

**PLEASE NOTE:** This document contains only the most important information relating to your insurance contract. The insurance policy, the Coverage Description as well as the EUROPÄISCHE travel insurance conditions ERV-RVB Hotel Industry 2021 provide for the complete pre-contractual and contractual information.

## What is this type of insurance?

Hotel Cancellation Premium is a cancellation and accident insurance for one hotel stay.



### What is insured?

#### Trip cancellation and trip interruption insurance

- ✓ If a trip has not been commenced or the trip is interrupted.  
The following are insured events (non-exhaustive list):
- ✓ unexpected serious illness
- ✓ serious physical injury caused by an accident
- ✓ death
- ✓ pregnancy and pregnancy complications
- ✓ significant property damage to one of your residences as a result of natural events, fire, burst water pipes or a criminal act
- ✓ If you cannot commence your trip, we will reimburse the cancellation costs you owe under the travel contract up to the insured trip price.
- ✓ If a trip has been cancelled, we pay the unused travel services up to the amount of the insured journey costs.

#### Search and rescue

- ✓ In the event of an accident, distress at sea or in mountains, we refund the search and rescue costs up to € 10,000.

#### Benefits following an accident

- ✓ In case of a physical injury as a result of an accident during the booked trip, we refund the costs in respect of hospital transport up to 100%, for initial medical treatment and home transport up to € 1,000.



### What is not insured?

The following risks are not insured (non-exhaustive list):

#### General

- ✗ deliberate or gross negligent acts by the insured person
- ✗ strike
- ✗ considerable impairment due to alcohol, addictive drugs or medicaments

#### Trip cancellation and trip interruption insurance

- ✗ if the reason for trip cancellation had already occurred or was foreseeable at the time that the insurance was taken out or the reason for trip curtailment had already occurred or was foreseeable at the time the trip started



### Are there any restrictions on cover?

#### General

- ! The benefits are limited at each insured event with the agreed sum insured.

#### Trip cancellation and trip interruption insurance

- ! The occurrence of a pregnancy is only insured if the insurance was taken out within 3 days of booking the trip.

#### Benefits following an accident

- ! use of aircraft, only as a passenger in a motor aircraft for which a passenger transport permit has been obtained.



### Where am I covered?

- ✓ The insurance cover applies within geographical Europe, Russia, all the Mediterranean states and islands, Jordan, Madeira, the Azores and the Canary Islands, with the exception of Syria and Crimea.



### What are my obligations?

- You must notify the insurer of the occurrence of the insured event as soon as possible after you have become aware of it and provide the insurer with comprehensive information about the event and the extent of the loss.
- If an insured reason for trip cancellation occurs, you must cancel the trip as soon as possible to limit the cancellation costs as far as possible.
- Where possible, you must help to establish the facts of the claim, must provide the insurer with all relevant information truthfully and must allow any reasonable investigation into the cause and the extent of the insurer's liability.



### **When and how do I pay?**

The premium is payable once and immediately on conclusion of the insurance contract in accordance with the agreed method of payment.



### **When does the cover start and end?**

Only trips with a duration of up to 31 days are insured. Insurance cover is subject to payment of the premium.

**Trip cancellation insurance:** Insurance cover is provided from the taking out of the insurance.

If the policy is taken out later than 3 days after the booking date, trip cancellation insurance cover is only provided for events that occur from the 10th day after the insurance is taken out (excluding accident, death or Act of God).

For **all other insurance benefits**, the insurance cover begins at the start of the trip. The insurance cover ends on return from your trip or on earlier expiry of the insurance.



### **How do I cancel the contract?**

The insurance contract terminates automatically at the end of the trip or if the maximum duration of an insured trip is exceeded (31 days).

This insurance product information document is based on the Commission Implementing Regulation (EU) 2017/1469 of 11 August 2017 implementing Directive (EU) 2016/97 of the European parliament and Council of 20 January 2016 on insurance distribution.

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