



## Hand in Hand ist HanseMerkur

### Proof of Insurance

Agent no. 3601143

Insurance No. 96003493

### Information and description of benefits for your travel insurance

Please see your confirmation of travel for details of premiums.

## Information on your Travel Insurance

#### Travel Cancellation Costs Insurance

If you cancel a travel booking for reasons that are covered by the insurance, or if the start of your trip is delayed for such reasons, we will reimburse your contractual commitments relating to the cancellation or the additional costs incurred for the outbound journey. Some examples of reasons covered by the insurance:

- Serious accident injury
- Unexpected, serious illness
- Death
- Loss of One's Job
- Commencement of a Job Relationship
- Change of Job
- Short-time Work

No retained risk is calculated for any of the insured occurrences. In the event of unexpected and serious illness, the retained risk amounts to 20 % of the reimbursable damage, though this must be at least EUR 25 per insured person.

#### Travel Accident Insurance

Benefits are paid for travel accidents that lead to the death or to invalidity of the insured person.

##### Insurance sum:

- in cases of death<sup>1)</sup> 50.000,- EUR
- in cases of invalidity up to 125.000,- EUR
- for rescue costs up to 1.250,- EUR

<sup>1)</sup> in cases of the death of children up to the age of 18: EUR 10,000

##### No Retained Risk!

## Important Notes and Explanations

#### Reporting Damage

In cases of damage we also require the following documents: evidence of the insurance in copy; a copy of the organizer's confirmation of booking; the bank connection of the recipient for the transfer of any refunds or reimbursements (in the case of foreign accounts, the IBAN number and the BIC code).

Damage forms are available in the internet under:  
<https://mein-hmr.de/service/claim-form/>

In cases of damage claims, please send the abovementioned forms to:

HanseMerkur Reiseversicherung AG  
Abt. RLK/Leistung  
Siegfried-Wedells-Platz 1  
D-20354 Hamburg/Germany

Incomplete submissions of documents can lead to delays. Please do not bind or staple the documents together. Damage forms must be completed fully and honestly. Otherwise this can result in a reduction in compensation.

#### Out-Of-Court Arbitration and Complaint

##### Procedures

Requests for arbitration and complaints can be sent – if no agreement can be reached with HanseMerkur – to the following address for arbitration and complaints:

Versicherungsombudsmann e.V.  
Postfach 08 06 32  
D-10006 Berlin  
[www.versicherungsombudsmann.de](http://www.versicherungsombudsmann.de)

##### Notice and Declaration

I consent to the insurer's passing on data resulting from the implementation of the contract (sums, insurance claims), to the extent that this is necessary, to the service company engaged on behalf of the insurer, "Insurance Warehouse". This consent also extends explicitly to health-related data.

#### Dear Customer,

You applied for travel insurance when you booked your trip. With this proof of insurance we confirm the chosen insurance cover. The essential terms of insurance cover VB-RKS 2015 (PDE-D) can be found on the following pages.

**SPORTTOTAL EVENT and HanseMerkur wish you a wonderful holiday!**

HanseMerkur Reiseversicherung AG,  
Siegfried-Wedells-Platz 1, D-20354 Hamburg/Germany  
Registered office: Hamburg, Court of registration: Hamburg 19768,  
VAT ID number: DE 175218900  
Executive Board: Eberhard Sautter (Chairman),  
Eric Bussert, Holger Ehse, Johannes Ganser, Raik Mildner  
Supervisory Board: Dr. Karl Hans Arnold (Chairman)

Head office:

Siegfried-Wedells-Platz 1 • D-20354 Hamburg



## Terms and conditions for travel insurance

### VB-RKS 2015 (PDE-D)

In these insurance conditions, the insured persons are referred to as "you".

The insurance terms and conditions consist of two sections.

**In Section A** you will find particular information on the persons insured and the duration of the insurance cover. Restrictions

and rules of behaviour (obligations) applying to all policies are also shown here. **In Section B** you will find the extent of insurance cover for the individual policies. In addition to the benefits and benefit conditions, exclusions and rules of behaviour which only apply to the respective policy are also set out.

#### A: General part

(applicable to all types of insurance referred to in Section B)

##### 1. Policyholder, insured persons and eligibility for insurance benefits

1. The policyholder is the travel agent. The persons insured are the participants who have booked a holiday with the policyholder.
2. The right to the insurance benefit is assigned to the insured person.
3. HanseMerkur may not set off this benefit for the insured person against payments owed to it from the contract. The provision in § 35 of the Insurance Contract Act shall not apply.

##### 2. When does the insurance cover start and end?

1. Your insurance cover starts with the conclusion of the contract for the travel cancellation insurance. It ends with the first availing of the insured travel services. For the travel accident insurance, the insurance cover starts with the beginning of the insured journey and ends at the agreed time, though no later than the end of the journey.
2. Your insurance cover will extend beyond the agreed date if you were unable to complete the journey as planned through no fault of your own.

##### 3. For which journeys does the insurance cover apply?

The insurance cover applies to journeys undertaken in the area agreed in the contract. Drives, walks and stays within your permanent place of residence shall not be regarded as travel.

##### 4. When does HanseMerkur not provide cover?

HanseMerkur does not pay benefits if

1. you attempt to make fraudulent representations to us regarding the circumstances which are material to the grounds for providing cover and the amount of insurance benefits;
2. you have intentionally caused the damage.

##### 5. What should be borne in mind when an insured event occurs (obligations)?

1. You should keep the damage as low as possible and avoid anything that could lead to an unnecessary increase in costs.
2. All information about the insured event that you provide must be truthful and complete. You must complete in full and return the damage report sent to you. The same applies to any requests that HanseMerkur makes for receipts and information pertaining to the case.
3. Compensation claims against third parties shall be transferred to HanseMerkur as per the statutory regulation and up to the amount of the benefit paid. HanseMerkur shall ensure that this does not disadvantage you. You are also obligated to assist if necessary in asserting the claim for compensation.

4. If you deliberately fail to comply with the above-mentioned obligations, HanseMerkur is released from the obligation to provide insurance cover. In the event of failure to meet obligations as a result of gross negligence, HanseMerkur is entitled to reduce the benefit in proportion to the extent of culpability. If you demonstrate that you did not fail to meet the obligation as a result of gross negligence, the insurance cover remains unchanged.

##### 6. When does HanseMerkur pay the benefit?

1. Once HanseMerkur has confirmed our liability to pay you and confirmed the amount of compensation, the sum will be paid within two weeks.
2. HanseMerkur converts the costs in a foreign currency that have arisen at the exchange rate valid on the day the documentation is received. The official exchange rate applies unless you acquired the currency to pay the bills at a less favourable rate. HanseMerkur is entitled to deduct additional costs that arise if HanseMerkur needs to make transfers abroad or if particular forms of payment are required by you.
3. Payments made from other insurance contracts and from social security take precedence over the obligation of HanseMerkur. If you report the insured event to HanseMerkur first, HanseMerkur will pay in advance, pending clarification of ultimate responsibility. HanseMerkur does not require the sharing of costs with private health insurance if this would disadvantage the insured person, e.g. through loss of the premium refund.

##### 7. Which law is applicable?

These provisions are supplemented by the Versicherungsvertragsgesetz (VVG, German Insurance Contracts Act), as well as by German law.

##### 8. When does entitlement to the benefits expire?

Claims under this insurance policy expire in three years. The expiry is measured from the end of the year in which the claim can be made. If a claim has been made by you, the expiry period is suspended until our decision is sent to you by HanseMerkur in written form.

##### 9. What is the place of jurisdiction?

Appeals against HanseMerkur can be made in Hamburg or at the location where you were domiciled at the time of the appeal, or, in the absence of a place of domicile, at your usual place of residence.

##### 10. In what form and in what language should declarations of intent be made?

Declarations of intent and reports to the insurer must be in text form (letter, fax, email, electronic data carrier, etc.). The language of the contract is German.

#### B: Special part

(depending on the extent of insurance selected)

##### Travel cancellation insurance

###### 1. How large is the amount insured?

The amount insured must reflect the price of the trip

###### 2. What qualifies as an insured event?

HanseMerkur pays benefit, unless other amounts are specified below, up to the level of the insurance amount, and no more

than EUR 15,000, if you or another party at risk are affected by an insured event and you cannot as a result be expected to take the insured journey at the intended time.

###### 3. What events are insured?

1. Unexpected and severe illness, death, accident or pregnancy;
2. breaks in prostheses or loosening of implanted joints;

3. Adverse reaction to vaccination;
4. Notification of a date for the transplantation or receipt of organs and tissues (living donation) in accordance with the Transplantation Act;
5. Substantial damage of at least EUR 2,500 to your property due to fire, burst water pipes, acts of God or criminal acts committed by third parties (such as burglary);
6. An unexpected summons to court, where the responsible court does not accept your travel reservation as a reason to postpone the summons;
7. Adoption of a minor, if your attendance to complete the adoption falls during the period of travel;
8. Loss of a job leading to unemployment as a result of an unexpected termination of the employment by the employer for business-related reasons. The loss of contracts by self-employed persons and insolvency of self-employed persons are not covered under this policy;
9. Commencing employment which is subject to social security contributions or an activity with compensation for additional work (1-Euro job), after being previously unemployed. For this purpose, you must have been registered as unemployed with the Federal Employment Agency at the time of booking the trip. The commencement of work placements, operational or training activities of any type, or the commencement of work by pupils or students during or after a period of study is not covered under this policy;
10. Reduction in working hours due to economic circumstances with an expected reduction of income at least equal to one regular monthly net salary. The precondition is that the employer announces the reduction in working hours between the time when the policy is contracted and the start of the trip;
11. Change of job and associated change of workplace, if the insured trip falls within the probationary period up to a maximum of six months into the new job. To be covered, the insurance must have been taken out before you became aware of the change;
12. A repeat of failed examinations in a school, university/technical high school or college. This is conditional on the date scheduled for the repeat examination unexpectedly falling during the insured travel period or up to 14 days following the completion of the trip;
13. Non-promotion of a pupil or non-admission to an examination, if this relates to a school or class trip;
14. Missing a booked and co-insured travel connection because of a delay in public transport exceeding two hours or its cancellation. Public transport is defined as all domestic air, land and water vehicles authorised for the transport of the public. Means of transport that are part of round trips/return flights, as well as hired vehicles, taxis and cruise ships are not included under public transport;
15. Unexpected and serious illness, serious injury or adverse reaction to vaccination in a dog or cat registered for the trip.

#### 4. Who counts as a person at risk?

Persons at risk are

1. persons who have booked a trip jointly with you. This does not apply if more than six persons or, for family tickets, more than two families book a trip together;
2. Your relatives and the relatives of your spouse or partner. The relatives of an insured person are the spouse or partner in a marriage-like relationship, children, adopted children, step-children, foster children, children-in-law, parents, adoptive parents, step-parents, foster parents, grandparents, siblings, grandchildren, aunts, uncles, nephews and nieces;
3. those individuals who look after minors or your dependent relatives that are not travelling with you;
4. if separately agreed, accompanying persons for group travel (e.g. trips with teachers, parents, skippers).

#### 5. What benefits are included in your travel cancellation insurance if there is an insured event?

##### 1. Reimbursement of cancellation costs

HanseMerkur reimburses you for the cancellation charges you are contractually required to pay if you do not undertake the trip. We also pay the agency fee up to EUR 100 per person or rented property. If you have booked and insured services that cannot be cancelled, HanseMerkur reimburses you the travel or ticket price.

##### 2. Reimbursement of additional outbound costs

If the departure is delayed, HanseMerkur will reimburse the additional outbound travel costs of the type and quality originally booked. HanseMerkur will reimburse these additional costs up to the amount of cancellation costs that would have been incurred if the trip were cancelled.

##### 3. Reimbursement of rebooking costs

If a trip is rebooked, HanseMerkur will reimburse the rebooking costs up to the amount of cancellation costs that would have been incurred if the trip were cancelled. If you rebook the trip up to 42 days before travel without an insured event having taken place, HanseMerkur will reimburse the rebooking costs up to EUR 30 per person or room.

##### 4. Reimbursement of single room surcharges

You have booked a double room with a person at risk who needs to cancel the trip due to an insured event. In this event, HanseMerkur will reimburse you up to the amount of complete cancellation costs, the surcharge for a single room, and further rebooking charges or the share of costs for the double room of the person unable to travel.

#### 6. What additional protection do you have for the booking of cruise tickets?

If you miss the cruise ship because of a delay in public transport of more than two hours, HanseMerkur will reimburse you for the demonstrable additional costs arising from the travel to catch up with the cruise, corresponding to the type and quality of the original booking. The reimbursement is made up to the level of the cancellation costs that would have arisen through the immediate cancellation of the trip, though no more than EUR 1,500 per person.

#### 7. What limitations of the insurance cover should be borne in mind?

##### 1. Pre-existing conditions

The insurance does not cover illnesses which were known of at the time that the insurance was taken out and which had been treated in the six months before the insurance cover was taken out. Check-ups are not considered to be treatments.

##### 2. Psychological reactions

HanseMerkur does not pay benefits for illnesses arising from a psychological reaction to terrorist attacks, air or bus accidents or the fear of civil unrest, acts of war, acts of God, illnesses or epidemics.

##### 3. Foreseeability

HanseMerkur does not pay benefits if the insurance event was foreseeable at the time the contract was entered into.

##### 4. War and other events

HanseMerkur does not pay benefits if the insurance event is caused by:  
war, civil war, warlike events, civil unrest, strikes, nuclear energy, confiscation, removal or other interventions from authorities, active participation in violence during a public assembly or demonstration.

#### 8. When is a deductible due?

Unless otherwise agreed: In the event of an unexpected and serious illness which is treated on an out-patient basis, the deductible is equal to 20% of the recoverable loss, but no less than EUR 25 per insured person or room. However, this excess is waived if in-patient treatment at a hospital is required. No deductible is charged for all other events.

#### 9. What should be borne in mind when an insured event occurs (obligations)?

##### 1. Immediate cancellation

To keep costs as low as possible, you must, if an insured event occurs, cancel the trip immediately at the place it was booked.

##### 2. Proof of level of damage

You must submit to us the original of all receipts showing the level of damage, e.g. the invoice for cancellation.

##### 3. Proof of insured events

You must prove an insured event by presenting appropriate original documentation. Medical certificates must include the diagnosis and the dates of treatment. If HanseMerkur considers it necessary, we may request a specialist medical report to confirm that the insured person is unable to travel.

#### 4. Consequences of non-compliance with obligations

The legal consequences of a breach of one of these obligations are stated in point 5.4 of the general section.

### Travel accident insurance

#### 1. What qualifies as an insured event (accident)?

##### 1. Definition of accident

An accident has occurred if you involuntarily suffer damage to your health as a result of a sudden external event (accident) having an impact upon your body.

By extension, the cover also applies to health damage typical of diving, e.g. caisson disease or eardrum injuries, without an accident having to occur, i.e. a sudden external event having an impact upon the body. Death due to drowning or suffocation under water during diving is also considered an accident.

##### 2. Extended accident concept

It is also considered an accident if due to increased exertion a joint is dislocated from limbs or the spinal column, or if muscles, tendons, ligaments, capsules on extremities or the spinal column are strained or rupture. The meniscus and discs are neither muscles, tendons, ligaments or capsules. They are therefore not covered by this section.

Increased exertion is a movement which extends the use of muscles beyond the normal activities of daily life. The determining factor for assessing the use of muscles is your individual physical condition.

#### 2. What benefits are included in your travel accident insurance? What deadlines and other preconditions apply to the individual types of benefit?

##### 1. Disability benefit

Disability is defined as physical or mental capacity being permanently damaged due to an accident. Impairment is considered permanent if it is expected to last longer than three years and no change in this condition is expected. If you suffer disability due to an accident, HanseMerkur will pay the disability benefit up to the level of the agreed insurance amount. The insurance amount is EUR 125,000.

- The disability must occur within 15 months of the accident and be confirmed in writing by a doctor.
- You must notify HanseMerkur of the disability claim within six months of the disability being identified. If you miss this deadline, any right to disability benefit lapses.
- Should you die as a result of the accident within a year of the insured event, no entitlement to disability benefit shall exist. In this event, HanseMerkur pays a death benefit (point 2.2), if this has been agreed.
- You receive the disability benefit as a one-time payment. The bases for the calculation of the benefit are the agreed insurance amount and the level of disability caused by the accident.
- The level of disability is based on the disability rating below, if the body parts or sensory organs are referred to there, and otherwise on the extent to which the normal physical or mental capacity has been permanently reduced (point 2.1 f). The determining factor is the accident-related state of health observable no later than the end of the third year after the accident. In the event of loss or complete loss of function of the following body parts or sensory organs, only the following disability levels apply.

Disability level:

Arm	70%
Arm above the elbow	65%
Arm below the elbow	60%
Hand	55%
Thumb	20%
Index finger	10%
any other finger	5%
Leg above the centre of the thigh	70%
Leg up to the centre of the thigh	60%
Leg to below the knee	50%
Leg to the centre of the lower leg	45%
Foot	40%
Big toe	5%
any other toe	2%

Eye	50%
Hearing in one ear	30%
Sense of smell	10%
Sense of taste	5%

In the event of partial loss or partial loss of functionality, the corresponding part of the disability level shown applies.

- For other body parts or sensory organs, the disability level depends on the extent to which the normal physical or mental capacity has been permanently reduced. The measure is compared to an average person of the same age and gender. The assessment is made exclusively from a medical viewpoint.
- There is a pre-disability if body parts of sensory organs had already been permanently impaired before the accident. This is assessed according to points 2.1 e and 2.1 f. The disability level is reduced by this pre-disability.

- Disability level when several body parts or sensory organs are impaired

Several body parts or sensory organs may be impaired as the result of an accident. In that case, the disability levels which were calculated according to the above provisions are combined. However, this cannot total more than 100%.

- If the insured person dies before the disability is assessed, HanseMerkur pays a disability benefit if the death occurs within the first year after the accident and is not related to the accident (point 2.1 c) and the other preconditions for the disability payment under point 2.1 are fulfilled.

HanseMerkur pays according to the disability level which would have been expected on the basis of the medical findings.

- There may be changes in the state of health after the assessment of the disability level. You and HanseMerkur are entitled to have the degree of disability re-assessed by a doctor on an annual basis. This right is open to you and to HanseMerkur only for a maximum of three years after the accident. If HanseMerkur wishes for a new assessment, we will inform you of this together with the statement on our benefit commitment. If you wish for a new assessment, you must inform HanseMerkur of this within three years after the accident.

Should the final assessment reveal a higher degree of disability than has already been paid by HanseMerkur, the excess amount shall bear an annual interest of 4%.

##### 2. Death benefit

If death occurs within a year of the accident, HanseMerkur will pay the death benefit at the level of the agreed insurance amount:

The insurance amount is:

EUR 50,000 for adults

EUR 10,000 for children up to the age of 18

##### 3. Costs for search, recovery or rescue efforts

Following an accident you have incurred costs for search, recovery or rescue efforts by public or privately organised rescue services or for the medically arranged transport of the injured person to the hospital or special clinic. HanseMerkur will reimburse demonstrable costs not assumed by a third party up to the level of the agreed insurance amount. The insurance amount is, unless otherwise agreed, EUR 1,250 per insured person.

#### 3. What limitations of the insurance cover should be borne in mind?

##### 1. Illnesses and ailments

HanseMerkur pays only for the consequences of accidents. These are injuries to health and their consequences caused by the accident. HanseMerkur does not pay benefits for illnesses and ailments.

##### 2. Contributory effect

If illnesses or infirmities contribute to the damage to health caused by an accident or to the consequences thereof, the benefit shall be reduced by an amount proportionate to the illness or infirmity if this proportion is at least 25%. If illnesses or infirmities contribute to damage to health caused by an accident or to the consequences thereof, any

entitlement to benefits shall cease to exist if this proportion is more than 50% or if these events are explicitly excluded in point 3.3.

### 3. Accidents excluded from cover

There is no insurance cover for the following accidents:

- a) Accidents caused by impairment of consciousness or by strokes, epileptic fits or other seizures that affect the entire body. An impairment of consciousness is deemed to exist if your capacity to absorb and react is so impaired that you are no longer able to meet the requirements of the specific hazardous situation. Reasons for the impairment of consciousness may be:
- a health impairment
  - consumption of medicines
  - consumption of alcohol
  - consumption of drugs or other substances that impair consciousness

#### Exception:

If the impairment of consciousness or the seizure was caused by an accident under point 1.1, to which insurance cover under this contract applies. In these cases, the exclusion does not apply.

- b) Accidents suffered by you as a result of your deliberately committing or attempting to commit a crime.
- c) Accidents directly or indirectly caused by war, civil war, warlike events, civil unrest, strikes, nuclear energy, confiscation, removal or other interventions from authorities, acts of God or active participation in violence during a public assembly or demonstration.

#### Exception:

If you are travelling abroad and are unexpectedly affected by war or civil war. In this case, the exclusion does not apply.

Insurance cover then ceases at the end of the seventh day after the start of a war or civil war on the territory of the state in which the insured person is staying.

- d) Accidents
- as the pilot of an aircraft or sporting airborne device, if one is required to have a certificate for same under German law
  - as any other member of the crew of an aircraft
  - during work activities which need to be carried out using an aircraft.
- e) Accidents arising from the participation in a motor vehicle race.
- A participant is any driver, co-driver or passenger in the motor vehicle. Races are such racing events or thereby associated practice runs where the objective is the achievement of the highest speeds possible.

### 4. Excluded health impairments

There is no insurance cover for the following health impairments:

- a) Damage to spinal discs, as well as bleeding from internal organs and cerebral haemorrhage, if these health impairments were not primarily (more than 50%) caused by an accident in accordance with point 1.1.
- b) Health impairments due to radiation.
- a) Health impairments due to treatment measures or interventions in the body of the insured person, if these health impairments were not primarily (more than 50%) caused by an accident in accordance with point 1.1. Treatment measures or interventions include radiation for diagnostic and therapeutic purposes.

- d) Infections.

#### Exception:

If you are infected

- with rabies or tetanus,
  - with other pathogens that have entered the body not only through minor accident wounds. Accident wounds are minor if without the infection and its consequences they would need no medical treatment.
  - through such treatments or interventions for which exceptionally insurance cover applies (point 3.4 c).
- In these cases, the exclusion does not apply.
- e) poisoning as a result of ingesting solid or liquid substances through the gullet (entry of the oesophagus).
- f) health disturbances due to psychological reactions, even when these were caused by an accident.
- g) abdominal or inguinal hernias.

#### Exception:

If they arose through a violent external effect and the effect is covered by this policy. In this case, the exclusion does not apply.

### **4. What obligations does the insured person have after an accident?**

The deadlines and other preconditions that apply to the individual types of benefit are set out in point 2. Following an accident you must observe the following rules of behaviour (obligations), since without your cooperation HanseMerkur is unable to provide benefit.

1. After an accident that is expected to lead to a benefit, you must call a doctor promptly, follow his or her instructions and inform HanseMerkur.
2. HanseMerkur will instruct doctors, if this is necessary to check your entitlement to benefit. You must allow these doctors to examine you. HanseMerkur covers the necessary costs and loss of income arising out of the examination.
3. To check the entitlement to benefit HanseMerkur may need information from doctors who treated you before or after the accident as well as from other insurers, insurance providers and authorities.  
You must make it possible for HanseMerkur to obtain the necessary information. For this purpose, you may authorise the doctors and bodies mentioned to give HanseMerkur the information directly. Otherwise, you can obtain the information yourself and make it available to HanseMerkur. HanseMerkur will assume the doctor's fees that the insured person incurs in obtaining justification of the claim for benefit, up to 1% of the insured amount. Up to 1% of the respective insured amount can be used to cover costs for cosmetic operations and for search, recovery and rescue efforts.  
Other costs are not covered by HanseMerkur.
4. If the accident leads to the death of the insured person, HanseMerkur must be informed within 48 hours. If required to check the eligibility for benefit, HanseMerkur has the right to arrange a post-mortem examination to be carried out by a doctor appointed by us.
5. Consequences of non-compliance with obligations  
The legal consequences of a breach of one of these obligations are stated in point 5.4 of the general section.

## International emergency call service when travelling

Our 24-hour emergency call service will assist you in an emergency. It is available worldwide 24/7, including Sundays and public holidays. We provide assistance in emergency situations during your trip.



Emergency call service when travelling:  
**+49 40 5555-7877**

## Important Information on your Insurance Policy

**Insurance company's identity (name, address):** HanseMercur Reiseversicherung AG (legal form: public company) Siegfried-Wedells-Platz 1, 20354 Hamburg, Germany, Phone: 040 4119-1000, Fax 040 4119-3030  
**Entry in the trade register at:** Amtsgericht (local court) Hamburg HRB 19768

**Summons-suitable address and legally entitled representatives of HanseMercur Reiseversicherung AG:** HanseMercur Reiseversicherung AG, Siegfried-Wedells-Platz 1, 20354 Hamburg, Germany  
Represented by the Board: Eberhard Sautter (Chairman), Eric Bussert, Holger Ehse, Johannes Ganser, Raik Mildner

**MildnerCore business of HanseMercur Reiseversicherung AG, hereinafter called "HanseMercur":**

HanseMercur insures risks which are related to travels.  
Guarantee funds or other compensation regulations: There are no guarantee funds or any other compensation regulations applicable to the products described in this document.

**Essential characteristics of the insurance:** Depending on the scope of the selected insurance cover, HanseMercur provides benefits in accordance with the enclosed insurance terms and conditions.  
The scope of the insurance cover is determined by the policyholder. More detailed information on the type and extent of the insurance cover selected by the policyholder can be found in the description of services and the insurance terms and conditions.

Once HanseMercur has acknowledged its obligation to pay benefits and has also established the amount payable, compensation will be paid within 2 weeks. This period is checked as long as HanseMercur is unable to examine the claim due to the fault of the insured person.

**Total price and price components:** The policy holder determines the scope of the insurance cover and the corresponding total insurance premium. The individual premiums for the components of the insurance cover are stated on the application form.

All the listed premium amounts include the statutory insurance tax valid at the time.

**Additional costs, taxes or charges:** Additional costs, taxes or fees, such as for the use of remote means of communication, do not apply (with the exception of the emergency assistance service). For calls from abroad: Telephone +49 40 5555-7877, For calls from within Germany: Telephone 040 5555-7877

**Details of payment and fulfilment:** The initial or single premium is – irrespective of the existence of a right of withdrawal – due immediately. Where renewal premiums have been agreed in the case of long-term insurance contracts, these are due on the agreed date. Where it is agreed that an annual premium may be paid in instalments, only the first instalment of the first annual premium shall be deemed the first premium. If the premium cannot be collected for a reason beyond the control of the policyholder, the payment shall still be deemed to be on time if payment is made immediately upon receipt of a written payment request from the insurance company. Further details can be found in the insurance documentation.

**Limited period of validity of the information supplied:** There is no limited period of validity of the information supplied.

**Start of the contract, start of insurance coverage, length of the commitment period at the time of application:** The contract will come into effect upon payment of the premium. Insurance coverage shall start at the time indicated by the policyholder, however not before payment of the premium. Where an annual insurance contract has been concluded, insurance coverage shall be provided for 56 days for all travel booked after conclusion of the contract. In addition, travel health insurance coverage shall not commence before crossing the national border into the area covered by the scope of cover. Further details on this can be found in the attached insurance terms and conditions.

Please see the attached insurance terms and conditions for the preconditions for taking the insurance. No commitment period is foreseen.

**Important note in accordance with § 37 para 2 VVG:** If an insurance event occurs after the policy has been taken out, but the single or the initial insurance premium has not been paid at this point in time, HanseMercur shall not be obliged to pay benefits, unless non-payment is not the policy-holders fault.

If you have agreed to the premium being collected from your account, this shall take place as soon as the mandate is set up quoting the mandate reference, using the SEPA direct debit procedure. The SEPA mandate reference is identical to your insurance policy number. The payment is considered to have been made in a timely manner if the premium can be collected on or before the due date specified in the insurance policy, and you have not revoked your direct debit mandate.

### Revocation instruction

**Right of withdrawal:** You are entitled to cancel insurance contracts with a duration of at least one month within 14 days in writing or electronic form (e.g. letter, fax, email) without stating any reasons. This time limit begins when you receive the insurance policy, including the general insurance terms and conditions as well as the additional information pursuant to Article 7 (1) (2) of the Insurance Contract Act (VVG) in conjunction with Articles 1 to 4 of the VVG Information Duties Regulation as well as this guidance, all in writing or electronic form. However, for contracts agreed electronically, it does not start before the duties of HanseMercur under Article 312i (1) sentence 1 of the German Civil Code in conjunction with Article 246c of the Introductory Act to the German Civil Code have been fulfilled. To meet the cancellation deadline, it is sufficient to submit the cancellation in a timely fashion.

**The cancellation should be sent to:** HanseMercur Reiseversicherung AG, Siegfried-Wedells-Platz 1, 20354 Hamburg, Email: reiseinfo@hansemercur.de, Fax: 040 4119-3030.

**Consequences of withdrawal:** In the event of effective withdrawal, the insurance cover ends and HanseMercur will repay the contributions made. The repayment of contributions that is due will be made immediately, and no later than 30 days after the notice of cancellation is received. If the insurance cover does not start before the end of the cancellation deadline, effective withdrawal means that benefits received must be repaid with any benefits obtained (e.g. interest).

If you have effectively exercised your right of withdrawal under Article 8 of the Insurance Contract Act, you are also no longer bound by any contract associated with the insurance contract. There is an associated contract if it contains a reference to the contract from which you have withdrawn and relates to a service by the insurer or a third party on the basis of an agreement between the third party and the insurer. No contractual penalty may be agreed or demanded.

**Special notes:** Your right to withdraw ends if the agreement has been entirely fulfilled at the explicit wish of both you and HanseMercur, before you have exercised your right to withdraw.

### End of the revocation instruction

**Information on the duration of the insurance:** The contract is limited in accordance with the selected duration.

**End of contract, right of termination, processing fee:** Where insurance is taken out for a one-off event, the contract will end in the case of travel cancellation insurance upon commencement of the trip and, for all other types of insurance, at the end of the trip or the agreed end of the contract. Where an annual insurance contract has been concluded, the contract shall be extended by a further year if it is not terminated in writing within 3 months by you or by HanseMercur prior to expiry.

**Legal system and place of jurisdiction:** German law shall govern the contractual relationship. Lawsuits against HanseMercur can be filed in Hamburg or wherever the policy-holder has his/her residence at the time of filing the lawsuit or failing a residence, wherever he/she normally stays.

**Contract language:** The prevailing language of this contractual relationship and communication with policy holders during the contractual period of validity shall be German.

**Extrajudicial complaints and arbitration procedure:** If an agreement with HanseMercur fails, arbitration attempts and complaints can be launched at the following regulatory authorities:

For travel health insurance:

Ombudsmann Private Kranken- und Pflegeversicherung,  
Postfach 06 02 22, 10052 Berlin, [www.pkv-ombudsmann.de](http://www.pkv-ombudsmann.de)

For any other insurance:

Versicherungsombudsmann e.V., Postfach 08 06 32, 10006 Berlin,  
[www.versicherungs-ombudsmann.de](http://www.versicherungs-ombudsmann.de)

This does not affect the right to take legal action.

**Complaints can also be launched at the relevant regulatory authority:** Bundesanstalt für Finanzdienstleistungsaufsicht (BaFin), Graurheindorfer Straße 108, 53117 Bonn, [www.bafin.de](http://www.bafin.de)