, shall constitute the contractual basis. The insurance contract shall be governed by Austrian law. By way of premium payment, the insured person declares his consent to the terms and insurance conditions set forth herein.

For further **details and information** please contact:

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Insurer:

Europäische Reiseversicherung AG

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Registered office: Vienna (commercial register: HG Wien, FN 55418y, DVR-Nr. 0490083)
Address of the financial market authority/insurance regulation: Praterstraße 23, 1020 Vienna