

**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 2023 provide for the complete pre-contractual and contractual information.

## What is this type of insurance?

TravelCover is a travel insurance for one trip.



### What is insured?

#### Travel luggage insurance

- ✓ Cover is provided for any damage to or loss of luggage.
- ✓ We refund the new value in connection with a single insurance policy in the amount of up to € 3,500 and in case of a family insurance policy in the amount of up to € 7,000.
- ✓ If your luggage is delayed at the destination, we refund any urgent replacement expenses depending on the duration of the delay – in the case of a single insurance policy in the amount of up to € 750 and in the case of a family insurance policy in the amount of up to € 1,500.

#### Search and rescue

- ✓ In the event of an accident, distress at sea or in mountains, we refund the search and rescue costs up to € 80,000.

#### Travel medical insurance

- ✓ The insurance covers any acute illness also due to pandemics and epidemics or accident during a journey abroad.
- ✓ We refund the costs for outpatient and inpatient treatment abroad up to € 1,000,000.
- ✓ We will organise your return transport if medically necessary and cover all costs incurred.

#### Travel personal liability

- ✓ The insurance covers the payment of justified claims for damages or the costs of defence against unjustified claims for damages in connection with any damages caused by the insured person as a private person as a lump sum of up to € 500,000.



### What is not insured?

#### General

- ✗ deliberate or gross negligent acts by the insured person
- ✗ war, civil war, war-like conditions or civil unrest
- ✗ journeys which have been undertaken in spite of travel warnings
- ✗ considerable impairment due to alcohol, addictive drugs or medicaments

#### Travel luggage insurance

- ✗ events which are caused by own-fault
- ✗ any damage occurring during the use of the luggage
- ✗ objects serving the pursuit of a profession

#### Travel medical insurance

- ✗ exercise of a manual activity in the course of business
- ✗ travelling in undeveloped or unexplored areas, professional sports, motor sports as well as the participation in national and international sports competitions



### Are there any restrictions on cover?

#### Travel luggage insurance

- ! for jewellery, watches, furs, technical devices
- ! for items left on top or inside of unattended vehicles
- ! regarding camping and caravanning
- ! for items more than 2 years after purchase reimbursement of current value

#### Travel medical insurance

- ! provided that social insurance exists and the claims are not asserted: 20% excess applies to treatments costs as well as costs of transport to the hospital and transfer costs
- ! maximum cover of up to € 500,000 if an existing illness is unexpectedly becoming medically acute
- ! diving only with valid authorisation and to a depth of not more than 40m, mountaineering up to 6000m sea level
- ! use of air vehicles only as passenger on a power-driven aircraft, which are authorised to carry out passenger transportation services, parachuting and paragliding

#### Travel personal liability

- ! damage to rented property (incl. inventory) up to € 25,000.



### Where am I covered?

Depending on your selection of the relevant tariff you are covered “**worldwide**” or in “**Europe**”.

- ✓ The tariff “**Europe**” covers geographical Europe, all the Mediterranean states and islands, Jordan, Madeira, the Azores and the Canary Islands, with the exception of Belarus, Russia, Syria and Crimea.
- ✓ The tariff “**worldwide**” applies globally, with the exception of Afghanistan, Belarus, Myanmar (Burma), Iran, Crimea, North Korea, Russia, Syria and Venezuela.

Medical benefits cover do not apply in the home country.

The country in which you have your main place of residence is deemed to be domestic (home country).



### 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.
- 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.
- If in-patient, day-care or repeated out-patient treatment, transport home, repatriation of deceased persons or funerals at the place of the event become necessary, the insurer’s 24-hour emergency number must be contacted as soon as possible to obtain any instructions from the insurer.



### 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?

The insurance applies to a journey up to the selected duration of the trip.

Insurance cover is subject to payment of the premium.

Insurance cover is provided upon the commencement of the journey and ends upon returning to such place or the prior 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.

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Europäische Reiseversicherung AG, Registered office in Vienna, Kratochwjlestraße 4, A-1220 Vienna.

Phone: +43 1 317 25 00, E-Mail: [info@europaeische.at](mailto:info@europaeische.at), [www.europaeische.at](http://www.europaeische.at)

Commercial reg. HG Wien FN 55418y

Supervisory authority: FMA Financial Market Authority, Department: Insurance Supervision, Otto-Wagner-Platz 5, A-1090 Vienna.

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