

DOCUMENTS TO INSURANCE CERTIFICATE 18.2

Valid only in combination with the insurance premiums and descriptions of benefits indicated on the insurance certificate or the travel / booking confirmation. The agreed insurance is documented on the insurance certificate and / or the travel / booking confirmation.

YOUR INSURANCE BENEFITS

ANNUAL COMPLETE PROTECTION

incl. Travel Health Insurance

• Travel Cancellation Insurance

Deductible (only for rates with a deductible): 20 % of the reimbursable loss (at least € 25.00 per person)

• Travel Assistance

For safety and security, mobility, money, authorities and family

• Travel Curtailment Insurance

Deductible (only for rates with a deductible): 20 % of the reimbursable loss (at least € 25.00 per person)

• Travel Health Insurance incl. Medical Return Transport

Incl. Real-Time: immediate claims payment for out-patient treatment costs and medication

• Luggage Insurance

Incl. Real-Time: for luggage that fails to arrive or is delayed, a lump sum of € 150.00 per person, € 300.00 per family / couple

Sums insured: € 3,000.00 – per person, € 6,000.00 per family / couple

• Travel Accident Insurance

Sums insured: up to € 30,000.00 per person in the event of invalidity, € 10,000.00 in the event of death

• Travel Liability Insurance

Sums insured: € 500,000.00 per person, € 1,000,000.00 per family / couple for personal injury and property damage

Mode of travel: valid for all modes of travel – including business travel

Area of application: world incl. USA / Canada

Insured cost of travel: see insurance certificate / travel confirmation / booking confirmation

Insured duration of travel: See insurance certificate / travel confirmation / booking confirmation. The annual travel insurance is valid for any number of trips taken during a year, with a permissible maximum duration of travel of 45 days per trip. The travel cancellation and travel curtailment insurance provides cover irrespective of the duration of the trip.

HOW TO CONTACT US

Questions about your insurance benefits

Our Service Team is ready to provide you with the information you need (Mon. – Fri. 8.30 am – 7.00 pm and Sat. 9.00 am – 2.00 pm):

Telephone: +49.89.6 24 24-460

Fax: +49.89.6 24 24-244

Email: service-reise@allianz.com
www.allianz-reiseversicherung.de

Cancellation advice

Cancellation advice is included in your insurance policy. Should you become ill, experienced medical personnel will advise you whether you need to cancel immediately, or whether you can still wait and see. We will assume the risk of any higher cancellation costs incurred.

Telephone: +49.89.6 24 24-245

Email: medizin@allianz.com

Assistance in an emergency

In the case of an emergency, we are there to assist you. Our **24-hour Emergency Service** will provide you with fast, expert assistance around the clock, anywhere in the world!

Please have the following information ready:

- the exact address and telephone number of your current whereabouts
- the names of the persons with whom you are in contact (e.g. your doctor, the hospital, the police)
- an exact description of the situation
- all other necessary information (e.g. start and / or end of travel, the tour operator and the insurance certificate number)

Telephone: +49.89.6 24 24-245

Email: notfall-reise@allianz.com

Assistance with the Real-Time Card

If you

- have arranged **travel health insurance** and then become ill while travelling and are required to pay a doctor or a pharmacy, or
- have arranged **travel luggage insurance** and your luggage does not arrive and you are compelled to purchase replacement items:

We can top up your Real-Time Card with the necessary amount. Please call us to find out if the necessary criteria are fulfilled:

Telephone: +49.89.2 08 01-6215

Registering a claim

You can register a claim very easily and quickly by going online to

www.allianz-reiseversicherung.de/schadenmeldung

(or you can send a letter to our Claims Department)



TRAVEL SAVE AND HEALTHY – WORLDWIDE

24-hour emergency number /
Please contact in case of emergency:

Tel +49.89.6 24 24-245

Please fill in your policy number:




DEFINITIONS AND NOTES

Insurance premium for one person: each valid for one person

Insurance premium for families / couples: Valid for up to two adults (irrespective of the family relationship and common place of residence) and children up to their 21st birthday. Any number of own children can be insured. Otherwise a maximum of six children may be insured. All insured persons must be listed by name.

For the annual travel insurance, the maximum cost of travel / sums insured specified in the insurance certificate are valid in the full amount for each trip. All insured persons may also embark on travel separately from one another. The insurance cover for co-insured children ends upon their 21st birthday.

Insurance premium for persons over 51 or over 66 years old: The age at the time of arranging the insurance shall apply. With annual travel insurance, if the age limits of 51 or of 66 years old are reached during the term of the contract, the premiums starting from 51 or from 66 years old will only be due upon the next renewal of the contract by one more year.

Notes on arranging insurance: The annual travel insurance may only be arranged by persons domiciled or habitually resident in Germany. Debits may be made from foreign accounts located within the Single Euro Payments Area. The insurance cover will come into effect at the agreed point in time only if the annual premium is successfully debited from your account.

In one contract, the annual travel cover protects against risks in multiple insurance lines for any number of trips within one year. A trip takes place if the travel includes at least one pre-booked overnight stay outside of the place of residence or work, or if the trip destination is at least 50 km away from the place of residence or work.

All travel cover containing travel cancellation insurance, should be arranged at the time of booking the travel. Travel cover may be subsequently arranged up to 30 days prior to commencement of travel. If there are 29 days or less between booking and commencement of travel you must arrange the cover immediately, but no later than within the next three days. With annual travel insurance, travel bookings made prior to arranging the insurance are included in the cover, provided that the trip commences no earlier than within 30 days or – if the trip commences within 29 days – if you arrange the insurance within three days following the travel booking. If the insurance contract ends, cover is provided for a travel cancellation made due to an insured event occurring within the term of the insurance.

For the other insurance lines, the insurance cover begins at the time of commencement of the insured travel, and ends at the agreed point in time. The insurance cover will end at the very latest with the completion of the insured travel. In the following case, the insurance cover will be extended beyond the agreed point in time: if you have insured the entire planned trip, and the end of the trip is delayed for reasons outside of your control.

The insurance contract will be renewed for one year at a time, unless it is terminated no later than one month prior to the end of the insurance year. For co-insured children, the insurance cover will end upon their 21st birthday.

Insurance cover is valid only for the insured person(s) listed by name in the insurance certificate or in the travel/booking confirmation.

As a rule, the amount of the insurance premium is based on the selected insurance cover, the term of the contract and the cost of the insured travel. Premiums for higher costs of travel available on request.

If the insured event occurs, we will only be obliged to provide indemnity if the premium has been paid, or if you, as the policyholder, are not at fault for the non-payment of the premium. You are required to prove this to us.

The Allianz Travel trademark is owned by AWP P&C S.A. The contractually agreed insurance services are offered by AWP P&C S.A. in accordance with the following Terms and Conditions of Insurance. Verbal agreements shall not be valid. Insurance tax is already included in the insurance premiums. No fees are charged. The scope of the insurance is conclusively defined in the insurance certificate or the insurance premiums and service descriptions documented in the travel / booking confirmation.

AWP P&C S.A.
Niederlassung für Deutschland
(Germany Branch)
Bahnhofstraße 16
D - 85609 Aschheim (near Munich)
Germany

General Representative: Philipp Kroetz
Registration court: Munich HRB 4605
VAT ID No. DE 129274528

AWP P&C S.A.
Public Limited Company incorporated under French law
Registered Office: Saint-Ouen (Frankreich)
Commercial register: R.C.S. Bobigny 519 490 080
Chairman of the Board of Management: Sirma Boshnakova

This translation is for information purposes only. In the event of any conflict or inconsistency between the German and the English versions, the German original shall prevail.

COMPLAINTS, APPLICABLE LAW AND WITHDRAWAL

How you can lodge a complaint

It is our aim to offer you first-class services. Engaging with your concerns is equally important to us. If, at any time, you are not completely satisfied with our products or our service, please do not hesitate to inform us.

You can use any means of communication to inform us of your complaints concerning contractual or claims-related issues:

by telephone at +49 89 624 24-460,
by email at beschwerde-reise@allianz.com or
by letter addressed to

AWP P&C S.A., Beschwerdemanagement,
Bahnhofstraße 16, D - 85609 Aschheim (near Munich).
Further details about our complaints handling process is available at www.allianz-reiseversicherung.de/beschwerde.

You can also contact the insurance ombudsman with your complaint regarding all insurance policies (with the exception of travel health insurance):

Versicherungsombudsmann e. V.,
post office box 08 06 32, 10006 Berlin, Germany
telephone 0800.3 69 60 00, fax 0800.3 69 90 00,
email: beschwerde@versicherungsombudsmann.de.
You can find further information at:
www.versicherungsombudsmann.de.

For complaints about any insurance line, you can also contact the competent supervisory authority:
German Federal Financial Supervisory Authority (BaFin),
Graurheindorfer Strasse 108, D - 53117 Bonn, Germany
(www.bafin.de).

Applicable law

The contractual relationship is governed by German law, unless this is precluded by international law. Lawsuits arising from the insurance agreement may be raised by the policyholder and the insured person before the court which holds jurisdiction over the location in which the company or its branch office has its registered address. If the policyholder or the insured person is a natural person, lawsuits may also be raised before the court which holds jurisdiction over the location in which the policyholder or the insured person is domiciled at the time the action is filed or, if he / she has no domicile, over the location in which he / she has his/her habitual residence.

Right of withdrawal for agreements with a term of one month or more:

You are entitled to revoke your policy declaration in written or textform (e.g. letter, fax, email) within 14 days without having to state any reasons. This period shall begin once you have received the insurance certificate, the policy provisions including the General Terms and Conditions of Insurance, the further information pursuant to Sections 7.1 and 7.2 of the German Insurance Contract Act (Versicherungsvertragsgesetz – VVG) in conjunction with Sections 1-4 of the VVG Information Ordinance (Informationspflichtenverordnung), as well as this notice, in written or textform in each case. However, in the case of e-commerce contracts, the time period will not commence until we have fulfilled our duties pursuant to Section 312i (1) sentence 1 of the German Civil Code (BGB) in conjunction with Article 246c of the Introductory Act to the German Civil

Code (EGBGB). The withdrawal deadline shall be deemed observed if the withdrawal notice is dispatched in time. The withdrawal notice should be addressed to: AWP P&C S.A., Bahnhofstraße 16, D - 85609 Aschheim (bei München), Telefax + 49.89.6 24 24-244, E-Mail: service-reise@allianz.com.

Consequences of withdrawal:

In the event of effective withdrawal, the insurance cover shall end and we shall reimburse you for that part of the insurance premiums attributable to the time after your withdrawal request notice is received, if you consented to the insurance cover commencing before the end of the withdrawal notice period. In this case, we will be entitled to retain the portion of the amount which corresponds to the period of time up to the receipt of the withdrawal notice. The amount in this case will be calculated pro rata, based on the number of days. Any amounts to be reimbursed to you shall be repaid without delay, but at the latest within 30 days after receipt of the withdrawal notice. If the insurance cover did not commence prior to the end of the withdrawal period, the effect of a withdrawal notice will be that any benefits received must be reimbursed and any advantage derived therefrom (e.g. interest) must be handed over.

Special notices:

Your right to withdraw will be deemed null and void if the contract has been fulfilled in its entirety by both you and us in accordance with your express wishes, and this occurred before you exercised your right to withdraw.

End of notice on the right of withdrawal.

IMPORTANT NOTICES IN THE EVENT OF LOSS OR DAMAGE

What must you do in each event of loss or damage?

You must minimise the damage or loss to the extent possible and provide evidence of the damage or loss sustained. Therefore, please retain appropriate evidence detailing the occurrence of the loss or damage (e.g. confirmation of loss or damage, medical report) and the extent of the loss, damage or injury (e.g. invoices, receipts). You can register your claim quickly and easily online at www.allianz-reiseversicherung.de/schadenmeldung

What are your obligations if it is doubtful whether you will be able to begin your travel?

If an insured event makes it untenable or impossible to travel, you must cancel the travel without delay and inform us accordingly.

PLEASE NOTE: If the hoped-for full recovery or improvement in health is not achieved in the case of a serious illness or accidental injury, and therefore you cancel the travel after all at a subsequent point in time, the following will apply: we will not refund the higher cancellation costs incurred due to the delay in cancellation. **Please get in contact with us – regardless of your doctor's assessment of your prospects for recovery. Always contact our cancellation advice department without delay following the occurrence of an illness or accidental injury.** Your insurance benefits will not be curtailed, if you follow our recommendations regarding if and when the travel should be cancelled

In an insured event occurs, we will refund you the contractually payable cancellation fees less the agreed deductible. To do so, we will require

- the **booking confirmation** with details of the services booked, the persons travelling and the cost of the trip,
- the **proof of insurance**,
- the **cancellation fee statement** as well as **proof of payment** (if cancelling a holiday home or another type of property, please also provide a confirmation from the letting company that it was not possible to relet the property),
- **documentary proof of the loss:**
 - in the case of illness, accidental injury, adverse reactions to a vaccination or pregnancy, a medical report will be required (containing date of birth,

details of when illness and treatment started, and the diagnosis). We can provide you with a medical report template on request. If relevant, we will also require a certificate of incapacity for work

- a death certificate in the case of death
- your employer's letter of dismissal, including reasons for dismissal etc., in the event of losing your job.

What are your obligations if you are unable to complete your trip as planned?

If due to an insured event you have to unexpectedly end or interrupt your trip, please provide us with the following documents so that your costs can be refunded:

- the **booking confirmation** with details of the services booked, the persons travelling and the cost of the trip
- the **proof of insurance**
- **documents** showing the additional costs of return transport and a statement from the tour operator detailing the unused travel services
- the **proof of injury / loss**, e.g. medical report from the doctor at the holiday destination (containing date of birth, details of when illness and treatment started, and the diagnosis) or police report etc. of the accident

What are your obligations if you become ill or suffer an injury or other emergency while travelling?

If you sustain a serious injury or become ill, contact our Emergency **Assistance** service – particularly before any hospital admission – in order that we can ensure proper treatment and arrange return transport if necessary. To ensure the reimbursement of the costs you incurred while on travel, please submit the original invoices **and / or prescriptions**.

Important: The invoices must include the name of the person who received treatment, a description of the illness and the itemised medical services with the relevant costs. Prescriptions must contain information concerning the prescribed drugs, the prices and the stamp of the pharmacy.

What options does Real-Time give you, if you become ill and would like to receive medical treatment?

You can call us before receiving treatment for health-related problems. We will verify whether the criteria for Real-Time are fulfilled on the basis of a preliminary

assessment. If this is the case, we will arrange for the Real-Time card to be promptly topped up. You can use this credit card to pay the medical and / or pharmacy bill.

What are your obligations if your luggage is damaged or stolen?

If your luggage is damaged or lost during carriage, please report this promptly to the company responsible. If you only detect the damage / loss at a later point in time (when unpacking your belongings, for example), you must report this in writing within seven days of the acceptance.

Important: Airline companies and rail companies issue a confirmation of damage / loss report, which you must submit to us.

In the case of damage that you discover at your holiday destination, the tour operator will help you to obtain a written confirmation of the loss report. **In the case of theft** and other criminal offences, please report this promptly to the nearest police station. Ask for a **copy of the police report** or at least a confirmation that you have reported a complaint.

What options does Real-Time give you, if your luggage goes missing on the outbound journey?

Please report this promptly to the carrier and call us to provide us with the case number. Or: Send us the carrier's confirmation of damage/loss report by email or MMS. We will top up the Real-Time Card in accordance with the agreed insurance cover. This will enable you to make your replacement purchases. In this case, you will no longer be entitled to a refund of your expenses for the recovering of your luggage or to make necessary replacement purchases.

What are your obligations when lodging claims under the travel accident insurance or travel liability insurance?

Please note the names and addresses of witnesses to the loss event. Ask for a **copy of the police report** if the police were called in to investigate the matter. Notify us and submit these documents and information with your registration of claim.

TERMS AND CONDITIONS FOR INSURANCE COVER OF AWP P&C S.A., GERMANY BRANCH

Terms and Conditions of Insurance

AVB AB-JV 18.2

The General Terms and Conditions for your annual travel insurance apply to the individual policies in addition to the Special Terms and Conditions set out further below. Insurance cover is provided if you have arranged the relevant insurance policy with us.

Section 1 Who is the policyholder?

1. You are the policyholder if you concluded the insurance contract with us. You are required to pay us the insurance premium. Section 7 applies to you. You are obliged to provide the other co-insured persons with these Terms and Conditions of Insurance and the Data Protection Policy.
2. You can be an insured person at the same time.

Section 2 Who is insured?

As an insured person, you benefit from the insurance cover. You are named in the proof of insurance, or you belong to the group of persons described therein. You are subject to all the provisions, except the payment of premium in accordance with Section 7.

Section 3 What happens when you or a co-insured child reach a certain age?

1. Our family and couples tariff covers up to two adults, and children up to their 21st birthday. If the children are not related to the co-insured adult persons, a maximum of six children may be co-insured. Details regarding the insured group of persons can be found in the insurance certificate documents.
2. If an insured child reaches their 21st birthday during the term of the contract, the insurance cover will end on this day.
3. The risk of illness grows significantly with increasing age. This is why we calculate different premiums for people aged 51 to 65 and for people aged 66 and over. If you reach your 51st or 66th birthday respectively during the term of the contract, insurance cover will continue in each case until the end of the insurance year. For the subsequent insurance year the effective premium for the respective age group will become due.

Section 4 What is the term of the insurance contract?

The insurance contract runs for one year. It will be extended for one further year in each case unless you or we terminate it at least one month prior to the expiry of the insurance year.

Section 5 What travel is insured?

1. You have worldwide insurance cover for any number of trips you wish to take. If an individual trip lasts for longer than 45 days, cover will be provided only for the first 45 days. The Travel Cancellation and Travel Curtailment Insurance provides cover irrespective of the duration of the trip.
2. You are making a trip within the definition of our Terms and Conditions of Insurance, if
 - you have booked at least one overnight stay, or
 - your destination is located at least 50 km from home and your place of work. Your commuting to work and fieldwork activities do not count as travel.
3. "One trip" can also
 - consist of two or more travel segments, or
 - include various travel destinations, or
 - take place for differing reasons (e.g. work-related, personal).

It only ends upon your arrival back at home. We base our calculations on the total duration and total costs of "one trip".

Section 6 When does the insurance cover begin and end for the individual trips?

1. The following apply for the Travel Cancellation Insurance:
 - a) You booked the travel after concluding the insurance contract: the insurance cover starts at the time of the travel booking within the term of the insurance contract.

b) You booked the travel before concluding the insurance contract: the insurance cover shall then start at the time the insurance contract is concluded. In order to be valid, the insurance cover requires that

- the annual travel insurance is arranged at least 30 days prior to commencement of travel or
- it is arranged within three days of the booking in the case of last-minute bookings. A last-minute booking is made when there is less than 30 days between the travel booking and the planned commencement of travel.

c) The insurance cover ends with the commencement of travel. If a trip has several segments, the insurance cover will end at the time the first travel segment commences. If the insurance contract ends prior to commencement of travel or if you are no longer part of the insured group of persons, your insurance cover will also end at this point in time.

2. The following apply for the other insurance lines:

- a) The insurance cover starts upon commencement of the insured travel.
- b) The insurance cover ends at the agreed point in time, albeit no later than upon the actual completion of the insured travel.
- c) The insurance cover will be extended beyond the agreed point in time, if
 - the insurance was concluded for the entire scheduled travel and
 - the end of the travel is delayed for reasons outside of your control (e.g. because you are not in fit condition for taking transport).

Section 7 When do you have to pay the insurance premium?

1. The initial premium is due immediately upon the start of the insurance contract and delivery of the insurance certificate.
2. If the insured event occurs, we will only be obliged to provide indemnity if the premium has been paid, or if you, as the policy-holder, are not at fault for the non-payment of the premium. You are required to prove this to us.
3. The follow-up premiums will become due for each additional insurance year. We will, at the earliest, debit premiums from your account by the 1st day of the month in which the new insurance year begins.
 - a) If we are unable to debit the follow-up premium on this date, we will notify you in writing of a payment deadline of at least two weeks. If you are still in arrears in making this payment, we shall be released from our duty to indemnify regarding any claims occurring after this time period.
 - b) In such a case, we may also terminate the agreement without notice. If you subsequently make the payment within one month of the termination becoming effective, the termination shall be revoked, and the contract shall enter into force again. Loss and damage events that occur after the payment are insured.

Section 8 In what situations are you not insured (general exclusions)?

1. You are not covered for loss or damages caused by:
 - a) strikes, nuclear energy, actions by a state authority (e.g. refusal of entry)
 - b) wars, civil wars or war-like events, if
 - these events were already ongoing at the time of your entry, or
 - you do not leave the territory/country within 14 days following the outbreak of the events. If you are unable to end your travel for reasons beyond your control, you will be insured beyond this time limit.
 - you actively participate in these events.
 - c) Nuclear, biological or chemical weapons or nuclear, biological or chemical materials.
2. You are not insured for travel within areas for which the Federal Foreign Office of Germany has issued a travel warning at the time of your entry into this area. If you are already at the location when a travel warning is announced, the insurance cover shall end 14 days after the travel warning has been announced. If you

are unable to discontinue your travel for reasons in which you are not at fault, you will be insured beyond this time limit.

3. There is no insurance cover for loss or damage caused deliberately by you.
4. You are not insured while on expeditions.
5. No insurance cover exists if
 - a) there are economic, trading or financial sanctions or embargoes declared by the European Union or the Federal Republic of Germany and
 - b) these are directly applicable against you or us, or which prevent the provision of insurance cover.This also applies for economic, trading or financial sanctions or embargoes imposed by the United States of America, insofar as these do not violate European or German legal regulations.

Section 9 What are your obligations in the event of a claim (general obligations)?

1. You are required
 - to minimise the loss or damage to the extent possible and avoid unnecessary costs.
 - to notify us of the loss or damage without delay.
 - to describe and prove the loss or damage to us (event and extent). In doing so, you must truthfully provide us with all information necessary to clarify the facts, and enable us to verify the cause and amount of the claim made.
 - to provide proof in the form of original invoices and documents.
2. To enable us to assess our obligation to indemnify and the scope of indemnity to be provided, you must also release your doctor from their non-disclosure obligations to the extent that is necessary. If you do not issue the release from the duty of confidentiality and have not enabled us to perform verification by other means, we are not obligated to provide insurance benefits.

Section 10 What happens if you breach an obligation?

1. If you intentionally breach an obligation, we shall be entitled to refuse the insurance benefit. If you breach an obligation through your gross negligence, we may reduce the indemnity to an extent commensurate to the severity of your fault. You must prove that you have not acted in gross negligence.
2. If you prove that the breach of duty did not affect the determination or the scope of our indemnity obligation, we will be obliged to provide you insurance benefits. This does not apply if you have acted deceitfully.

Section 11 What is the limitation period for your claim to benefits under the insurance contract?

Your claim to insurance benefit shall lapse after three years. The limitation period begins at the end of the year in which the claim was made and you had knowledge of the circumstances justifying the claim, or should have had knowledge of such circumstances without gross negligence.

Section 12 When will we pay the compensation?

We will pay the compensation within two weeks of conclusively verifying your claim. The payment will always be made by bank transfer to an account held at a bank.

Section 13 Under what conditions may we adjust the premium?

1. Every year, we review the claims expenditure of the insurance product arranged by you. This review is performed during the first quarter of the current year for the previous calendar year.
2. The claims requirement is the claims expenditure (payments made for all loss and damage events plus reserves for anticipated loss and damage events), divided by the number of insurance contracts as per 31 December.
3. At the time of the initial calculation and with every subsequent review, the claims requirement shall be calculated in accordance with the generally accepted actuarial principles. At this point, an aggregation will be performed for all product generations for which a similar risk experience is anticipated under actuarial

principles. The calculation shall be based on past claim processing as well as the anticipated claim processing to the end of the current year.

4. If external causes result in the claims requirement changing during the current year by at least 5% compared to the previous year, we will adjust the premium for the following insurance years by the commensurate percentage. The adjustment may result in an increase or a reduction. If there is an increase in the claims requirement, we may waive our right to increase the premium in whole or in part.
5. No adjustment of premium will be made for changes of less than 5%. Nevertheless, the change will be taken into account in the subsequent years. We will notify you of the premium increase at least one month before it comes into force.
6. If we increase the premium on the basis of this adjustment rule, you may terminate the insurance contract with immediate effect within one month of receiving our notification, but no earlier than the point in time at which the increase in premium takes effect.

Section 14 What applies if you have compensation claims against third parties?

1. If you have claims against other parties in connection with the loss or damage event, these shall be assigned to us. This applies up to the amount of the payment you have received from us, provided you are not placed at disadvantage as a result.
2. When requested by us, you must provide us with written confirmation of this assignment.
3. Your entitlements to benefits from other private insurance contracts shall take precedence over our obligation to indemnify. We will extend preliminary indemnity in the event that you make your claim against us first.

Section 15 In what form must declarations and notifications be issued, and who is entitled to receive them?

1. Both you and we must issue notifications and declarations of intent in written or textform (e.g. letter, fax, email).
2. Insurance agents are not authorised to accept notifications or declarations of intent relating to a claim.

Section 16 What court in Germany has jurisdiction? What law applies?

1. If you wish to file legal actions in connection with this insurance contract, you may choose between the following legal venues:
 - Munich or
 - the place in which you are resident in Germany at the time of filing the action
2. If we wish to assert claims against you before a court of law, the courts of the place in which you are resident in Germany at the time of filing the action shall have jurisdiction.
3. This contract is governed by German law insofar as is permissible under international law.

Travel Cancellation Insurance

AVB RR-JV 18

Section 1 What is covered if you cancel?

If you have to cancel your travel, we will reimburse you for

1. your contractually payable cancellation fees.
2. the arrangement fee up to € 150.00 per insured person and insured event, if you have agreed this when booking the travel.
3. the visa fees up to the sum of € 100.00 per insured person and insured event. The visa-issuing agency must have issued the visa.

Section 2 What is covered if you do not wish to cancel?

You do not wish to cancel your travel even though an insured event has occurred. As an alternative, we will provide the following benefits up to the total amount of the costs that we would have refunded in the case of a prompt cancellation.

1. Rebooking
 - a) We will reimburse the additional costs incurred if you have to rebook your travel due to an insured event.

b) If you have to rebook your travel for another unforeseen reason, we will refund the rebooking fees up to € 50.00 per insured person and insured event, or up to € 50.00 per property in the case of property bookings. The prerequisite for this is that you make your booking no later than 42 days prior to commencement of travel.

2. Delayed commencement of travel

- a) If you commence your travel later than planned, we will reimburse the additional costs for your outbound journey. This must correspond to the means and quality of the transport originally booked.
- b) If you are unable to use travel services, we will in addition reimburse the pro-rata cost of travel. This does not apply to costs of the outbound journey.

3. Costs of care

- You arrange for a person at risk to be accommodated or cared for away from home due to
- an unexpected serious illness, or
 - serious injury caused by an accident, in order that you can undertake the travel. We will refund the costs of the external care or nursing.

4. Single-room supplement

You have booked a twin or double room together with another person. This individual has to cancel the travel due to an insured reason. We will refund the single-room supplement to you.

Section 3 What is insured in the event of missing a transport connection?

1. If you miss your transport connection due to
 - the delayed arrival of public transport by more than two hours, or
 - a road traffic accident or breakdown involving the vehicle with which you were intending to arrive at the transport connection,we will reimburse the additional costs of the outbound journey. This must correspond to the means and quality of the transport originally booked.
2. We will reimburse the costs up to the sum insured, subject to a maximum of € 1,500.00 per insured person and insured event.
3. We will also cover the costs for meals and accommodation up to a maximum of € 150.00 per insured person and insured event.

Section 4 What events are insured, and who can invoke them?

1. Unexpected serious illness:

You or a person at risk have unexpectedly taken seriously ill. For this reason, you cannot be expected to embark on the travel as scheduled. We make a distinction between mental conditions and other illnesses. When we talk below of an "illness", we mean all illnesses with the exception of mental illnesses. Mental illnesses are subject to special rules.

- a) An illness is unexpected, if
 - it occurs for the first time following the start of the insurance, or
 - an existing illness was not treated in the six months prior to the start of the insurance. It has worsened after the insurance was arranged.

If you book the travel after the start of the insurance, the rule applies that the illness may only have been suffered for the first time after the booking was made. An existing illness may not have been treated in the six months prior to booking the travel.

Regular examinations performed for monitoring or precautionary purposes do not constitute treatment. These do not affect the insurance cover.

- b) An illness is serious, if
 - the health impairment is so severe that the travel cannot be undertaken as planned, or
 - your presence is needed with persons at risk who are not part of the group travelling.

The illness must be documented in a medical report prior to cancellation.

- c) A mental illness is unexpected if it occurs for the first time following the start of the insurance. An exacerbated episode or the deterioration of a chronic mental illness is insured if the most recent treatment took place at least three years prior to the start of the insurance.

If the travel booking is made after the start of the insurance, the rule applies that the illness may only have been suffered for the first time after the booking was made. An existing mental illness may not have been treated in the three years prior to booking the travel.

d) A mental illness is serious if

- it requires in-patient treatment or
- it has been confirmed by a consultant psychiatrist prior to the cancellation, or
- your health insurer has approved outpatient psychotherapy treatment.

2. We will also provide coverage of one of the following events occurs unexpectedly. The event affects you or a person at risk, and makes it untenable for you to undertake the travel as scheduled:

- serious accidental injury
- death
- breakage of prostheses, loosening of artificial joints
- failure of an implanted pacemaker
- pregnancy
- adverse reaction to a vaccination
- appointment to donate or receive organs and tissue (living donation) in accordance with the Organ Transplant Act
- adoption of a minor
- damage caused to property by: fire, explosion, storms, lightning strikes, flooding, earthquakes, burst water mains or deliberate criminal acts perpetrated by third parties. You have to be onsite to provide information or the damage is significant. The damage is deemed to be significant if the amount of loss exceeds € 2,500.00.
- theft of official travel documents necessary for undertaking the planned travel. It is not possible to obtain new ones prior to the return journey.
- subpoena, insofar as the court will not accept a postponement on account of the travel booking
- compulsory redundancy
- change of employer
- taking up employment or a study/training course. This entails mandatory social insurance contributions for at least 15 hours per week.
- failure of a pupil to progress one more year, and the conclusive departure of a student from their class prior to commencement of the insured travel
- repeat of a failed school, vocational college or university examination; the travel was booked prior to the original examination date and the date for the resit unexpectedly falls during the period of the insured travel or it takes place within 14 days of the scheduled completion of travel.

3. Persons at risk are

- a) Your relatives, exhaustively listed as follows:
 - children
 - parents
 - siblings
 - grandparents and grandchildren
 - uncles and aunts, nieces and nephewsWe regard step, foster, adoptive and in-law relationships to be equivalent.
- b) Your spouse, life partner or cohabitant and their relatives.
- c) Persons who provide the care for relatives who are not travelling, who are underage or in need of care.
- d) Persons who have jointly booked a trip with you. And their relatives. This rule only applies if you have jointly booked a trip together with a maximum of four additional adults and five children (up to their 21st birthday).

Section 5 In what situations are you not insured (special exclusions)?

You do not have insurance cover

1. for episodes caused by a mental illness, if the most recent episode was not at least three years prior to the travel booking.
2. for addictions.
3. for an existing illness that was last treated within the six months prior to arranging the insurance or, if the travel booking was made at a later date, within the last six months prior to the travel booking. This also applies if, under normal circumstances, recovery from the illness should have taken place by the time of travel.

- for fees (such as handling or services charges), which are only levied over and above the cancellation charges due to the cancellation of the travel.
- for fees or loss of rights to use in case of time shares.

Section 6 When do you have to cancel the trip (special obligation), and what assistance do we offer for this question? What other special obligations must you be aware of?

You are obliged,

- to cancel the trip without delay following the occurrence of the insured event, in order to keep the cancellation costs as low as possible. In the case of illnesses, this also applies if, under normal circumstances, recovery from the illness should have taken place by the time of travel. If you contact our medical service (cancellation advice) without delay, we will advise you on this. There will be no breach of duty if they advise you to wait and see and you follow this advice.
- to send us the proof of insurance and the booking documents.
- to provide us with the invoice of the cancellation fees, and proof that these have been paid. When cancelling the use of a property, we will also need a confirmation from the letting company that it was not possible to relet the property.
- to provide evidence of the serious accidental injury, unexpected serious illness, pregnancy or inability to tolerate vaccine in the form of a medical report. The diagnosis and treatment data must be included. Please note: you will only be able to prove the occurrence of these events if your doctor has examined you directly prior to the cancellation.
- to prove all other insured events by presenting suitable original documents.

Section 7 What happens if you breach an obligation?

- If you intentionally breach an obligation, we shall be entitled to refuse the insurance benefit. If you breach an obligation through your gross negligence, we may reduce the indemnity to an extent commensurate to the severity of your fault. You must prove that you have not acted in gross negligence.
- If you prove that the breach of duty did not affect the determination or the scope of our indemnity obligation, we will be obliged to provide you insurance benefits. This does not apply if you have acted deceitfully.

Section 8 What happens if the cost of travel exceeds the insured sum?

If, at the time of the occurrence of the insured event, your insured cost of travel (sum insured) is less than your actual cost of travel, you are underinsured. "Cost of travel" is understood to mean the travel expenses plus the agency fee and visa charges. In this case, we will compensate losses on a pro rata basis, calculated according to the ratio of the sum insured to the cost of travel.

Section 9 What applies for rates that include a deductible?

With these rates, you will personally bear 20 % of the reimbursable loss; at least € 25.00 per loss event per person or property.

Travel Assistance

AVB RAS 18

Section 1 How will we help you in the event of a travel curtailment or delayed return journey?

- We will organise your return journey if you are unable to complete your travel as planned due to
 - an unexpected serious illness,
 - serious accidental injury,
 - death
 of you or a person close to you.
- You become no longer able to care for accompanying children under 18. We will organise the return journey of the children to the place of residence and / or on-site care at the destination for the children.
- The expenses for the return journey are not insured under the Travel Assistance package. If we pay for the services in advance, you will have to reimburse this amount to us within one month.

Section 2 How will we help you if you lose your travel payment means and travel documents?

- You are in a financial emergency because your money is lost. In this case,
 - we will contact your local bank, and
 - we will assist it in transferring the available amount of funds.
- If a person related to you, provides you with a sum of money, we will help you with the transfer.
- If your local bank or a related person is unable to help you within 24 hours, we will provide you with a bridging loan of to € 1,500.00 per insured event. You must repay this amount to us within one month of the payout.
- You have lost your credit cards or EC / Maestro cards. We can help you with blocking the cards. We will not assume liability for failure to carry out the blocking properly or for any resulting financial losses.
- We will help you obtain replacement travel documents, if you lose the originals.

Section 3 How will we assist you if you are arrested or threatened with arrest?

We will help you get a lawyer and an interpreter. We will advance the costs for the court, lawyer and interpreter up to € 3,000.00 per insured event. If necessary, we will also advance bail money up to the sum of € 13,000.00 per insured event. You must repay the amounts advanced within one month of receiving them.

Section 4 In what other ways can we assist you before and during the travel?

- We will provide you with information about
 - the security situation in the relevant destination country.
 - the nearest consulate (address and telephone contact details).
 - travel warnings and security advice provided by the Federal Foreign Office of Germany.
- We will assist you in making re-bookings if you are unable to use your booked means of transport as planned (e.g. because it was cancelled).
- We will inform your relatives or your employer of your travel plans change due to an unforeseeable adverse event.
- If necessary, we will organise a breakdown or towing service on your behalf. The costs of this will not be covered by us as part of the Travel Assistance package.
- We will organise care and nursing for your ill or aged family members located within Germany. We work with service providers who specialize in providing care and nursing services. You shall bear the costs of the care or nursing.

Travel Curtailment Insurance

AVB RAB-KS 18

Section 1 What is insured?

- If you have to cut short your travel unexpectedly, we will refund the additional costs for the return journey in keeping with the mode and quality of the originally booked travel. We will arrange your return journey upon request. We will refund you the costs incurred for making phone calls up to € 50.00 per insured person and insured event.
- If you have to cut short your travel prematurely, we will refund the cost of the trip on a pro-rata basis. This will correspond to the travel services booked but unused at the destination. We will not effect a pro-rata reimbursement of outbound and return journey costs.
- If you have to extend your travel due to an unexpected serious illness or accidental injury, we will cover the addition costs of your accommodation up to € 1,000.00 per insured person and insured event if there is a need for you or an accompanying person at risk to receive treatment.
- If you are temporarily unable to maintain your multi-stop trip, we will cover the costs of the subsequent travel necessary for you to rejoin your travel group. As a maximum limit, we will refund that proportion of the cost of travel corresponding to the as yet unused additional travel services.
- If an unexpected serious illness or accidental injury means you are unable to make day trips booked at the destination, we will cover cancellation fees up to € 500.00.

- If you need to spend at least 12 hours in the infirmary or cabin due to sea sickness, we will pay you a flat-rate daily allowance of € 50.00 per insured person and insured event, up to a maximum of five days.

Section 2 What events are insured, and who can invoke them?

- You or a person at risk have unexpectedly taken seriously ill. For this reason, you cannot be expected to embark on the travel as scheduled.
 - An illness is unexpected, if
 - it occurs only after the commencement of travel, or
 - an existing illness was not treated in the six months prior to commencing the travel. It deteriorates following the commencement of the travel. An exacerbated episode or the deterioration of a chronic mental illness is insured if the most recent treatment took place at least three years prior to commencement of the travel.
 - An illness is serious, if
 - the health impairment is so severe that the travel cannot be undertaken as planned, or
 - your presence is needed with persons at risk who are not part of the group travelling. This must be documented in a medical report prior to cutting short the travel.
- We will also provide coverage of one of the following events occurs unexpectedly. The event affects you or a person at risk, and makes it untenable for you to undertake the travel as scheduled:
 - serious accidental injury
 - death
 - breakage of prostheses, loosening of artificial joints
 - failure of an implanted pacemaker
 - pregnancy
 - appointment to donate or receive organs and tissue (living donation) in accordance with the Organ Transplant Act
 - damage caused to property by: fire, explosion, storms, lightning strikes, flooding, earthquakes, burst water mains or deliberate criminal acts perpetrated by third parties. You have to be on-site to provide information or the damage is significant. The damage is deemed to be significant if the amount of loss exceeds € 2,500.00.
 - compulsory redundancy
 - change of employer
 - taking up employment or a study/training course. This entails mandatory social insurance contributions for at least 15 hours per week.

- Persons at risk are:

a) Your relatives, exhaustively listed as follows:

- children
- parents
- siblings
- grandparents and grandchildren
- uncles and aunts, nieces and nephews

We regard step, foster, adoptive and in-law relationships to be equivalent.

b) Your spouse, life partner or cohabitant and their relatives.

c) Persons who provide the care for relatives who are not travelling, who are underage or in need of care.

d) Persons who have jointly booked a trip with you. And their relatives. This rule only applies if you have jointly booked a trip together with a maximum of four additional adults and five children.

Section 3 What is insured in the event of missing a travel connection?

- If you miss your transport connection because public transport is delayed by more than two hours, we will reimburse the additional costs of the onward or return journey, up to a maximum of € 1,000.00 per insured person and insured event. This must correspond to the mode and quality of the transport originally booked.
- Subject to these conditions, we will also cover the costs for meals and accommodation up to a maximum of € 150.00 per insured person and insured event.

Section 4 What is reimbursed in the event of a natural disaster?

If you are unable to complete your travel as scheduled due to a natural disaster occurring at the holiday destination (avalanches, earthquakes for example), we will cover the necessary additional costs for accommo-

ation, meals and your return journey. We will reimburse up to a maximum of € 2,000.00 per insured person and insured event, on a basis commensurate to the mode and quality originally booked.

Section 5 In what situations are you not insured (special exclusions)?

You do not have insurance cover

1. for addictions.
2. for episodes caused by a mental illness, if the most recent episode does not date back at least three years.
3. for another existing illness that was last treated within the six months prior to the commencement of travel. This also applies if, under normal circumstances, recovery from the illness should have taken place by the time of commencement of travel.
4. for fees or loss of rights to use in case of time shares.

Section 6 What must you do in the event of a claim (special obligations)?

You are required to

1. contact us without delay if you cut short or interrupt your travel unexpectedly.
2. send us the booking documents.
3. provide us with the original copies of documents pertaining to the unused travel services.
4. provide evidence of the serious accidental injury, unexpected serious illness or pregnancy in the form of a medical report. Diagnosis and treatment data must be included. Please note: You will only be able to prove the underlying events and circumstances if your doctor has examined you directly prior to the curtailment of travel.
5. furnish proof of all other insured events by presenting suitable original documents.

Section 7 What happens if you breach an obligation?

1. If you intentionally breach an obligation, we shall be entitled to refuse the insurance benefit. If you breach an obligation through your gross negligence, we may reduce the indemnity to an extent commensurate to the severity of your fault. You must prove that you have not acted in gross negligence.
2. If you prove that the breach of duty did not affect the determination or the scope of our indemnity obligation, we will be obliged to provide you insurance benefits. This does not apply if you have acted deceitfully.

Section 8 What happens if the cost of travel is higher than the sum insured?

If, at the time of the occurrence of the insured event, your sum insured (insured cost of travel) is less than your actual cost of travel, you are under-insured. "Cost of travel" is understood to mean the travel expenses plus the agency fee and visa charges. In this case, we will compensate losses on a pro rata basis, calculated according to the ratio of the sum insured to the cost of travel.

Section 9 What applies for rates that include a deductible?

With these rates, you will personally bear 20 % of the reimbursable loss; at least € 25.00 per loss event per person or property.

Travel Health Insurance incl. Medical Return Transport AVB RKR 18

Section 1 What cover do you have for illnesses or accidental injuries during your travel abroad?

1. We will reimburse you the expenses for medically necessary treatment performed abroad. This includes:
 - a) out-patient treatment provided by a doctor.
 - b) in-patient treatment provided in a hospital, including urgent operations.
 - c) medically prescribed medicines, dressings and remedies.
 - d) medical aids up to € 500.00 per insured person and insured event.
 - e) prostheses and pacemakers necessary for the first time.
 - f) the following services provided by a dentist:
 - analgesic dental treatment, including simple dental fillings
 - repair of dentures and temporary solutions

- temporary dentures following accidents
We will reimburse up to a total of € 250.00 per insured person and insured event.

2. We will reimburse expenses for examination and treatment methods predominantly accepted by conventional medicine. This also applies to medication. We will also reimburse expenses for methods and medication that are used due to unavailability of conventional methods or medications.
3. We will cover the costs for the medically necessary patient transportation for treatment in the nearest accessible suitable hospital. In the case of out-patient treatment in a hospital, we will reimburse up to a maximum of € 200.00 per insured person and insured event. This restriction does not apply if the transport is performed by an officially recognised emergency service in response to an emergency call.

Section 2 What cover do you have in the case of pregnancy / birth during your travel abroad?

We will reimburse expenses for

1. medically necessary treatments for unexpected complications in the pregnancy.
2. urgent termination of a pregnancy. This only applies if there is a medical indication for the procedure.
3. Delivery of miscarriages and premature births up to the end of the 36th week of pregnancy.
4. medically necessary treatments for the premature baby.

Section 3 What cover do you have in the case of illness or accidental injury during your domestic or foreign travel?

1. We will organise the medically advisable and justifiable medical return transport
 - to the nearest suitable hospital at your place of residence, or
 - to your place of residenceand we will cover the expenses for this purpose. In addition, we will arrange the recovery of your luggage, and cover the costs of this up to € 500.00 per insured person and insured event.
2. On behalf of children under 18 travelling with you, we will arrange:
 - provision of on-site care and
 - return journey,if you are not able to care for them as a result of illness, serious accidental injury or death. We will cover the expenses incurred from these events.
3. If a co-insured child under 18 requires in-patient treatment, we will reimburse the costs for accommodating an accompanying person in the hospital.
4. We will cover the travel costs for a person related to you to visit you and return to their place of residence. This applies if you
 - will have to receive in-patient treatment for a foreseeable period of more than ten days, or
 - you have taken ill and the condition is life-threatening.
5. You suffer an accident. For this reason a search must be carried out for you and you must be rescued or brought to safety. In this case, we will refund the costs of search, rescue and recovery up to € 7,000.00 per insured person and insured event.
6. If the costs of the insured in-patient treatment are reimbursed by another party, we will pay a daily hospital allowance of € 50.00 per insured person and insured event up to a maximum of 45 days.

Section 4 Which services will we provide in the event of your death inland or abroad?

1. If you are deceased during your travel, we will organise the return of your remains at the request of your relatives. We will cover the expenses directly incurred by this event.
2. Alternatively, we will organise
 - the funeral at the relevant location, as well as the
 - return journey of one person to the funeral.We will cover the expenses incurred directly for this purpose up to a total equal to the cost of returning your remains.
3. In addition, we will organise the recovery of your luggage, and cover the costs of this up to € 500.00 per insured person and insured event.

Section 5 In what countries are you deemed to be "abroad"?

"Abroad" is deemed to include all countries, in which you

- do not have your permanent residence or
- are not ordinarily resident for more than three months in the year. You are "ordinarily" resident in a country if you remain in that country for at least three months at least three times within three years.

Section 6 When will we issue a declaration of cost coverage?

If you must receive in-patient treatment, once we have performed a preliminary cover assessment, we will issue a declaration of cost coverage for up to € 15,000.00 per insured person and insured event. This will be issued to the hospital. This does not constitute an acknowledgement of any obligation to provide benefit on our part.

Section 7 What additional assistance will we give you, if necessary?

1. If you receive in-patient treatment, we will cover the costs
 - for visits made by a fellow traveller, or
 - for their overnight accommodation.We will refund up to a maximum of € 50.00 per day, limited to eight days. The limitation applies per insured event.
2. We will provide information about
 - the general medical care in the holiday destination.
 - a German or English-speaking doctor.
 - a hospital with a high medical standard to the best of our knowledge.
 - particular risks of infection.
 - required vaccinations.
 - suitable destinations in the case of particular illnesses.
3. Medical interpreter service: We will explain diagnoses and other medical terminology.
4. You need medication that is not available at your holiday destination: we will investigate which substitute medication is locally available.

Section 8 In what cases will we not provide benefits (special exclusions)?

No insurance cover is provided for:

1. treatments and other medically prescribed measures
 - which you knew to be necessary prior to the start of the insured time period, or
 - which you must have anticipated given the circumstances known to you, or
 - which were the reason for undertaking the travel.These exclusions do not apply if you are travelling due to a death in the family.
2. Acupuncture, massage and wellness treatments, "fango" procedures and lymph drainage.
3. Treatments due to the abuse of alcohol, drugs or medication.
4. Treatment of alcoholism, drug addiction and other addictions.
5. Consequences of attempted suicide.
6. Treatment or accommodation due to necessity for care or being held in custody.
7. Psychoanalytical and psychotherapeutic treatment, as well as hypnosis treatment.
8. Treatment of injuries suffered by you while actively participating in sporting competitions, or while training for such events. This applies if the participation is aimed at gaining income of any kind (prize money for example).
9. Treatment provided by spouses, life partners, parents or children. Proven material expenses will be reimbursed within the scope insured.

Section 9 In what cases will we curtail our indemnity?

1. We may curtail the amount of our indemnity to a reasonable sum, if
 - medical treatment,
 - any other such measure or
 - the mode of return transportexceeds the standard that is medically necessary. This limitation does not apply in the case of return transport organised by us.
2. The invoiced fees and charges may not exceed the standard and reasonable scope generally applicable in the relevant country. Otherwise, we may reduce the reimbursement to the standard rates applicable in that country.

Section 10 What applies if you have statutory health insurance (SHI)?

If you have SHI cover, in certain circumstances (particularly if you are travelling in an EU country, a country with applicable social insurance agreements or a country without such an agreement) you will be able to claim entitlements from this insurance if you need to receive medically necessary treatment while abroad. Our indemnity obligation under this insurance contract applies alongside that of your SHI. If you claim from us first, we will provide the full amount of the indemnity. We may pursue a claim against your SHI to offset our indemnity, provided this does not result in any disadvantage to you.

Section 11 What are your obligations in the event of a claim (special obligations)?

1. You must contact us
 - in the event you are receiving in-patient medical treatment.
 - prior to payment of the costs of any in-patient treatment.
 - prior to execution of the medical return transport.In these cases we will reimburse your telephone charges up to € 50.00 per insured event.
2. You must provide us with the original invoices. Alternatively, a duplicate from another insurer or a social insurance agency will also suffice. In that case, the benefits received must be confirmed on the duplicate in the original.

Section 12 What happens if you breach an obligation?

1. If you intentionally breach an obligation, we shall be entitled to refuse the insurance benefit. If you breach an obligation through your gross negligence, we may reduce the indemnity to an extent commensurate to the severity of your fault. You must prove that you have not acted in gross negligence.
2. If you prove that the breach of duty did not affect the determination or the scope of our indemnity obligation, we will be obliged to provide you insurance benefits. This does not apply if you have acted deceitfully.

Section 13 What additional services are available from Real-Time as part of your travel health insurance?

1. If you have arranged travel health insurance that includes Real-Time, you can use the Real-Time card to settle
 - out-patient doctor's fees and
 - pharmacy invoices.
2. This requires that,
 - you call us prior to visiting the doctor and
 - based on your information, we will arrive at a preliminary assessment regarding the existence and amount of any insured loss.
3. If requested, you must subsequently provide us with the original copies of the relevant documents.
4. Topping up the Real-Time card does not constitute any recognition of the indemnity obligation. We may demand that you repay any benefits received, if the travel health insurance does not provide cover.
5. In addition, the Terms and Conditions for Travel Health Insurance also apply.

Luggage Insurance

AVB RGK 18

Section 1 What is insured?

We have insured your luggage. This also includes gifts and souvenirs, alongside your personal travel necessities.

Section 2 In what cases is cover available?

1. Luggage carried personally
 - We will cover the loss if the luggage you are carrying is lost or damaged due to
 - a deliberate criminal act perpetrated by a third party,
 - accident involving the means of transport,
 - fire, a natural event, including storms (winds of force 8 on the Beaufort Scale and higher)
2. Checked baggage
 - If you leave your luggage in the custody of
 - a carrier,
 - an accommodation facility, or
 - a left luggage officethen we will cover the loss if it is damaged or lost at that point.

3. Delayed luggage

If your checked luggage does not arrive at your destination until six hours after your own arrival, we will reimburse you by up to a maximum of € 150.00 per single person tariff or € 300.00 for the family / couples tariff for

- necessary replacement purchases in order to continue travel and
- costs to recover your luggage.

You may contact us if you have arranged luggage insurance with Real-Time. You present us with the confirmation issued by the carrier. Following a provisional verification, we will top up your Real-Time card with € 150.00 for each single person tariff or € 300.00 for the family / couples tariff. This will enable you to make your replacement purchases.

Section 3 What is not insured (special exclusions)?

1. The following are not insured:
 - money and securities
 - passenger tickets and documents of any kind, with the exception of official identification documents and visas
 - motor-driven land, air and water vehicles, including accessories
 - hunting and sports weapons, including accessories
 - consequential damages of a financial nature
2. Insurance cover is not provided for losses caused by:
 - forgetting items
 - simply losing items

This also applies to concealment of discovery, if your forgotten or lost luggage is not returned.

Section 4 When is the insurance cover restricted?

1. The following are only insured to a limited extent when carried on your person: video, film and photographic equipment, including accessories. We will reimburse up to a maximum of € 1,000.00 per insured event per single person or € 2,000.00 per family / couple. The specified articles are not insured as checked luggage.
2. Jewellery and valuables are insured if kept securely deposited
 - in a stationary locked container (e. g. safe) or
 - are retained securely on your person.We will reimburse up to a maximum of € 1,000.00 per single person or € 2,000.00 per family / couple per insured event.
3. Up to a maximum of € 1,000.00 under the single person tariff or € 2,000.00 under the family / couples tariff are covered per insured event:
 - software and IT equipment as well as
 - electronic communications and entertainment devicesincluding accessories.

We can assist you in blocking your SIM card if necessary.

4. Gifts and souvenirs are insured up to a maximum of € 250.00 under the single person tariff or € 500.00 under the family / couples tariff per insured event.
5. The following are insured in each case up to a maximum of € 250.00 under the single person tariff or € 500.00 under the family / couples tariff per insured event:
 - spectacles and contact lenses
 - braces and
 - other medical aidsincluding accessories.
6. The theft of luggage from
 - a parked motor vehicle,
 - and from containers or
 - roof-top or boot-top carriers attached to such vehiclesis insured, provided the motor vehicle and the containers are securely locked. The items specified in No. 1 – 3 above, are not insured in this case.

Section 5 How much benefit will we pay?

1. We will reimburse you up to the amount of the agreed sum insured. This maximum limit also applies if separate payment limits are agreed for certain articles, but these are lower than the sum insured.
2. In the case of articles that go missing or are destroyed, we will measure the loss according to their current value. This is the standard price for purchase of equivalent new articles. We will deduct an amount for the condition of the article (e. g. its age, wear and tear, and use).

3. We will reimburse the necessary repair costs for damaged articles. We will also compensate any residual reduction in value. The maximum limit of our reimbursement is the current value.
4. We will reimburse the value of materials of films, video, audio and data media.
5. We will reimburse the official fees for replacement of your official identification documents and visas.

Section 6 What happens if your sum insured is too low?

The sum insured must correspond to the full current value of the insured luggage. If the sum insured is lower than the current value at the time of the occurrence of the insured event (under-insurance), the following applies: we will only reimburse the damage / loss according to the ratio of the sum insured to the current value of the complete set of luggage.

Section 7 What are your obligations in a loss or damage event (special obligations)?

1. You must promptly report loss or damage caused by criminal acts to the nearest police station. When doing so, submit a list of all the articles that have been lost. Request a confirmation note for the complaint and the submitted list. Forward this confirmation to us.
2. Lost or damaged checked luggage must be reported immediately to the carrier, the accommodation facility or the left luggage office. Loss or damage which is not externally visible must be reported to these entities in writing immediately upon discovery, but no later than within seven days after receipt of the relevant piece of luggage. The applicable time limit for complaints must be observed. Forward the relevant written confirmation to us.

Section 8 What happens if you breach an obligation?

1. If you intentionally breach an obligation, we shall be entitled to refuse the insurance benefit. If you breach an obligation through your gross negligence, we may reduce the indemnity to an extent commensurate to the severity of your fault. You must prove that you have not acted in gross negligence.
2. If you prove that the breach of duty did not affect the determination or the scope of our indemnity obligation, we will be obliged to provide you insurance benefits. This does not apply if you have acted deceitfully.

Section 9 What happens if you brought about the insured event through gross negligence?

If you brought about the insured event through gross negligence, we will be entitled to reduce the benefit by an amount commensurate to the severity of your negligence.

Travel Accident Insurance

AVB RUN 18

Section 1 What is insured? What is an accident?

1. We provide insurance cover if an accident taking place during the trip results in your permanent invalidity or your death.
2. An accident is deemed to have taken place
 - a) if any sudden external occurrence has an effect on your body that results in involuntary damage to your health.
 - b) if increased physical exertion causes you to dislocate a joint, or to strain or tear muscle, tendons, ligaments or capsules.

Section 2 What will we provide in the event of death?

The accident results in your death within one year: We will pay the agreed amount of the death benefit to your heirs or to a beneficiary designated by you.

Section 3 What will we provide in the event of permanent invalidity?

1. The accident has resulted in permanent impairment of your physical or mental capacity (invalidity). The invalidity must
 - a) have occurred within one year of the accident, and
 - b) be established by a doctor in writing and reported to us within a deadline of an additional three months.
2. If the case of total invalidity, we shall pay the entire agreed sum insured for invalidity. In the case of partial invalidity, we will pay the commensurate proportion of the sum insured.

The amount of the benefit shall be based on the degree of invalidity. The following degrees of invalidity apply without exception:

a) for the physical loss, or loss of function of	
an arm	70 %
a hand	55 %
a thumb	20 %
a finger	10 %
a leg	70 %
a foot	40 %
a toe	5 %
an eye	50 %
hearing in one ear	30 %
sense of smell or taste	10 %

b) In the event of only a partial physical loss or partial loss of function of the parts of the body or sensory organs listed in No. 2 a), we will provide indemnity up to the corresponding proportion for the specified level of invalidity.

c) For other parts of the body or sensory organs not mentioned above, our indemnity obligation will be based on the degree of invalidity measured by the extent to which the normal physical or mental capacity is impaired overall. Only medical aspects shall be taken into consideration in this regard.

d) If several parts of the body or sensory organs are impaired as a consequence of the accident, then the degrees of invalidity calculated according to Nos. 2 a) to c), will be added together. Our total indemnity is limited to a maximum of 100 %.

3. If any parts of the physical or mental functions affected as a consequence of the accident were already permanently impaired prior to the accident, then we will reduce the benefit commensurate to the degree of the pre-existing invalidity. This shall be calculated according to No. 2.

4. If death occurs within one year as a result of the accident, there shall be no entitlement to invalidity benefit.

5. If you die

- within one year of the accident of a cause unrelated to the accident, or
- later than one year after the accident, irrespective of the cause of death

prior to assessment of the invalidity, and the claim to invalidity benefit was already established according to No. 1, we shall pay benefit according to the degree of disability which would have been expected on the basis of the most recent medical reports.

Section 4 In what cases will insurance cover not be available (special exclusions)?

The following cases are not insured:

1. Accidents caused by mental or cognitive disorders, by strokes, and by seizures, that affect the whole body of the insured. This also applies if the condition is attributable to drugs or alcohol.
2. Accidents that befall you as a consequence of the wilful commission of a criminal offence.
3. Accidents that befall you as the pilot of an aircraft (including aviation sport craft) or as another member of the crew of an aircraft.
4. Impairments to health caused by curative treatment or other procedures performed on your body.
5. Impairments to health caused by radiation, infections and poisoning. Exception: these were occasioned by an accident.
6. Injury to intervertebral discs, bleeding from internal organs and cerebral haemorrhage. Exception: the accident was the predominant cause.
7. Pathological disorders due to psychological or mental reactions, irrespective of their cause.

Section 5 When is the insurance cover restricted?

Illnesses or ailments have contributed to the impairment of health, or any consequences, caused by an accident: if this proportion amounts to at least 25%, we shall reduce the benefit accordingly.

Section 6 What must you do in the event of an accident (special obligations)?

You are obliged,

1. to allow yourself to be examined by the doctors appointed by us. We will pay the costs necessary for the examination, including any loss of income that may result.

2. to release the doctors applying treatment or performing examinations, other insurers, social insurance agencies and authorities from their non-disclosure obligations.

Section 7 What happens if you breach an obligation?

1. If you intentionally breach an obligation, we shall be entitled to refuse the insurance benefit. If you breach an obligation through your gross negligence, we may reduce the indemnity to an extent commensurate to the severity of your fault. You must prove that you have not acted in gross negligence.

2. If you prove that the breach of duty did not affect the determination or the scope of our indemnity obligation, we will be obliged to provide you insurance benefits. This does not apply if you have acted deceitfully.

Section 8 When do we pay indemnity for permanent invalidity?

1. We are obliged to declare within one month whether and in what amount we acknowledge a claim. In the case of invalidity benefit, the time limit is three months. These time limits will commence once we have received the following documents:

- Proof of the circumstances of the accident and its consequences
- In the case of invalidity claims, additionally proof of the conclusion of the medical and curative treatment inasmuch as this is necessary for the assessment of the disability.

2. If the medical treatment has not yet been completed, you may only claim invalidity benefits up to the amount of an agreed death benefit within one year of the accident.

3. You and we are entitled to have the degree of invalidity medically re-assessed up to three years after the accident. This right must be exercised prior to the expiry of the time limit. If the final assessment results in a higher disability benefit than what we have already paid, we shall apply interest of 5% per year to the additional amount.

Travel Liability Insurance

AVB RHP 18

Section 1 What is insured?

We offer insurance cover against everyday liability, where a third party asserts claims against you for compensation in connection with a loss or damage event that

- occurred during travel, and
- caused or is said to have caused personal injury or damage to property,

and the claim is based on statutory liability provisions as defined under private law.

Section 2 When does an insured event exist?

An insured event is the loss event that directly causes loss or damage to be sustained by a third-party.

Section 3 How do we protect you against liability claims? To what extent will we indemnify you?

1. We will
 - a) verify the liability.
 - b) defend against unjustified claims.
 - c) indemnify you in respect of justified claims.
2. A claim is deemed justified, if
 - a) we acknowledge the obligation to indemnify.
 - b) we approve your acknowledgement of the claim.
 - c) we agree or approve a settlement.
 - d) a judicial ruling has been issued.

If you issue an acknowledgement or agree a settlement without our approval, we will only be bound by this if the claim would have stood regardless of the acknowledgement or settlement.

3. We are authorised to issue all declarations that appear expedient to us in settling or defending the claim on your behalf.
4. If the injured party or his or her legal successor asserts a liability claim in court, we will conduct the legal action at our own expense on your behalf.
5. Our maximum indemnity is limited to the agreed sum insured.

Section 4 What risks are not insured (special exclusions)?

No cover is provided for liability claims

1. that exceed the scope of your statutory liability as a result of contractual or other commitments.
2. among and between insured persons travelling together and insured persons and their accompanying relatives.
3. by the policyholder against the insured person.
4. due to the transmission of an illness by you.
5. due to loss and damage arising from professional activities.
6. for salary, pension, wage or other defined sources of income, subsistence, medical treatment in case of incapacity and welfare claims
7. for performance of contracts, supplementary performance, arising from self-help, rescission, price reduction, or for compensation for loss or damages instead of benefits, for replacement of pecuniary loss on account of a delay in benefit or on account of other compensation payments occurring in lieu of performance. This is also applicable in the case of statutory claims.
8. from hunting activities.
9. for loss or damage resulting from participating in horse racing, cycle races or racing with motorised vehicles, boxing matches or wrestling bouts and preparations for such events.
- 10 for loss of or damage to articles belonging to third parties, which you have
 - hired or borrowed,
 - acquired as a result of unlawful action or
 - which are in your care.

Exception: cover is provided for damage to rooms within buildings, particularly to rented holiday apartments and hotel rooms or to the accommodation. Furniture and fittings are not insured.

If you are staying with host parents, insurance cover is also provided for liability claims based on damage to movable items of the host parents up to a maximum of € 10,000.00 per insured person and insured event. Claims for wear and tear or excessive strain or use are not insured.

11 against you as the owner, possessor, keeper or driver of a motor vehicle, aircraft or motor-driven watercraft; any damage caused by the use of such a vehicle this is not insured.

12 against you as the owner and keeper of animals.

13 that are directly connected to the wilful commission of a criminal offence.

Section 5 What are your obligations in the event of a claim (special obligations)?

1. Within one week, you must notify us
 - a) of the insured event, and
 - b) when a claim for damages is raised against you.
2. You must notify us without delay
 - a) of the initiation of criminal investigations, or the issue of a penalty order or payment notice. This applies even if we are already aware of the insured event.
 - b) if a claim has been asserted against you involving judicial or state assistance.
3. You are obliged to follow our instructions and, in particular, to acknowledge or satisfy a liability claim or agree to a settlement if we request that you do so.
4. If the liability claim results in a legal action, you must
 - entrust us with conducting the proceedings,
 - grant power-of-attorney to the legal counsel appointed or designated by us, and
 - provide the legal counsel or us with all requested information.
5. You shall raise objections within the relevant time limit or seek the necessary legal remedies against orders for payment of damages issued by the courts or by the state. You shall do so without awaiting any instructions in this regard from us.
6. If you acquire the right to demand the cancellation or reduction of a payable annuity as a consequence of altered circumstances, you are obliged to allow us to exercise this right on your behalf. The above-mentioned provisions shall apply mutatis mutandis.

In accordance with Art. 13 and 14 of the General Data Protection Regulation (GDPR), we are informing you about how your personal data is processed by AWP P&C S.A., Niederlassung für Deutschland (Germany Branch), and about the rights to which you are entitled under data protection law. Please make all co-insured individuals (e.g. your spouse) aware of this policy.

I Who is responsible for processing your personal data?

Responsibility for processing your personal data rests with

AWP P&C S.A., Niederlassung für Deutschland
Bahnhofstraße 16
D - 85609 Aschheim (near Munich).

The Data Protection Officer can be contacted by standard mail at the aforementioned address, using the suffix "Data Protection Officer", or by email at datschutz-azpde@allianz.com.

II For what purpose is your data processed, and on what legal basis does this take place?

1. What applies to all categories of personal data?

We process your personal data in compliance with the EU General Data Protection Regulation (GDPR), the German Federal Data Protection Act (BDSG), the provisions of the German Insurance Contract Act (VVG) relevant to data protection law, as well as all other applicable laws.

When you apply for insurance cover, we will require the information provided by you at this point in order to arrange the contract and to estimate the risk assumed by us. If the insurance contract comes into being, we will process this data for the implementation of the contractual relationship, such as for invoicing purposes. We require information about loss or damage in order to be able to assess whether an insured event has occurred and determine the extent of this loss or damage.

It is not possible to arrange and implement the insurance contract without processing your personal data.

Art. 6 (1) b) GDPR constitutes the legal basis for the processing of personal data for pre-contractual and contractual purposes.

Alongside that, Art. 6 (1) a) and c) – f) GDPR contain other legally defined situations in which we are entitled to process personal data.

We will process your data in order to fulfil a legal obligation in accordance with Art 6 (1) c) GDPR, such as to review claims for settlement, if another insurer seeks recourse from us due to the existence of multiple insurance policies.

We will also process your data in order to uphold our legitimate interests or the legitimate interests of others, Art. 6 (1) f) GDPR. This may be the case particularly:

- for ensuring IT security and IT operations
- for marketing our own insurance products, and for conducting marketing surveys and opinion polls
- for the prevention and investigation of criminal activities (in particular, we employ data analyses to detect possible indications of insurance fraud).

As a rule, we only process that data that we have received directly from you. In certain cases we may also receive such data from other sources (such as if another insurer seeks recourse from us due to the existence of multiple insurance policies).

We also process your personal data in order to fulfil other statutory obligations, such as regulatory requirements, as well as data retention obligations imposed by commercial and tax law. In these cases, the legal basis of the data processing is provided by the relevant statutory regulations in conjunction with Art 6 (1) c) GDPR.

We may also process your data in accordance with Art 6 (1) d) GDPR in order to protect your vital interests, or if you have consented to the data processing, Art. 6 (1) a) GDPR.

If we wish to process your data for any purpose other than those specified above, we will notify you in advance within the framework of the statutory regulations.

2. What applies to special categories of personal data, especially health data?

There are special safeguards on the processing of special categories of personal data, of which health data is one. As a rule, processing is permitted only if you have consented to the processing in accordance with Art. 9 (2) a) GDPR, or if this is a case of one of the other situations defined by law, Art. 9 (2) b) – j) GDPR.

a) Processing of your special categories of personal data

In many cases, in order to review the benefit entitlement, we require personal data belonging to a special category (sensitive data). This includes health data, for example. If, in connection with a specific insured event, you provide us with such data together with a request to review and process the claim, you are explicitly permitting us to process your sensitive data necessary in order to process the insured event. We will again remind you specifically of this fact in the claim form.

You may withdraw your consent at any time, with future effect. However, we explicitly inform you that it may in that case no longer be possible to review our indemnity obligation in connection with the insured event. If the review of the claim is already concluded, there may be statutory retention obligations that mean the data cannot be erased.

We may also process your sensitive data if this is necessary to protect your vital interests, and if you are physically or legally incapable of giving consent, Art. 9 (2) c) GDPR. This may be the case if you suffer a serious accident while travelling, for example.

In the case of multiple insurance policies, if another insurer seeks recourse from us or if we seek recourse from another insurer, we may process your sensitive data in order to assert and defend the statutory claim for settlement, Art. 9 (2) f) GDPR.

b) Requesting health data from third parties for review of the indemnity obligation

In order to review our indemnity obligation, it may be necessary for us to review information about the state of your health, as provided by you for the substantiation of claims, or which is contained in the documents submitted (e.g. invoices, prescriptions, medical reports) or statements, such as from a doctor or other member of the healthcare profession.

For this purpose, we will require your consent, including a confidentiality waiver covering us and all agencies subject to a duty of confidentiality, and which are required to provide information for review of the indemnity obligation.

We will notify you in each specific case about what persons or institutions require information for what purpose. You may then decide in each case whether you consent to us collecting and using your health information, and whether to release the named persons or institutions and their duty of non-disclosure, and if you agree to the communication of your health data to us, or if you want to personally provide the necessary documentation.

III To what recipients will we communicate your data?

Recipients of your personal data may include: selected external service providers (e.g. assistance service providers, benefit processors, transport service providers, technical service providers, etc.), other insurers (e.g. in the case of multiple insurance coverage).

We also insure some of the risks that we cover with specialist insurance companies (re-insurers). To this end, it may be necessary to send your contract and, where relevant, your claims information to a re-insurer, to enable it to form its own opinion of the risk or the insured event.

If you join a group insurance contract as an insured person, (e.g. when acquiring a credit card), we may disclose your personal data to the policyholder (a bank for example), if it has a legitimate interest in knowing this information.

In addition, we may also communicate your personal data to other recipients, such as public authorities for the fulfilment of statutory duties of notification (e.g. finance authorities or criminal investigation agencies).

The forwarding of data is a form of data processing, and is likewise performed within the framework of the principles set out in Art. 6 (1) and Art. 9 (2) GDPR.

IV How long will we retain your data?

We will retain your data for the period during which claims may be made against our company (statutory limitation period of 3 to 30 years). We will also retain your data if we are under a legal obligation to do so, e.g. according to the provisions of the German Commercial Code, the German Fiscal Code or the German Money Laundering Act. The relevant retention periods range up to ten years.

V Where will your data be processed?

If we should transfer your data to service providers located outside of the European Economic Area (EEA), the transfer within the Allianz Group will be performed on the basis of "Binding Corporate Rules", which have been approved by the data protection authorities. These form part of the "Allianz Privacy Standard". These Corporate Rules are binding on all companies within the Allianz Group, and they ensure an appropriate level of protection for personal data. The "Allianz Privacy Standard" and the list of Allianz Group companies bound by this standard, can be viewed here: <https://www.allianz-partners.com/allianz-partners---binding-corporate-rules.html>.

In those cases in which the "Allianz Privacy Standard" does not apply, the transfer of data to third countries will take place in accordance with Art. 44 – 50 GDPR.

VI What are your rights?

You have the right to be informed about all of the information retained by us, and to demand that incorrect data be rectified. Under certain conditions, you also have the right to the erasure of data, the right to object to processing, the right to the restriction of processing and the right to data portability.

Right of objection

You may object to the processing of your data for direct marketing purposes. If we process your data in order to protect legitimate interests, you may object to this processing for reasons pertaining to your particular situation.

If you have any objections concerning the handling of your data, you may contact the aforementioned Data Protection Officer in this connection. You are also entitled to lodge an objection with a data protection supervisory authority.