

**benefits cancellation costs insurance****insured benefits:**

refund of contractually owed cancellation costs (incl. an agency fee of up to 100 €, which was owed, invoiced and included in the insured sum)

refund of additional outward journey costs in case of a delayed start of the trip (max. refund: amount of cancellation costs in case of entire cancellation of the trip)

refund of costs for rebooking the trip in case of an insured event (max. refund: amount of cancellation costs in case of entire cancellation of the trip)

refund of costs for rebooking the trip because of any other reason up to 42 days before departure (max. 30 €)

refund of a single room supplement in case of an insured event leading to the cancellation of an insured fellow traveller (max. refund: amount of cancellation costs in case of entire cancellation of the trip)

**no deductible****insured events for insured persons or additional persons at risk:**

unexpected and severe illness

death

serious accidental injury

complications in an existing pregnancy or determination of pregnancy after the commencement of the insurance

intolerance to a vaccination

breakage or loosening of implanted joints

job loss followed by unemployment as a result of an unexpected business-related termination of employment by the employer

assumption of a job subject to social insurance or an activity with compensation for additional costs ("1-Euro job") from a state of unemployment

short-time work that is necessary due to the economic situation with an expected reduction in income of at least the amount of a regular monthly net pay

(voluntary) change of job, whereby the insured trip or rental falls in the probationary period, but as a maximum in the first 6 months of a new job

considerable damage to the property as a result of fire, water-mains burst, elementary event or criminal act by a third party

**insured events only for insured persons:**

chronic or existing conditions becoming acute, provided that ability to travel was confirmed by the treating physician upon conclusion of the insurance

unexpected cancellation of a study, internship, course of research place abroad by the involved organisation, provided that it was fixed in writing upon conclusion of the insurance

resit of a failed examination falling in the planned travel time or up to 14 days after end of the planned trip in order to avoid extension of the time spent at school or university or to successfully complete a course

failure to move up into the next year (if a school or class trip was booked)

unexpected movement of an examination date that was set in writing upon conclusion of the trip and before the conclusion of the insurance in the home country by the school/university and which now falls during the travel time

assuming full-time employment with a minimum contractual duration of 12 months within 3 months of finishing your degree or school education (conditions: the insured person was not pursuing a similar professional activity upon conclusion of the insurance contract or has not worked for this employer in the last 12 months)

unexpected summons

petition for divorce (in the event of amicable split, the corresponding application) being filed with the responsible court immediately before a joint trip between the affected spouses

dissolution of the living situation with your life partner (in place for at least 6 months) before a joint trip (solemn declaration on the part of the affected life partners required)

refusal by the responsible representative body (embassy, consulate) in the country of travel to issue a visa (condition: visa application was submitted through a professional agency or must have been made online)

stay abroad unexpectedly being called off by the host parents (condition: stay was confirmed in writing upon conclusion of the insurance)
missing a connecting means of transport as a result of delay (at least 2 hours) or cancellation of a public transport service or feeder flights within Germany
theft of travel documents required for the outward journey provided that copies of the documents cannot be obtained until departure
cancellation of transport service (means of transport booked or planned to reach the main destination has been cancelled or impaired due to an external incident that was not influenced by the insured person within a week of the start of the trip)
danger to your physical safety at the destination as a result of incidents leading to the release of a travel warning by the Federal Office of the Federal Republic of Germany
unexpected severe illness or death of a dog registered to travel with you
<b>additional persons at risk:</b>
insured persons who have booked and insured a trip together (up to 5 persons; in case of more than 5 persons travelling together only relatives are insured together)
relatives not taking part in the journey: spouses, life partners, children, parents, adoptive children, adoptive parents, step-children, step-parents, foster children, foster parents, grandparents, siblings, grandchildren, parents-in-law, children-in-law, siblings-in-law (additionally and only in case of death: aunts, uncles, nephews, nieces)
persons looking after minor-age or care-dependant relatives of an insured persons
another close person, who must be specified upon conclusion of the insurance
<b>pre-existing conditions:</b>
Existing conditions are insured, if they become acute unexpectedly. Illnesses related to heart conditions, strokes, cancer, diabetes (Typ 1), epilepsy, multiple sklerosis are not insured to the extent, that these were treated with in-patient treatment in the 12 months preceding conclusion of the insurance. Check-ups are excluded.