

Insurance terms for travel insurance
VB-RS 2014 (T Out STAY-D)

A. General provisions
(valid for all types of insurance specified in section B)

1. Conclusion, inception and term of the insurance contract and coverage

1.1 Conclusion and inception of the insurance contract

1.1.1 The contract becomes effective on payment of the premium, to the extent that the payment contains clear and full details regarding the contract inception, the product selected by you as well as the persons to be insured.

1.1.2 Every insurance contract that includes travel cancellation insurance must be concluded immediately upon booking the trip, but at the latest up to 30 days before the start of the trip. If there are 30 days or fewer between the booking of the trip and the start of the trip, the travel cancellation insurance must be concluded on the 3rd working day following the booking of the trip at the latest. For all other insurance contracts, conclusion must take place before the trip or rental commences. The contract must be concluded for the entire duration of the trip or rental

1.1.3 If the above-mentioned terms are not observed, no contract is concluded even if the premium is paid. In such a case, the payer is entitled to the paid amount.

1.2 Beginning of coverage

The coverage for the travel cancellation insurance begins upon payment of the premium. For the other types of insurance, coverage starts at the earliest upon commencement of the insured trip or rental, to the extent that the premium was paid before the commencement of the trip or rental. The trip is deemed to commence with full or partial use of the first travel service. Travel by vehicle and by foot and stays within the insured person's place of permanent residence do not count as travel.

1.3 End of the insurance contract and coverage

1.3.1 The insurance contract ends after the agreed term. For the travel cancellation insurance, the coverage ends upon commencement of the trip; for the other types of insurance, the coverage ends after the agreed term, but at the latest upon the end of the insured trip or rental. If, in the case of travel by vehicle, the luggage is not immediately unloaded upon arrival at the permanent residence, the coverage ends as soon as the insured person arrives. The coverage shall also end upon the end of the insurance contract.

1.3.2 The insurance contract and coverage also end if the conditions for a temporary stay abroad are no longer met, because the insured person has decided to stay abroad permanently or because the insured person returns to their home country permanently.

1.3.3 Coverage is extended past the agreed date if the planned end date of the trip is postponed for reasons that are not the insured person's responsibility.

2. Scope

Unless otherwise contractually agreed, the coverage applies worldwide

3. Insured persons, family tariffs and "risk persons"

3.1 Insured persons

The persons named in the insurance certificate or the group of persons specified in the insurance certificate are covered, to the extent that the insurance premium was paid.

3.2 Families

If family insurance is agreed, a family includes a maximum of two adults and at least one travelling child up to their 21st year of age (independent of the degree of kinship) - up to a maximum of seven persons.

3.3 "Risk persons"

Risk persons (persons who may represent a reason for cancellation) under the travel cancellation insurance/flight cancellation insurance and the holiday guarantee are:

- insured persons who have booked and insured a trip together;
 - the relatives of an insured person. This includes spouses or life partners, children, adoptive children, step-children, foster children, parents, adoptive parents, step-parents, foster parents, grandparents, siblings, grandchildren, parents in-law, children in-law and siblings in-law;
 - persons looking after minor-age or care-dependent relatives of an insured person who are not on the trip;
 - aunts, uncles, nephews, nieces, to the extent that the insured event of "death" occurs;
 - another close person, who must be specified upon booking the trip.
- If more than five persons or, in the case of family tariffs, more than two families have booked and insured a trip or property together, only the relatives of the insured person and their companions shall apply as risk persons, not all insured persons among one another.

4. Payment of premiums

4.1 Payment of the first or non-recurring premium

4.1.1 The first or non-recurring premium becomes due on contract inception.

4.1.2 If you fail to pay the premium in time, and only pay it at a later point, coverage only starts at this point, to the extent that you have been informed of this legal consequence in a separate, written notification or in a demonstrative notice on the insurance certificate. This does not apply if you can demonstrate that you are not responsible for the non-payment.

4.1.3 If you fail to pay the first or non-recurring premium in time, we may withdraw from the contract for the duration of the premium not being paid. We cannot withdraw if you are not responsible for the non-payment.

4.2 Payment of subsequent premiums (to the extent that instalments have been agreed for payment of the premium)

4.2.1 If the subsequent premium is not paid in time, we shall send you a payment request and set a payment period of 2 weeks.

4.2.2 If an insured event occurs after the deadline, and you have defaulted payment of the premium or of interest or costs on occurrence, we are not obligated to pay the benefit. We combine the payment period of 2 weeks with the cancellation of the contract for the payment deadline. The cancellation becomes effective on the payment deadline if you are still defaulting on the payment at this time.

4.2.3 The cancellation ceases to be effective if you make the payment within one month of the cancellation becoming effective. This shall not affect Item 4.2.2. The same applies if the insured person names a new policyholder within 2 months of becoming aware of the cancellation, and the latter pays the amount for which a reminder has been sent. This shall not affect Item 4.2.2.

5. General coverage limits and excluded benefits

(valid for all types of insurance specified in section B)

In addition, please observe the limits and excluded benefits in the relevant insurance sections in section B of these provisions.

5.1 Malice and intent

We do not pay compensation if you or one of the insured persons attempts to wilfully deceive us regarding circumstances, which affect the reason or amount of the benefit. We are also not obligated to pay the benefit if you or one of the insured persons deliberately caused the insured event; if the deception or intent is established by a legally valid criminal judgement, it shall be considered proven.

5.2 Gross negligence

If you cause the insured event through gross negligence, we are entitled to reduce the payment according to the severity of the fault. This limitation does not apply for insured events

caused through gross negligence under the accident and liability insurance, for which coverage also exists in this event.

5.3 Predictability

We do not pay compensation if the insured event was predictable at the point of booking the trip or rental or upon conclusion of the insurance contract.

5.4 War, civil unrest and other incidents

Unless otherwise agreed in section B, coverage is not granted for damage caused by war, civil war, incidents similar to war, civil unrest, strike, nuclear power, impoundment, withdrawal or other higher authority interventions as well as by elementary events. In addition, no coverage exists for incidents caused by acts of violence at a public gathering or rally to the extent that you or the insured person are actively participating therein.

6. Conduct in the insured event (obligations)

(valid for all types of insurance specified in section B)

Please observe the following items to avoid jeopardising the coverage. In addition, please observe the "important information" in the case of an insured event, which is attached to your contract documents, as well as the relevant specific insurance obligations set out in section B of these terms.

6.1 Obligation to reduce costs

Please keep the damage to a minimum and avoid everything that might result in an unnecessary cost increase. If you are unsure, please do not hesitate to get in touch with us.

6.2 Obligation to provide information

You must provide all information regarding the insured event truthfully and in full. Any evidence and relevant information additionally requested by us must be provided in the same way.

6.3 Obligation to secure compensation claims against third parties

If you or the insured person is entitled to a compensation claim against a third party, this entitlement is passed on to us to the extent that we compensate you for the damage. The transferred entitlement cannot be asserted to your disadvantage. You shall observe the compensation entitlement or a right whose purpose is to secure this entitlement taking account of the applicable formal requirements and deadlines and, if required, assist in its enforcement. If your compensation entitlement is against a person, with whom you lived in a common household when the damage occurred, the transferred entitlement cannot be asserted, except if this person has wilfully caused the damage.

6.4 Consequences if obligations are not observed

If you wilfully violate one of the obligations above, we are no longer obliged to make a payment.

In the case of a grossly negligent violation of the obligation, we are entitled to reduce the payment according to the severity of the fault. If you provide evidence that the obligation was not violated in gross negligence, the coverage continues.

7. Payment of the compensation

7.1 Due date of our payment

As soon as we have received evidence of the insurance and premium payment, and have determined our payment obligation and the amount of the compensation, we pay within 2 weeks.

If we have determined our payment obligation, but cannot determine the amount of the compensation within one month of receiving the claim notification, you can request a suitable advance payment of the compensation

If official inquiries or criminal law proceedings are initiated against you or an insured person,

we can postpone settlement of the claim until these proceedings have been completed.

reimbursed, we shall compensate the policyholder for these disadvantages.

limitation is postponed until you or the insured person receives our decision in writing. All provisions of the insurance contract also apply to the insured persons.

7.2 Compensation from other insurance contracts

If, in the case of an insured event, unless it is a benefit in the event of invalidity or death or a benefit for the costs of cosmetic operations under travel accident insurance, a compensation from a different insurance contract can be claimed, the other contract takes precedence. This also applies if subordinate liability has already been agreed in these insurance contracts. If the policyholder suffers disadvantages, e.g. contribution is not

8. Applicable law, limitation period, application for insured persons

In addition to these provisions, the Insurance Policy Act (VVG) as well as German law in general applies, to the extent that this is not in contradiction to international law. Claims under this insurance contract have a limitation period of 3 years. Limitation starts with the end of the year in which the benefit can be requested. If you or the insured person reported a claim,

9. Type of notification, contract language

All notifications and explanations addressed to us must be in writing (letter, fax, email, electronic data media etc.) and must be addressed to our head office or to the address shown on the insurance certificate. The contract language is German.

B: Specific section regarding individual types of insurance (regardless of the selected scope of insurance)

Travel cancellation insurance

1. Benefits covered by your travel cancellation insurance

In the case of an insured event (see item 2.; for restrictions see item 3.), the following benefits are granted

1.1 Compensation for cancellation costs

We compensate you for contractually owed cancellation costs in the event that the trip does not take place. This also includes an agency fee of up to 100.00 EUR, to the extent that this was already contractually agreed, owed, invoiced and included in the insurance by means of an insured sum increased by the amount of the agency fee at the time of booking the trip/rental property.

1.2 Additional outward journey costs and travel services not used

In the event of the trip starting later than planned, we cover the additional costs of the outward journey in line with the type and quality originally booked. We compensate for the additional costs up to a maximum amount of the cancellation costs that would have been incurred if the trip had been cancelled entirely.

1.3 Costs of booking changes

If a change is made to a booking for a reason that is insured according to item 2., we compensate for the costs incurred for changing the booking, up to a maximum of the amount of the cancellation costs. If a change is made to a booking for other reasons, we compensate for the costs incurred for changing the booking up to a maximum of 30.00 EUR, to the extent that the booking was changed up to 42 days before the start of the trip.

1.4 Single room supplement

If you have booked a double room with another insured person, we pay the single room supplement or assume the proportional costs of the person for the double room up to the amount of the cancellation costs that would have been incurred in the event of a complete cancellation if the other insured person has to cancel the trip for one of the insured reasons and is one of the risk persons.

2. Cases where an insured event occurs

An insured event occurs if the booked and insured trip or rental cannot be commenced because the insured person or one of the risk persons set out in the general section, item 3.3, is affected by one of the events below

2.1 Insured events for insured persons or risk persons

You cannot start your trip and cancel it or change the booking because of

- 2.1.1 an unexpected and serious illness.
- 2.1.2 death, serious accidental injury, complications in an existing pregnancy or determination of pregnancy after the commencement of the insurance.
- 2.1.3 breakage or loosening of implanted joints.
- 2.1.4 intolerance to a vaccination.
- 2.1.5 job loss followed by unemployment as a result of an unexpected business-related termination of employment by the employer Loss of orders or insolvency in the case of self-employed persons is not insured.
- 2.1.6 assumption of a job subject to social insurance or an activity with compensation for additional costs ("1-euro job") from a state of unemployment. The condition for this is that you or the insured person was registered as unemployed with the Bundesagentur für Arbeit (Federal Employment Agency) when the trip was booked. The assumption of internships, operational or training measures of any kind and, for school pupils or students, work during school or study time is not insured.
- 2.1.7 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. On the condition that the employer reports the short-time work between the conclusion of the insurance and the start of the trip

2.1.8 a 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. The condition for this is that the insured person booked the insured trip before becoming aware of the change of job.

2.1.9 considerable damage to your property as a result of fire, a burst water pipe, an elementary event or a criminal act committed by a third party (e.g. burglary). Damage to property through the aforementioned incidents is deemed considerable if the amount of damage is at least 2,500.00 EUR.

2.2 Insured events for insured persons

2.2.1 You cannot start your trip and cancel it or change the booking because a stay for study, an internship or a course planned for during the trip is called off unexpectedly by the involved organisation. The condition for this is that the study, internship, research or course place was agreed in writing upon conclusion of the insurance and that you are not responsible for the stay being called off.

2.2.2 You cannot start your trip and cancel it or change the booking in order to resit a failed examination at a school, university or college, thus avoiding an extension of the time spent at school/university or allowing you to successfully complete the course. The condition for this is that the insured trip was booked before the date of the failed examination and that the date for the resit unexpectedly falls during the travel time or up to 14 days after the end of the trip.

2.2.3 You cancel a school or class trip because you did not move up into the next year or were not permitted to sit the examination, or because you left the class before the start of the insured trip.

2.2.4 You cannot start your trip and cancel it or change the booking because you are unexpectedly called to court, provided that the responsible court does not accept the booked trip as a reason to postpone the summons.

2.2.5 You can only continue your trip later than planned or need to terminate it because you miss a connecting journey as a result of a delay in or cancellation of a public transport service. Public transport within the meaning of these terms is all land or water-based vehicles certified as public local transport (ÖPNV) as well as feeder flights within Germany. The condition for this is that the connecting means of transport is also included in the insurance and the delay is at least 2 hours.

2.2.6 You cancel the trip or change the booking due to assuming full-time employment with a minimum contractual duration of 12 months within 3 months of finishing your degree or school education. The condition for this benefit is that the insured person was not pursuing a similar professional activity upon conclusion of the insurance contract, that the insured person has not worked for this employer in the last 12 months, that the start of activity falls before or during the planned travel time and that the insured person is able to prove that the assumption of this professional activity is not possible at any other time.

2.2.7 You cancel the trip or change the booking due to a chronic or existing condition becoming acute, to the extent that ability to travel was confirmed by the treating physician upon conclusion of the insurance.

2.2.8 You cancel the trip or change the booking because of theft of documents required for the outward journey; the condition for the coverage is that it can be proven to us that new copies of the documents cannot be obtained in the time remaining until departure.

2.2.9 You cancel the trip or change the booking due to cancellation of the transport service. The condition for the coverage is that you are not able to begin your trip because the means of transport with which you planned to reach your main destination has been cancelled or impaired in such a way that it cannot be used due to an external incident that was not influenced by you within a week of the start of the trip.

2.2.10 You cancel the trip or change the booking due to the 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).

2.2.11 You cancel the trip or change the booking because the responsible representative body (embassy / consulate) in your country of travel

refuses to issue your visa. This is conditional on the visa application being made through a visa agency or being demonstrably required to be submitted online.

2.2.12 You cancel the trip or change the booking due to your stay being called off unexpectedly by the host parents. The condition is that the stay was confirmed in writing upon conclusion of the insurance.

2.2.13 You cancel the trip or change the booking because of the unexpected movement of an examination date that was set in writing upon conclusion of the trip and before the conclusion of the insurance in your home country by the school/university and which now falls during the travel time.

2.2.14 You cancel the trip or change the booking because of incidents that endanger your physical safety at the holiday destination. Such an incident exists if the Foreign Office of the Federal Republic of Germany releases a travel warning for the relevant country before the start of the trip.

2.3 Coverage for accompanying dogs

You cannot start your trip and cancel it or change the booking because of an unexpected serious illness, serious accident or intolerance to vaccination of a dog registered to travel with you.

3. Important information regarding coverage limits

3.1 Pre-existing conditions

We only cover existing conditions if they become acute unexpectedly. Illnesses related to heart conditions, strokes, cancer, diabetes (type 1), epilepsy, multiple sclerosis 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.

3.2 Psychological reactions

We do not pay compensation in the case of illnesses, which, according to the circumstances, have occurred as a psychological reaction to terror attacks, plane or bus accidents or the fear of civil unrest, war, elementary events, diseases or epidemics.

4. Your obligations in the case of cancellation of your trip

Additions to item 6. of the general section

4.1 Immediate notification

In order to keep the costs to a minimum, you must cancel with the operator immediately upon occurrence of the insured event.

4.2 Reduction of damage

In the event of delayed commencement of the trip, you must select the cheapest catch-up travel option in accordance with the quality of the booked trip.

4.3 Proof from a specialist

An insured incident must be proven at the time of the event (time of cancellation) by a clear physician's note, with diagnosis and treatment details. Insofar as we believe it to be necessary, we may have the matter of inability to travel certified by means of assessment by a specialist.

4.4 Consequences if obligations are not observed

The legal consequences of violating one of these obligations are cited in item 6.4 of the general section.

Holiday guarantee (travel cancellation insurance) upon interruption or termination of a trip

1. Benefits covered by your holiday guarantee

In the case of an insured event (see item 2.; for restrictions see item 3.), the following benefits are granted. Unless otherwise stated below, the quality of the booked trip is considered when compensating for the costs cited below relating to transport, accommodation and board. The total costs in the event of interruption of the trip can only be recognised up to the amount of the costs

that would have been incurred in the event of premature termination of the trip.

1.1 Additional return travel costs in the event of curtailment of/late return from the trip

If you need to terminate the trip or return from the trip late, we compensate for the proven incurred additional return travel costs (but not transfer costs in the event of death) and other directly incurred costs, e.g. costs of accommodation and board (but not curative costs), as well as for the additional costs of the insured person for accommodation (according to the type and class of the booked and insured travel service) if it is unreasonable to expect the insured person to end the trip as planned because a risk person travelling with them is unable to travel due to an insured event. If, in contrast to the booked trip, a journey back by plane is required, compensation is only paid for the costs of a seat in the cheapest aircraft class. Excluded, however, are all claims for compensation from transport companies due to unplanned deviations from the planned route of travel (e.g. emergency landing) caused by the insured person.

1.2 Travel services not used

Upon termination of the trip within the first half of the insured trip, but within the first 8 days of travel as a maximum, we pay the insured travel price. The day of departure and return are counted as full days of travel.

In the event of delayed commencement of the trip, in the event of termination in the second half of the trip (at the latest from the 9th day of travel) or in the event of interruption of the trip, we compensate for travel services not used. If the amounts of the individual travel services cannot be objectively proven (e.g. package holidays), we compensate for the unused days of the trip. The compensation is calculated as follows:

$$\frac{\text{Unused days of the trip} \times \text{trip price}}{\text{Original duration of the trip}} = \text{compensation}$$

When calculating the original duration of the trip, the day of departure and return are calculated as full days of the trip.

We do not pay compensation when the unused travel service is a flight service alone.

1.3 Catch-up travel costs in the event of interruption of the trip

If you have booked a round-trip or cruise, we pay the costs of transport required for you to rejoin the travel group from the location at which the trip had to be interrupted, up to a maximum of the value of the unused remainder of the travel service. Excluded, however, are all claims for compensation from transport companies due to unplanned deviations from the planned route of travel (e.g. emergency landing) caused by the insured person.

1.4 Additional return travel costs in the event of interruption of the trip

If you need to interrupt the trip, we compensate for the proven incurred additional travel costs (according to the type and class of the booked and insured travel service) and the proven incurred additional costs of return travel to your last location upon interrupting the trip, including any other additional costs caused by this directly (e.g. accommodation and board) up to an amount of 1,000.00 EUR.

2. Cases where an insured event occurs

An insured event occurs if you cannot continue or end the booked trip as planned because you or one of the risk persons specified in the general part, item 3.3, is affected by one of the events below. An insured event also exists if a booked and insured group trip cannot be continued or ended as planned because one of the accompanying persons drops out due to one of the events below and the set minimum number of people is thus not met.

2.1 Insured events for insured persons or risk persons

You have to terminate or interrupt your trip because of

- 2.1.1 an unexpected and serious illness.
- 2.1.2 death, serious accidental injury, pregnancy.
- 2.1.3 breakage of prostheses and loosening of implanted joints.
- 2.1.4 intolerance to a vaccination
- 2.1.5 considerable damage to your property as a result of fire, a burst water pipe, an elementary event or

a criminal act committed by a third party (e.g. burglary). Damage to property by the aforementioned incidents is deemed considerable if the amount of damage is at least 2,500.00 EUR

2.2 Insured events for insured persons

- 2.2.1 You continue your trip late or terminate it because you miss a connecting journey as a result of a delay in or cancellation of a public transport service. Public transport within the meaning of these terms is all land or water-based vehicles certified as public local transport (ÖPNV) as well as feeder flights within Germany. The condition for this is that the connecting means of transport is also included in the insurance and the delay is at least 2 hours.
- 2.2.2 You are forced to extend the trip due to a natural disaster or elementary event at the holiday destination (avalanche, landslide, flood, earthquake, hurricane) or need to terminate the holiday early due to an epidemic at the holiday destination.
- 2.2.3 You have to terminate or interrupt the trip due to a chronic or existing condition becoming acute, to the extent that ability to travel was confirmed by the treating physician upon conclusion of the insurance.
- 2.2.4 You have to terminate your trip because of incidents that endanger your physical safety at the holiday destination. Such an incident exists if the Foreign Office of the Federal Republic of Germany releases a travel warning for the relevant country.
- 2.2.5 You have to terminate your trip because of theft of documents required for your onward travel. The condition for the coverage is that it can be proven to us that new copies of the documents cannot be obtained in the time remaining until onward departure.
- 2.2.6 You terminate your trip because a study, internship, course or research place abroad that was fixed in writing upon conclusion of the insurance is withdrawn unexpectedly by the involved organisation during the trip. The condition is that you are not to blame for the place being withdrawn.
- 2.2.7 Your stay abroad has to be terminated due to homesickness. The condition for the coverage is that you are a minor and that your homesickness is confirmed in writing by the hosting organisation or other suitable proof is provided. Our benefit in this event is limited to the additional return travel costs according to item 1.1.1.

3. Important information regarding coverage limits

3.1 Pre-existing conditions

We only cover existing conditions if they become acute unexpectedly. Illnesses related to existing heart conditions, strokes, cancer, diabetes (type 1), epilepsy, multiple sclerosis 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.

3.2 Psychological reactions

We do not pay compensation in the case of illnesses, which, according to the circumstances, have occurred as a psychological reaction to terror attacks, plane or bus accidents or the fear of civil unrest, war, elementary events, diseases or epidemics.

3.3 Death of all insured persons

We do not compensate for the full or proportional travel price if all of the insured persons die during the trip.

4. Your obligations in the case of an insured event

Additions to item 6. of the general section

4.1 Proof from a specialist

An insured incident must be proven at the time of the event (time of cancellation) by a clear local physician's note, with diagnosis and treatment details. Insofar as we believe it to be necessary, we may have the matter of inability to travel certified by means of assessment by a specialist.

4.2 Consequences if obligations are not observed

The legal consequences of violating one of these obligations are cited in item 6.4 of the general section.

Luggage insurance

1. Items insured and benefits covered by your luggage insurance

In the case of an insured event (see item 2.; for restrictions see item 3.), you will receive compensation up to the amount of the insured sums for your insured items. Unless other amounts are stated below, particularly under item 3., the insured sum for individuals is 2,000.00 EUR and the insured sum for families is 4,000.00 EUR per insured event.

1.1 Insured items

1.1.1 Luggage

Luggage shall include personal travel necessities that you take with you on a trip, as well as gifts and souvenirs that you acquire during your trip. Items that are normally intended only for professional purposes taken on or acquired during the trip are not included in the insurance.

1.1.2 Sports equipment

Sports equipment, with accessories (but not motors), is only insured as long as it is not being used within the scope of intended use.

1.1.3 Valuable items

Valuable items within the meaning of this provision are furs, jewellery, items made of precious metals, photographic and film equipment, with accessories, games consoles and mobile telephones (but not car phones) with accessories. Valuable items shall only be covered under the policy if they have been

- 1.1.3.1 worn or used according to their intended purpose, or
- 1.1.3.2 kept in personal custody and worn or carried safely, or
- 1.1.3.3 kept in a properly locked room in a building or a passenger ship, or
- 1.1.3.4 handed over to the management of a campsite for safekeeping, or
- 1.1.3.5 left in a properly locked caravan/mobile home or out of sight in a locked motor vehicle parked in a fully enclosed space on an official campsite.

However, jewellery and items made of precious metals shall only be covered under items 1.1.3.3 to 1.1.3.5 if they have been kept in a locked box, which offers increased protection and prevents the removal of the container itself.

1.2 Insured benefits

1.2.1 Benefit in the event of destruction or loss

In the case of an insured event, we provide compensation for destroyed or lost items, to the extent that these are insured according to item 1.1, at their insured value at the time the loss occurs. The insured value is the amount that is generally required to procure new items of the same type and quality at your permanent residence, minus an amount (fair value) corresponding to the condition of the insured items (age, wear, use etc.).

1.2.2 Benefit in the event of damage

We pay the necessary repair costs and any remaining value reduction, up to the amount of the insured value, for damaged and repairable items, to the extent that these are insured according to item 1.1.

1.2.3 Benefit for films and image, sound and data carriers

In the case of an insured event, we provide compensation for the material value of films and image, sound and data carriers.

1.2.4 Benefit for travel documents

In the case of an insured event, we pay the official fees for the procurement of new personal ID cards, passports, vehicle papers and other identification papers.

2. Cases where an insured event occurs

Coverage exists for the following events

2.1 Damage to luggage handed over for safekeeping

If you have handed your luggage over to a transport company, accommodation provider or luggage office for safekeeping, we pay compensation up to the amount of the insured sum and compensation limits if the luggage is lost, destroyed or damaged.

2.2 Exceedance of the delivery deadline for luggage

If your luggage is not delivered on time by a transport company, i.e. it does not reach the destination on the same day as you (exceedance

of delivery deadline), we provide compensation for proven expenses incurred for the purchase of necessary replacements amounting to up to 500 EUR per insured event.

2.3 Criminal acts committed by third parties involving luggage, sports equipment or valuable items

You have coverage up to the amount of the insured sum and compensation limits in the case of loss, damage or destruction of insured items caused by criminal acts committed by third parties. This includes theft, burglary, robbery, extortion and wilful vandalism.

2.4 Damage to luggage, sports equipment or valuable items in the case of transport accidents

You have coverage up to the amount of the insured sum and compensation limits in the case of loss, damage or destruction of insured items during a transport accident (e.g. traffic accident).

2.5 Damage to luggage, sports equipment or valuable items caused by fire, explosion or elementary events

You have coverage for the insured items up to the amount of the insured sum and compensation limits in the case of loss, damage or destruction of the insured items by fire, lightning, explosion, storm, flood, landslide, earthquake, avalanche.

3. Important information regarding compensation and coverage limits

3.1 Compensation limits

For the items specified below, compensation is limited to the following sums:

- 3.1.1 Damage to furs, jewellery, items made of precious metals, photographic and film equipment and portable video systems, with accessories, as well as to laptops with accessories, excluding software. In each insured event, a maximum of 50% of the insured sum can be paid;
- 3.1.2 Damage to gifts and souvenirs acquired on the trip. In each insured event, a maximum of 300.00 EUR can be paid;
- 3.1.3 Damage to glasses, contact lenses, hearing aids and mobile telephones (car phones are not insured), with accessories. In each insured event, a maximum of 250.00 EUR can be paid;
- 3.1.4 Damage to golfing and diving equipment as well as bicycles, with accessories. In each insured event, a maximum of 750.00 EUR can be paid;
- 3.1.5 Damage to wave boards and wind surfing equipment, with accessories. In each insured event, a maximum of 750.00 EUR can be paid;
- 3.1.6 Damage to musical instruments and accessories. In each insured event, a maximum of 250.00 EUR can be paid, insofar as the musical instruments are being carried for private purposes;
- 3.1.7 Damage to audio players (e.g. MP3 players) and portable DVD players, including accessories. In each insured event, a maximum of 250.00 EUR can be paid

3.2 Limitations

3.2.1 Limitations in the case of motor vehicles and water craft

3.2.1.1 If, in the case of travel by vehicle, the luggage is not immediately unloaded upon arrival at the permanent residence, the coverage ends as soon as the insured person arrives.

3.2.1.2 We only provide compensation for damage caused to luggage in unattended vehicles/trailers/water sports vehicles caused by criminal acts committed by third parties to the extent that the luggage is not visible and enclosed in a locked internal compartment or luggage compartment (in the event of water sports vehicles: cabin or luggage hold) or in a luggage box firmly joined to the vehicle. In this case, we do not provide any compensation for the valuable items specified in 1.1.3.

3.2.1.3 The object to be safeguarded shall be deemed to be unattended unless the insured person or a trusted person nominated by them is constantly present; the surveillance of an open location designed for general use (e.g. car park, airport) shall not count.

3.2.1.4 We only provide compensation if it can be proven that the damage occurred during the day between 6am and 10pm or that the damage occurred during a break in the journey of no longer than 2 hours.

3.2.1.5 If, in the case of travel by vehicle, the luggage is not immediately unloaded upon arrival at the permanent residence, the coverage ends as soon as the insured person arrives.

3.2.1.6 Not insured in unattended vehicles/trailers/water sports vehicles are furs, jewellery, items made of precious metals, photographic and film equipment and portable video systems as well as mobile telephones, with accessories.

3.2.2 Limitations when camping

3.2.2.1 Coverage for damage to luggage or sports equipment during camping caused by criminal acts committed by third parties only exists on official campsites (set up by authorities, associations or private companies).

3.2.2.2 If you leave the luggage or sports equipment unattended (as defined in item 3.2.1) in the tent, coverage only exists for damage caused by criminal acts committed by third parties if it can be proven that the damage occurred between 6am and 10pm and the tent is closed.

3.2.2.3 When tenting or camping, valuables shall only be covered as provided for in item 1.1.3.

3.2.3 Damage through loss

We do not grant coverage for items lost, left lying, left standing or left hanging.

3.2.4 Damage through wear

Damage caused by the natural or defective quality of the insured items (e.g. degradation or wear) is not insured.

3.2.5 Non-insured items

Cash, cheques, cheque cards, credit cards, telephone cards, securities, tickets, certificates and documents of any kind, items with a very high artistic or sentimental value, dental gold, prostheses of any kind, electronic data processing systems of any kind (games consoles, audio players and laptops are insured), including accessories and software, firearms of any kind, including accessories, as well as land, air and water craft, hang-gliders, paragliding equipment, parachutes, with accessories, are not insured.

4. Your obligations in the case of luggage damage

Additions to item 6. of the general section

4.1 Securing of compensation claims against third parties

Damage to luggage handed over for safekeeping and damage caused by luggage not being delivered on time must be reported to the appropriate office immediately and confirmed in writing. Written confirmation is to be submitted to us. In the event of damage unidentifiable on the outside, immediately after discovering the damage you must request that the relevant company view and confirm the damage within the relevant complaints deadline, but at the latest within 7 days.

4.2 Notification of the police

Damage caused by criminal acts committed by third parties and fire damage must be reported **immediately** to the responsible police station, submitting a complete list of all items affected by the loss event, and this must be confirmed in writing. The list of items affected by the loss event to be submitted to the police must be an itemised list and contain information on the relevant time of purchase and purchase price of the individual items. The complete police log must be submitted to us.

4.3 Consequences if obligations are not observed

The legal consequences of violating one of these obligations are cited in item 6.4 of the general section.

Travel accident insurance

1. Benefits covered by your travel accident insurance

In the case of an insured event (see item 2.; for restrictions see item 3.), the following benefits are granted

1.1 Benefits in the event of invalidity

The insured sum for the invalidity benefit is 125,000.00 EUR. The following provisions apply for the occurrence of the claim and the measurement of benefits.

A prerequisite for our provision of the benefit is for your physical or mental ability to be permanently impaired due to the accident (invalidity). Impairment is permanent when it is expected to last longer than 3 years and a change in the situation is not to be expected.

The invalidity must occur within 15 months of the accident and be established in writing by a practitioner within 21 months of the accident, and be asserted by you to us in writing.

1.1.1 The amount of the benefit depends on the insured sum and the degree of invalidity. The fixed degrees of invalidity (under exclusion of proof of a higher or lower level of invalidity) constitute the loss or lack of function of

an arm at the shoulder	70%
an arm to above the elbow	65%
an arm below the elbow	60%
a hand at the wrist	55%
a thumb	20%
an index finger	10%
any other finger	5%
a leg above the centre of the thigh	70%
a leg to the centre of the thigh	60%
a leg to below the knee	50%
a leg to the centre of the lower leg	45%
a foot at the ankle	40%
a big toe	5%
any other toe	2%
an eye	50%
hearing in one ear	30%
sense of smell	10%
sense of taste	5%

In the event of partial loss or impairment of function in one of these body parts or sensory organs, the corresponding part of the percentage is assumed.

1.1.2 If the insured event affects body parts or sensory organs of which the loss or lack of function is not regulated as above, the deciding factor is the extent to which normal physical or mental ability is impaired from a purely medical point of view.

1.1.3 If several physical or mental functions are impaired by the insured case, the aforementioned degrees of invalidity are added together. However, more than 100% will not be assumed.

1.1.4 If a physical or mental function that was already permanently impaired is affected by the insured case, a deduction corresponding to the prior invalidity shall be made. This is measured in accordance with the degrees of invalidity according to item 1.1.1 and item 1.1.2.

1.1.5 If death occurs as a result of the accident within a year of the insured event, no claim for invalidity benefit exists.

1.1.6 If the insured person dies due to a cause unrelated to the accident within a year of the insured event or (regardless of the cause) later than 1 year after the accident and if a claim for invalidity benefit according to item 1.1 arose, we provide compensation according to the degree of invalidity that would have been calculated on the basis of the most recent medical findings.

1.1.7 As soon as we have received the documentation that the insured person is to provide as proof of the course of events surrounding the accident and the consequences thereof as well as the conclusion of the curative process required to measure invalidity, we undertake to declare, within 3 months, whether and to what extent we recognise the claim. Within a year of the occurrence of the accident, an invalidity benefit cannot be applied for before the conclusion of the curative process. The physicians' fees incurred by the insured person in order to justify the claim for benefit are assumed by us up to a maximum of 1% of the insured sum.

Within a year of the occurrence of the accident, an invalidity benefit cannot be applied for before the conclusion of the curative process.

1.1.8 We and the insured person are entitled to have the degree of invalidity remeasured annually, at the longest up to 3 years after the occurrence of the accident, by a physician. This right must be exercised by us upon issue of our declaration according to item 1.1.7 and by the insured person within a month of receipt of this declaration. If the final measurement results in a higher invalidity benefit than HanseMerkur has originally provided you with, interest of 4% is to be paid annually on the additional amount.

1.2 Benefits in the event of death

If an insured event leads to the death of the insured person within one year, the heirs are entitled to a benefit according to the insured sum for the event of death of 10,000.00 EUR. We refer to the specific obligations in item 4.3.

1.3 Benefits for recovery and transport

If the insured person has suffered an accident falling under the insurance contract, we provide compensation, up to the contractually agreed amount of 10,000.00 EUR, for costs incurred through

1.3.1 search, rescue or recovery by public or private rescue services, to the extent that usual fees are charged for this;

1.3.2 transport of the injured person to the nearest hospital or a special hospital if this is medically necessary and prescribed by a physician;

1.3.3 additional costs for the return of the injured person to their permanent residence, to the extent that the additional costs were incurred as the result of an order from a physician or were unavoidable due to the type of injury;

- 1.3.4 transfer to the last permanent residence in the event of death;
- 1.3.5 services according to item 1.3.1 if you have not suffered an insured event but such was an immediate threat or to be objectively expected under the circumstances.
- 1.3.6 To the extent that another party is obligated to provide compensation, the claim for reimbursement can only be asserted against us for the remaining costs. If another party obligated to provide compensation contests its payment obligation, you can adhere directly to our provisions.
- 1.3.7 If you hold several types of accident insurance with us, recovery costs included in the insurance can only be claimed from one of these contracts.

1.4 Benefits for the costs of cosmetic operations

- 1.4.1 If the surface of the insured person's body is damaged or deformed through an insured accident in such a way that after completion of curative treatment the external appearance of the insured person is permanently impaired and the insured person decides to undergo a cosmetic operation for the purpose of removing this impairment, we assume, once, the costs of physicians' fees, medication, dressings and other medically prescribed healing aids associated with the operation and clinical treatment as well as the costs of accommodation and board at the hospital up to an amount of 5,000.00 EUR. Front teeth and incisors visible when the mouth is open do not count as the surface as the body.
- 1.4.2 The operation and the clinical treatment of the insured person must be carried out and completed by the end of the 3rd year following the accident. If the insured person is not yet 18 years of age when the accident occurs, the costs are still paid if the operation and clinical treatment are not carried out within this period but are completed before the insured person has reached the age of 21.
- 1.4.3 Excluded from compensation are the costs of food and luxury items, spa and convalescent trips as well as nursing if the use of professional care staff is not prescribed by a physician

2. Cases where an insured event occurs

2.1 Damage to health through an accident

An insured event exists if the insured person involuntarily suffers damage to their health through a sudden external incident (accident), which has an effect on their body. By extension, the insurance also covers typical health damage caused by diving, e.g. decompression sickness or eardrum injury, whereby an actual accident, i.e. a sudden external incident which has an effect on the body, does not have to occur.

2.2. Pulled muscles and torn ligaments

An insured event also applies if a joint is dislocated or muscles, tendons, ligaments or capsules are pulled or torn due to increased exertion on limbs or the spine.

3. Important information regarding coverage limits

3.1 Uninsurable persons

Persons who are permanently dependent on care and whose participation in general everyday life is permanently excluded cannot be insured and will not be insured, even if contributions are paid. In terms of such a classification, the mental state and objective standard of life of the person in particular shall be taken into account. Persons dependent on care are those who rely preponderantly on the assistance of third persons to carry out everyday activities. The coverage expires as soon as the insured person is no longer insurable within the meaning of clause 1.

3.2 Cases in which no benefits are provided

We do not pay benefits for:

- 3.2.1 accidents caused directly or indirectly by war or civil war events or in combination with terrorist attacks. However, coverage exists if the insured person is affected by surprise by war or civil war events when travelling abroad. This expansion of the coverage does, however, not apply to trips in or through countries where war or civil war is already underway on the territory when the trip begins. It also does not apply to active participation in the war or civil war or accidents caused by ABC weapons (atomic, biological or chemical weapons);
- 3.2.2 accidents caused by disruptions to mental capacity or consciousness, including as a result of inebriation or the consumption of drugs, as well as by strokes, epileptic fits or other seizures that affect the entire body of the insured person; however, coverage shall exist if these disruptions

are caused by an accident falling under this contract;

- 3.2.3 accidents suffered by the insured person as a result of them deliberately committing or causing a crime;
- 3.2.4 accidents suffered by the insured person when carrying out an activity aided by an aircraft and accidents suffered by the insured person when using spacecraft; coverage applies, however, as a passenger of an airline;
- 3.2.5 accidents suffered by the insured person as the pilot of an aircraft (including recreational aircraft) to the extent that they require a permit under German law and as another member of the crew of an aircraft, which occur in a causal relationship with the operation of an aircraft;
- 3.2.6 accidents suffered by the insured person when parachuting;
- 3.2.7 accidents suffered by the insured person as a result of taking part in driving events, including the corresponding practice runs, with the aim of achieving high speeds as a driver, co-driver or passenger of a motor vehicle;
- 3.2.8 accidents suffered by the insured person when carrying out their professional activity; commercial activity, office, teaching and administrative activity and the professional activity of tour guides are, however, included in the insurance;
- 3.2.9 health damage caused by radiation and health damage caused by curative measures or intervention in the insured person's body. However, coverage exists if curative measures or interventions, including of a radiodiagnostic and radiotherapeutic nature, are brought about by an accident falling under this contract;
- 3.2.10 stomach and abdominal hernias; however, coverage exists if these are caused by one of the violent external influences falling under this contract;
- 3.2.11 damage to spinal discs as well as bleeding from internal organs and cerebral haemorrhage. However, coverage exists if the principal cause was an accident falling under this contract;
- 3.2.12 pathological disorders caused by psychological reactions, regardless of what caused these;
- 3.2.13 accidents caused directly or indirectly by nuclear power;
- 3.2.14 health damage through infections. This is also excluded if caused by insect stings or bites or by other minor skin or mucous wounds through which the pathogens got into the body immediately or later. However, coverage exists for rabies and tetanus as well as for infections whereby the pathogens got into the body through accidental injuries not excluded under clause 1. For infections caused by curative measures or interventions, coverage exists if the curative measures or interventions, including those of a radiodiagnostic and radiotherapeutic nature, were brought about by an accident falling under this contract;
- 3.1.15 poisoning as a result of ingesting solid or liquid substances through the gullet.

3.3 The impact of illnesses or afflictions

If illnesses or afflictions have contributed to health damage caused by an accident or its consequences, the benefit is reduced by the proportion of the illness or affliction if this proportion amounts to at least 25%. If illnesses or afflictions have contributed to health damage caused by an accident or its consequences, any claim to benefits is lost if this proportion amounts to more than 50%.

4. Your obligations in the case of an accident during your trip

Additions to item 6. of the general section

4.1 Immediate consultation of a physician

A physician must be consulted immediately following an accident which is likely to entail a payment obligation. The insured person must follow the physician's orders and also limit the consequences of the accident as far as possible.

4.2 Examination by physicians commissioned by us

The insured person must also allow examination by physicians commissioned by us. The associated costs, including resulting loss of earnings, are borne by us.

The physicians that have treated or examined the insured person (even for other reasons), other insurance companies, insurers and authorities are to be empowered to issue all required information.

4.3 Notification in the event of death

If the accident results in the death of the insured person, we must be informed of this by the heirs or other legal successors of the insured person within 48 hours, even if we have been notified of the accident itself. We must be granted the right to

have a post-mortem carried out by a physician commissioned by us.

4.4 Consequences if obligations are not observed

The legal consequences of violating one of these obligations are cited in item 6.4 of the general section.

Emergency insurance

1. Benefits covered by your emergency insurance

In the case of an insured event (see item 2.), the following benefits are granted

1.1 Benefits in the event of illness/accident and death

1.1.1 Declaration of assumption of costs

To the extent that no payment obligation exists under private insurance or statutory health insurance, we provide the hospital with a cost assumption guarantee via our emergency call service. The cost assumption guarantee takes the form of a loan of up to 15,000 EUR for the insured person. A prerequisite for this is the presentation of a copy of the personal ID card or passport of the insured person to our emergency call service. The amounts disbursed by us are to be repaid by the policyholder or insured person within a month of invoicing.

1.1.2 Transport of sick persons

In the case of travel inside the Federal Republic of Germany or in countries that share a state border with the Federal Republic of Germany, we organise - at the request of the insured person and with proof of ability to travel - the transport of the sick person by medically suitable means of transport from the site of in-patient care on the trip, to the extent that the in-patient care lasts at least 5 days, to the residence of the insured person or the nearest suitable hospital to the residence. We pay the additional costs incurred over and above the planned return journey, in an amount of up to 2,500.00 EUR.

1.2 Benefits in the event of termination of the trip or delayed return due to abduction

We organise the return journey and grant a loan of up to 10,000.00 EUR per insured person for additional costs incurred in comparison with the costs of the originally planned return journey if the booked trip cannot be ended as planned by the insured person in the event of abduction of another insured person or the travel companion. A prerequisite for the granting of the loan is the presentation of a copy of the personal ID card or passport of the insured person to our emergency call service. The loan must be repaid to us as one sum within a month of the end of the trip.

1.3 Travel call

If you cannot be reached during the trip, we will strive to carry out a travel call (e.g. via the radio) and assume the costs thereof.

1.4 Criminal proceedings

We grant a loan up to the amount specified below for the costs listed below. The loan must be repaid to us by you or the insured person immediately upon reimbursement by the authority or the court, but at the latest within 3 months of disbursement.

1.4.1 Assistance in the event of arrest and threat of arrest

If the insured person is arrested or threatened with arrest, we can assist with obtaining a lawyer and/or interpreter. We provide a loan for court, lawyer and interpreter costs in this context up to an equivalent of 3,000.00 EUR.

1.4.2 Loan for bail

We provide a loan for any bail demanded by the authorities up to an equivalent of 13,000.00 EUR.

1.5 Loss of means of payment and documents

1.5.1 Loss of means of paying for the trip

If the insured person enters into a state of financial emergency due to the loss of their means of payment through theft, robbery or other loss, we establish contact with their own bank via our emergency call service. If necessary, we help in transferring an amount made available by the bank to the insured person. If it is not possible to contact the bank within 24 hours, we provide the insured person with a loan of up to 1,500.00 EUR via our emergency call service, against provision of a personal ID card or passport. This loan is to be repaid to us as one sum within a month of the end of the trip.

1.5.2 Loss of credit cards and EC or Maestro cards

In the event of loss of credit cards and EC or Maestro cards, we help the insured person to block the cards. However, we are not liable for orderly implementation of the block and any pecuniary damage occurring despite blocking the card.

1.5.3 Loss of identification documents abroad

In the event of loss of identification documents abroad, HanseMerkur can assist in procuring replacements and assumes the costs thereof.

1.5.4 Loss of travel documents

In the event of loss of travel documents, we help procure replacements.

1.6 Bicycle protection

1.6.1 Bicycle break-downs

If the journey cannot be continued due to the insured person having a break-down or accident on the bicycle used on the trip, we pay the repair costs up to the agreed amount so that you can continue. If on-site repair is not possible, we alternatively provide compensation for the additional costs of travel to the starting point or the day's destination, in an amount of up to 75.00 EUR per insured event. Tyre punctures are not insured.

1.6.2 Bicycle theft protection

If the journey cannot be continued as planned due to the theft of a bicycle used by the insured person on the trip, we pay the additional costs for the return journey home, to the starting point or to the day's destination, in an amount of up to 250.00 EUR per insured event.

1.7 Booking changes/delays

If the insured person gets into difficulty because they miss a booked transport service or because the booked transport is late or is cancelled, we help change the booking. The costs of changing the booking and increased travel costs are borne by the insured person. Upon request by the insured person, we inform third parties of changes to the planned travel itinerary.

2. Cases where an insured event occurs

An insured event occurs if you suffer an emergency insured according to item 1 during your trip. Through our worldwide emergency call service, we help in the event in the emergencies cited under item 1 that may befall the insured person during the trip.

3. Your obligations in the case of an insured event

Additions to item 6. of the general section

3.1 Establishing contact with our worldwide emergency call service

The condition for complete provision of our emergency insurance is that the insured person or a person appointed by them contacts our worldwide emergency service by telephone or otherwise upon occurrence of the insured event. Contact must be made immediately. The telephone number can be found under "Important information in the case of an insured event" in your contract documents or on our website www.hansemerkur.de under "Reise-Notruf-Service".

3.2 Consequences if obligations are not observed

The legal consequences of violating one of these obligations are cited in item 6.4 of the general section.

Travel liability insurance

1. Benefits covered by your travel liability insurance

In the case of an insured event (see item 2.; for limitations see 3.), you will receive the following benefits up to the amount of the insured sum

1.1 Inspection of the liability query and settlement of justified claims

Our benefits include inspection of the liability query and the resulting defence against unjustified claims, or in the case of a justified claim, repayment of the compensation to be paid by you. A justified claim arises on the basis of an acknowledgement issued or approved by us, an arrangement concluded or approved by us or a judgement. If the handling of a liability claim requested by us by means of acknowledgement, settlement or arrangement fails as a result of your conduct, we are not obligated to pay for additional

expenses in the form of compensation, interest and costs arising as of the point of refusal.

If we request or approve the provision of a defence lawyer for you during criminal proceedings associated with a loss event which may lead to a liability claim falling under the coverage, we bear the lawyer's fees according to the fee schedule or specific higher defence costs agreed with us in advance.

1.2 Surety benefit for annuities due

If you must stand surety for an annuity due as a result of an insured event by law or you are permitted to avoid enforcement of a judgement by standing surety or depositing a security, we undertake to stand surety or deposit the security on your behalf.

In every insured event, our compensation is limited to the agreed insured sums. This also applies when the insurance covers several persons with a payment obligation.

The compensation for all insured events within the insured period is limited to twice the agreed insured sum for contract terms of less than a year. In the case of contract terms of more than a year, we will not pay more than double the agreed insured sum for all insured events in an insurance year.

1.3 Costs of a legal dispute

1.3.1 If, in the case of an insured event, a legal dispute arises regarding the claim between you and the injured party or their legal successor, we manage the legal dispute on your behalf. The incurred costs are assumed by us and not offset as benefits against the insured sum. If the liability claims exceed the insured sum, the costs of proceedings will only be borne in the ratio of the insured sum to the total amount of the claims, including in the case of several sets of proceedings arising from one loss event. In such cases, we are entitled to release ourselves from further benefits by paying the insured sum and our portion of the costs incurred so far corresponding to the insured sum.

1.3.2 If the insured person is to make annuity payments to the injured party and the capital value of the annuity exceeds the insured sum or the remainder of the insured sum left after deduction of any benefits from the insured event, the annuity to be paid will only be compensated in a ratio of the insured sum or its residual amount to the capital value of the annuity from the insurance company. The corresponding provision of the regulations on insurance coverage in the vehicle liability insurance in the version applicable at the time of the insured event shall apply for the calculation of the annuity value. When calculating the amount that the policyholder must contribute to the ongoing annuity payments, if the capital value of the annuity exceeds the insured sum or the residual insured sum remaining after deduction of any benefits, the other benefits will be offset in full against the insured sum.

1.3.3 If the handling of a liability claim requested by us by means of acknowledgement, settlement or arrangement fails as a result of the conduct of the insured person, we are not obligated to pay for additional expenses in the form of compensation, interest and costs arising as of the point of refusal.

2. Cases where an insured event occurs

On your trip, you have coverage for the event that because of one of the loss events specified below resulting in the death, injury or health impairment of a person or persons (damage to persons) or the damage or destruction of a physical item or items (damage to property), a claim for damages is asserted against you by a third party on the basis of statutory liability provisions under private law. Unless other amounts are specified below, the insured sum is 1,500,000.00 EUR per insured event.

To the extent that the compensation for one of the following benefits is limited per insurance year, the policy period is a period of twelve months from the start of the coverage for the insured person, including all renewals. In the case of insurance terms of less than twelve months, we calculate the maximum compensation amount proportionately.

2.1 Liability risks of daily life

Your insurance covers your statutory liability as a private individual as regards liability risks of daily life arising while on a trip, in particular

- 2.1.1 as the head of the family and household (e.g. from the responsibility for supervising minors);
- 2.1.2 as a cyclist; (bicycle without motor or auxiliary motor);
- 2.1.3 when doing sport (excluding the types of sport specified in item nn);
- 2.1.4 as a rider or driver when using third-party horses and carts for private purposes (liability claims by

the keepers or owners of animals against the insured person and/or the policyholder are not covered);

- 2.1.5 through the possession and use of model aircraft, unmanned balloons and kites that are not driven by either a motor or propellant, the in-air weight of which does not exceed 5kg and for which no obligation to obtain insurance exists;
- 2.1.6 through the possession and use of your own or third-party rowing or paddle boats as well as third-party sailing boats that are not driven by either a motor (even an outboard motor) or propellant and for which no obligation to obtain insurance exists;
- 2.1.7 from the ownership, possession, holding or use of your own or third-party surfboards for sports purposes; however, the statutory liability of the insured person for rental, hire or other handover to third parties for use is excluded.

2.2 Liability coverage for au-pairs

2.2.1 Liability claims for activities as an au-pair

To the extent that you work an au-pair on the basis of a written contract, this insurance shall also cover your professional liability. The only liability claims that are considered insured are those arising due to activities that you are allowed to carry out on the basis of your level of education. However, this coverage only comes into effect if claims are asserted against you yourself and no other insurance coverage or sufficient insurance coverage exists for you, e.g. as part of private liability insurance held by the host family.

2.2.2 Liability claims for loss of keys

- 2.2.2.1 In addition to item 2., the statutory liability arising from the loss of third-party keys (including general master keys for a central locking system and code cards) which have legally come under your custody is included in the insurance.
- 2.2.2.2 The coverage is limited to statutory liability claims for the costs of necessary replacement of locks and locking systems as well as of temporary security measures (emergency lock).
- 2.2.2.3 Liability claims for consequential damage resulting from loss of a key (e.g. due to break-in) are excluded.
- 2.2.2.4 Liability for the loss of safe or furniture keys and any other keys to movable objects is excluded.
- 2.2.2.5 Our maximum compensation per loss event is 250.00 EUR. For all damage in an insurance year – or a shorter agreed insurance period – the insured sum for the loss of keys within the covered sums is limited to a total of 500.00 EUR.
- 2.2.2.6 Your deductible for each loss is 20%, a minimum of 50.00 EUR.

2.2.3 Liability claims for damage to movable items

Liability claims against you for damage to movable items (e.g. pictures, furniture, television equipment, crockery, carpets, etc.) in the host family's household are insured. The host family's household shall include the house or flat inhabited by the host family (main, auxiliary or holiday residence), including the corresponding land and adjoining buildings and rooms located on it.

The insured sum for damage to movable items in the host family's household is limited to 2,500.00 EUR per insured event within the covered sums. The total benefit for all damage to movable items belonging to the host family within an insurance year – or a shorter agreed insurance period – is limited to 5,000.00 EUR. Your deductible for each reimbursable loss is 10%, a minimum of 150.00 EUR, per insured event.

2.3 Liability claims for damage to rental objects

Contrary to item 3.1.4, damage to rental objects is also covered by the scope of the coverage. Within this framework, the insurance covers liability risks of daily life as the user of rooms in buildings (e.g. hotel and guest house rooms, holiday apartments, bungalows, or, in the case of au-pairs, the host family's household) rented temporarily for private use as accommodation during the trip as well as rooms intended and permitted for use in connection with the accommodation (e.g. dining rooms, communal bathrooms).

Excluded, however, are liability claims for

- damage to movable items such as pictures, furniture, television equipment, crockery etc.;
- damage caused by deterioration, wear and excessive strain;
- damage to heating, machine, boiler and water heating systems as well as electronic and gas devices;
- recourse claims falling under the waiver of recourse according to the agreement of fire insurance companies in the case of cross-over loss events.

The insured sum for damage to rental objects within the covered sums for material damage is 25,000.00 EUR per loss event. Our total benefit for all loss events within an insurance year – or

a shorter agreed insurance period – is limited to 50,000.00 EUR.
Your deductible for each reimbursable loss is 10%, a minimum of 125.00 EUR, per insured event.

3. Important information regarding coverage limits

3.1 Non-insured liability risks

- 3.1.1 Your liability as an owner, possessor, holder or driver of a road, air or water vehicle (excluding the water vehicles cited in item 2.1.6) for damage caused through the use of the vehicle is not insured.
- 3.1.2 Your liability as an owner, holder or keeper of animals and your liability when hunting are not insured. However, the coverage of the animal keeper according to item 2.1.4 remains unaffected by this exclusion provision.
- 3.1.3 Your liability when exercising a profession, service or post (including an honorary post) or activity for an association of any kind is not insured.
- 3.1.4 The liability of the insured person from the rental, hire or other handover of items to third parties for use is not insured.

3.2 Non-insured liability claims

- 3.2.1 Liability claims that go beyond the scope of statutory liability.
- 3.2.2 Claims to salary, retirement pension, wages and other specified emoluments, board, medical treatment in the event of inability to work, welfare claims and claims under riot damage laws.
- 3.2.3 Liability claims for damage as a result of your participation in horse, bike or vehicle races, boxing and wrestling or combat sports of any kind, including preparation (training).
- 3.2.4 Unless expressly included in the insurance, liability claims for damage to third-party property that you rent, lease, hire or obtain through prohibited self-granted authority or that is the subject of a special custody agreement.
- 3.2.5 Liability claims for damage caused by environmental impacts on the earth, air or water (including bodies of water) and further resulting damage.
- 3.2.6 Liability claims for loss events of relatives that live in your home. Relatives shall include spouses, parents and children, adoptive parents and children, parents and children in-law, step-parents and children, grandparents and grandchildren, siblings, foster parents and children as well as persons bound together by a relationship similar to that of parents in children in a long-term, family-like manner.
- 3.2.7 Unless expressly included in the insurance, liability claims between several insured persons on the same insurance contract as well as between the policyholder and the persons insured on an insurance contract.
- 3.2.8 Unless expressly included in the insurance, liability claims between several persons who have jointly booked a trip and go on this trip together.
- 3.2.9 Liability claims for damage arising from the passing on of a disease.
- 3.2.10 Liability claims for damage resulting from the use of weapons of any kind.
- 3.2.11 Liability claims from all arising pecuniary losses.
- 3.2.12 Unless expressly included in the insurance, liability claims for damage resulting from the loss of items, including, e.g. money, securities and valuable items.

4. Your obligations in the case of an insured event

Additions to item 6. of the general section

4.1 Immediate notification

If a claim for compensation for damages is asserted against you, please notify us of this immediately.

4.2 Immediate notification in the event of a legal dispute

If a judicial inquiry is launched or a penalty order or default summons is issued, you must notify us of this immediately, even if you have already notified us of the insured event itself. If a claim is asserted against you in court or by means of a default summons, legal aid is applied for or a dispute is declared against you in court, you must also notify us of this immediately. The same shall apply in the event of arrest, injunction or preservation of evidence.

You undertake to do everything necessary to clarify the loss event, to the extent that nothing unfair is expected of you. When defending against the damage and in order to support us in determining and regulating the damage, you must provide us with detailed and accurate damage reports and inform us of all circumstances relating to the loss event.

4.3 Handover of conduct of proceedings

If proceedings arise regarding the liability claim, you must hand over control of the proceedings to us, assign power of attorney to the lawyer commissioned or designed by us and provide all statements regarded as necessary by said lawyer or by us. Without waiting on our instruction, you must file an objection or take the necessary legal remedies against default summons or demands from administrative authorities for compensation in good time.

4.4 Handover of exercise of rights in annuity events

If, as the result of changed circumstances, you gain the right to abolition or reduction of an annuity to be paid, you undertake to allow us to exercise this right on your behalf.

4.5 Power of attorney

We are authorised to submit all declarations that seem necessary to settle or defend against the claim on your behalf.

4.6 Consequences if obligations are not observed

The legal consequences of violating one of these obligations are cited in item 6.4 of the general section.

Deductible exclusion insurance for vehicles

1. Subject and scope of your deductible exclusion insurance

- 1.1 The insurance covers a vehicle rented by an insured person from an official and commercial vehicle rental company.
- 1.2 In the case of a necessary change of vehicle, the coverage transfers to the new rental vehicle within the agreed contractual term without renewed payment of the premium.
- 1.3 The deductible exclusion insurance is additional vehicle insurance for rental vehicles which is only granted as an addition to existing (main) vehicle insurance for the rental vehicle coverage according to the following provisions. In the case of an insured event (see item 2.), you will receive the following benefits up to the amount of the insured sum. Contrary to item 7.2 of the general section, we only provide compensation subordinately to the (main) vehicle insurance.

2. Cases where an insured event occurs

- 2.1 In the case of an insured event covered by the (main) vehicle insurance held by the vehicle rental company, we compensate you for the deductible placed on you by the vehicle rental company or directly by the (main) vehicle insurance of the vehicle rental company. The condition for this is that you make an advance payment to the vehicle rental company or the (main) vehicle insurance of the vehicle rental company.
- 2.2 Several associated types of damage in a chronological relation with the same cause count as a single loss event. The maximum compensation for each loss event is limited to the insured sum documented in the insurance certificate. Insofar as no insured sum is specified on the insurance certificate, the maximum amount of 2,000.00 EUR for each loss event with vehicles or motorcycles and 5,000.00 EUR for each loss event with campers or motor homes shall apply as the insured sum within the agreed contractual term.

3. Important information regarding coverage limits

3.1 Non-insured damage

- 3.1.1 We do not pay benefits for damage where the existing (main) vehicle insurance of the vehicle rental company does not provide coverage.
- 3.1.2 occurring during participation in officially approved vehicle sports events where the aim is to achieve top speeds. This also applies to the corresponding practice runs. Participation in driving events not approved by the authorities represents a violation of obligations.
- 3.1.3 that happens on roads and routes not permitted for use by the relevant renter or not designed for use by vehicles.
- 3.1.4 if the driver was not in a position to drive the vehicle safely due to alcohol, drugs, medication or other intoxicating substances.

3.2 Non-insured items

The insurance does not cover the vehicle and accessory parts listed below, even if these are fixed to the rented vehicle:

bar and kitchen equipment, roof boxes, radio receivers, hydraulic tail lifts, awnings, multi-functional devices (audio, video and/or telecommunication devices including accessories), navigation and similar traffic control systems, including when combined, for example, with radio, as well as special extensions and canopies.

3.3 Non-insured liability claims

- 3.3.1 Not covered are liability claims that assume a contractual or specific commitment going beyond the scope of statutory liability;
- 3.3.2 for which the existing (main) vehicle insurance of the vehicle rental company does not provide coverage;
- 3.3.3 of the policyholder, holder or owner against co-insured persons for material or pecuniary damage; for damage, destruction or loss of items transported using the insured vehicle;
- 3.3.4 for purely pecuniary damage caused by failure to comply with delivery and transport deadlines.

4. Your obligations in the case of an insured event

Additions to item 6. of the general section

4.1 Reporting of the damage to the vehicle rental company

You must report incurred damage to the vehicle rental company immediately, whereby the rental conditions must be taken into account. Please request that the vehicle rental company provide written confirmation of the type and scope of damage, which you should attach to the claim notification sent to us.

4.2 Notification of the police

Damage caused by criminal acts committed by third parties and fire damage must be reported immediately to the responsible police station, submitting a complete list of all items affected by the loss event, and this must be confirmed in writing. The complete police log must be submitted to us.

4.3 Consequences if obligations are not observed

The legal consequences of violating one of these obligations are cited in item 6.4 of the general section.