

**DOCUMENTS TO THE PROOF OF INSURANCE**

**Rental Vehicle Protection Comprehensive Camper Van for one *trip* AVB 22**

COVERAGE	WHEN IT APPLIES COVERAGE SUMMARY	MAXIMUM BENEFIT
<b>Reduction of CDW Deductible</b>	<b>Your rental vehicle company charges you an excess / deductible if your rental vehicle is damaged or stolen while during your scheduled rental period.</b> The sum insured must be commensurate with the agreed deductible for the collision damage insurance of your <i>rental vehicle agreement</i> . Deductible: 250 € of the reimbursable loss per loss event	<b>3,000 € / 5,500 € / 8,000 € per rental period</b>
<b>Rental Vehicle Interior Coverage</b>	<b>Your rental vehicle's interior and permanently attached furnishings are damaged during your scheduled rental period.</b> Deductible: 250 € of the reimbursable loss per loss event	<b>2,500 € per rental period</b>
<b>Vehicle Rental Interruption Coverage</b>	<b>Your vehicle rental is interrupted during your scheduled rental period.</b> Deductible: You will personally bear 20% of the reimbursable loss; at least 25 € per loss event per person.	<b>see rental vehicle agreement, travel confirmation, or booking confirmation</b>
<b>Baggage Coverage for Rental Vehicle</b>	<b>Your baggage is lost, damaged, or stolen from your locked rental vehicle during your scheduled rental period.</b> Maximum benefit for all high value items: 50% of the insured sum	<b>6,000 €</b>
<b>Travel Cancellation Insurance</b>	<b>You have to cancel your trip before the rental vehicle handover .</b> Deductible: You will personally bear 20% of the reimbursable loss; at least 25 € per loss event per person	<b>see vehicle rental agreement, travel confirmation, or booking confirmation</b>
<b>Travel Assistance</b>	<b>24/7 assistance in case of personal emergencies during your trip and information services during the term of your insurance contract</b>	<b>service without cost coverage</b>

The above is only a brief description of the coverage available under your policy. Terms, conditions, and exclusions apply to all coverages. Please carefully review your policy for complete details. The definitions of the terms in the Definitions section of the *policy* will also apply to those terms when used in this Coverage Summary.

**Important Notices**

- **Insurer:** We, AWP P&C S.A., Branch Office Germany are your insurer. Our main business activity is the insurance of goods and services, including travel insurance.
- **Mode of travel:** valid for rental vehicle bookings
- **Area of application:** world incl. USA / Canada
- **Insured cost of travel:** see *vehicle rental agreement* / insurance certificate / travel confirmation / booking confirmation; a maximum of 200 € per rental day and a maximum of 10,000 € per rental period is possible.
- **Insured duration of travel:** see *vehicle rental agreement* / insurance certificate / travel confirmation / booking confirmation. The insurance applies for the duration of the rental; a maximum of 90 days is possible.
- **Notes on arranging insurance:** Your Travel Protection Comprehensive incl. travel cancellation insurance, should be purchased at the time of renting the vehicle. Travel cover may be subsequently arranged up to 30 days prior to the vehicle handover. If there are 29 days or less between booking and vehicle handover you must purchase the cover immediately, but no later than within the next three days. The insurance is only valid for the booked vehicle rental as described in *vehicle rental agreement*, travel confirmation, or booking confirmation. The insurance cover for the Travel Cancellation Insurance commences upon conclusion of the insurance. For the other insurance lines, the insurance cover begins at the time of the vehicle handover to you, and ends at the agreed point in time. The insurance cover will end at the very latest with the actual return of the *rental vehicle*. In the following case, the insurance cover will be extended beyond the agreed point in time: if you have insured the entire rental period, and the return of the *rental vehicle* is delayed due to an insured event.
- **Insurance cover is only provided for the insured person(s) named in the insurance policy, vehicle rental agreement 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.
- **PLEASE NOTE: 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.**
- To make your documents easier to read, we use the masculine form when referring to people. We always mean all genders.

## OUR PROMISE TO YOU

### Answers to *your* questions and cancellation advice in case of illness

*You* can find detailed information about travel and travel insurance online at [www.allianz-reiseversicherung.de/Hilfe-und-Service](http://www.allianz-reiseversicherung.de/Hilfe-und-Service). For quick answers to many concerns and questions about *your* insurance benefits, *our* chatbot is also available there at any time. Alternatively, *you* can use one of the contact forms provided there to send *us your* request directly.

Use *our* cancellation advice if *you* fall ill and do not know whether *you* have to cancel immediately or can still wait. *You* can provide all the information we need for the consultation here: [www.allianz-reiseversicherung.de/Stornoberatung](http://www.allianz-reiseversicherung.de/Stornoberatung). If *you* follow the recommendation of *our* doctors, we will bear the risk of any higher cancellation costs.

### Registering a claim

Quite simply and quickly online at [www.allianz-reiseversicherung.de/versicherungsfall](http://www.allianz-reiseversicherung.de/versicherungsfall) or via letter

### 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](mailto:notfall-reise@allianz.com)**

## COMPLAINTS, APPLICABLE LAW, CONTRACTUAL LANGUAGE, AND RIGHT OF 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: +49.89.6 24 24-460

by email: [beschwerde-reise@allianz.com](mailto:beschwerde-reise@allianz.com)

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](http://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, D – 10006 Berlin

Telephone: 0800.3 69 60 00, Fax 0800.3 69 90 00

Email: [beschwerde@versicherungsombudsmann.de](mailto:beschwerde@versicherungsombudsmann.de)

*You* can find further information at: [www.versicherungsombudsmann.de](http://www.versicherungsombudsmann.de)

For complaints about any insurance line, *you* can also contact the competent supervisory authority:

Bundesanstalt für Finanzdienstleistungsaufsicht / German Federal Financial Supervisory Authority (BaFin), Graurheindorfer Straße 108, D – 53117 Bonn ([www.bafin.de](http://www.bafin.de)).

Please note that this does not affect *your* right to take legal action.

### Applicable law

The contractual relationship, including our pre-contractual relationship, is subject to 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.

### Contractual Language

We will conduct *our* correspondence with *you* in German. As an offer, we provide some of *our* documents and website information in English. However, these are for information purposes only, the respective German version remains legally binding.

## Instruction Regarding Revocation

### **Part 1: Right of Revocation for Contracts With a Term of One Month Or More, Consequences of Revocation and Special Notices**

#### **Right of Revocation**

*You* may revoke this contractual agreement within 14 days in text form (e.g. letter, fax, email) without having to state any reason. The revocation period shall begin at such time as *you* receive the following documents in text form:

- the insurance policy,
- the terms of contract, including the general terms and conditions of insurance, these in turn including the tariff regulations,
- this Instruction Regarding Revocation,
- the Insurance Product Information Document,
- and the further information listed hereafter in part 2.

Timely dispatch of the revocation shall suffice for compliance with the time limit. The revocation notice should be addressed to:

AWP P&C S.A., Branch Office Germany  
Bahnhofstraße 16  
D – 85609 Aschheim (near Munich)  
Fax +49.89.6 24 24-244  
Email: service-reise@allianz.com

#### **Legal consequences of revocation**

If *you* have effectively exercised *your* right of revocation, the insurance cover shall end. In this case the following applies: If *you* agreed that the insurance cover commences prior to the end of the revocation period, *we* shall reimburse *you* for that part of the insurance premiums attributable to the time after *your* revocation notice was received. *We* will be entitled to retain the portion of the premium which corresponds to the period of time up to the receipt of the revocation notice. It will be calculated on a pro rata basis per day, based on the amount of the insurance premium shown in the insurance policy for the entire insured period. The duty to reimburse shall be fulfilled without undue delay, at the latest 30 days after receipt of the revocation. If the insurance cover did not commence prior to the end of the revocation period, the effect of a revocation 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 of revocation shall cease to apply if the contract has been wholly fulfilled by both sides at *your* explicit request before *you* have exercised *your* right of revocation.

### **Part 2: List of further information required for the commencement of the time limit**

With regard to the "further information" mentioned in part 1 sentence 2, the information obligations are listed in detail below:

*We* must provide *you* with the following information:

1. *Our* identity and that of the branch, if any, through which the contract is to be concluded. Furthermore, the commercial register with which the legal entity is registered and the corresponding register number have to be specified.
2. *Our* address for service and any other address relevant to the business relationship between *us* and *you*. In the case of legal persons, associations of persons or groups of persons, the name of a person authorised to represent them must also be stated. If this communication is made by means of the transmission of the contractual provisions, including the general terms and conditions of insurance, the information must be in a prominent and clearly designed form.
3. *Our* main business activity
4. The essential characteristics of the insurance benefit, in particular information on the type, scope and due date of *our* benefit
5. The total price of the insurance, including taxes, and other price components. If the insurance relationship is to comprise several independent insurance contracts, the insurance premiums must be quoted separately. If an exact price cannot be stated, *we* must provide information on the basis of the calculation of the premium to enable *you* to verify the price.
6. Details regarding payment and performance, in particular as to the payment of the insurance premium
7. Details of how the contract will come into existence, in particular the commencement date of the insurance and the insurance cover, as well as the duration of the period during which *you*, as the applicant, are to be bound by the application
8. The existence or non-existence of a right of revocation as well as the conditions, details of the exercise, in particular the name and address of the person to whom the revocation is to be declared, and the legal consequences of the revocation, including information on the amount *you* may have to pay in the event of revocation. If this communication is made by means of the transmission of the contractual provisions, including the general terms and conditions of insurance, the information must be in a prominent and clearly designed form.
9. Information on the duration of the contract
10. Information on the termination of the contract, in particular on the contractual termination conditions. If this communication is made by means of the transmission of the contractual provisions, including the general terms and conditions of insurance, the information must be in a prominent and clearly designed form.
11. The Member States of the European Union whose law *we* use as a basis for establishing relations with *you* prior to the conclusion of the insurance contract
12. The law applicable to the contract, a contractual clause on the law applicable to the contract or on the court of competent jurisdiction
13. The languages in which the terms and conditions of the contract and the preliminary information listed in this Part 2 will be communicated and the languages in which, with *your* consent, *we* will communicate with *you* during the term of this contract
14. A possible access for *you* to an out-of-court complaint and redress procedure and, where applicable, the conditions for such access. It shall be expressly stated that this does not affect the possibility for *you* to take legal action.
15. The name and address of the competent supervisory authority and the possibility of lodging a complaint with this supervisory authority

End of Instruction Regarding Revocation

## DATA PROTECTION POLICY

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 [datenschutz-azpde@allianz.com](mailto:datenschutz-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 frame-work 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 employees from 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.

## **INFORMATION FOR CONTRACTS IN ELECTRONIC COMMERCE**

**If *you* have purchased *your* insurance contract electronically (e.g. via an online portal), the following information applies:**

### **I Can entries that have been made be changed before the insurance is concluded?**

If *you* are unsure whether *you* have entered correct information everywhere, *you* can check and change *your* details at any time before concluding the insurance. *You* can also use the "Back" button to edit previous steps.

### **II Which technical step leads to the conclusion of the contract?**

*We* will guide *you* step by step to the online conclusion. On the page "payment" *you* will see a summary of *your* details in the right-hand column. Please check that all data is correct. The insurance policy itself is only arranged when *you* click on the button "Pay XX,XX EUR". With this *you* conclude a binding contract with *us* and the data is transmitted to *us*.

### **III Will your contract data and the text of the contract be stored after the conclusion of the contract?**

The contract data *you* entered and the text of the contract will be stored by *us*. *You* will receive the insurance certificate with the essential elements of the contract by email after the insurance has been arranged.

### **IV Which languages are available?**

This offer is available in German.

## INSURANCE INFORMATION AND CONDITIONS

### WHO WE ARE

The insurance benefits are provided by AWP P&C S.A. in accordance with the following insurance conditions. Verbal agreements are invalid. The insurance tax is included in the insurance premiums. Fees are not charged. The insurance service descriptions documented in the *rental vehicle agreement* or travel / booking confirmation are decisive for the scope of insurance.

#### **AWP P&C S.A.**

##### **Branch Office Germany**

**Bahnhofstraße 16**

**D – 85609 Aschheim (near München)**

CEO: Carsten Staat

Registry Court: Munich HRB 4605

USt.-IdNR.: DE 129274528

AWP P&C S.A.

Joint Stock Company under French Law

Location: Saint-Ouen (France)

Commercial Register: R.C.S. Bobigny 519 490 080

Chairman of the Board: Thomas Kunzmann

### ABOUT THIS POLICY

This *policy* is *our* contract with *you*. Please read it carefully. *We* have tried to make it simple and easy to understand while also clearly describing the terms and conditions of *your* coverage. If *you* have any questions, please do not hesitate to contact *us*. Visit *us* online or give *us* a call using the contact information listed in Coverage Summary. And, if *your* travel arrangements change, please be sure to let *us* know so *we* can make any necessary updates to *your policy*.

This *policy* has been issued based on the information *you* provided at the time of purchase. *We* will provide the insurance described in this *policy* in return for payment of the premium and *your* compliance with all provisions of this *policy*. *You* will also notice that some words are italicized. These words are defined in the “Definitions” section. Words that are capitalized refer to the document and coverage names found in this *policy*. Headings are provided for convenience only and do not affect *your* coverage in any way.

### WHAT THIS POLICY INCLUDES AND WHOM IT COVERS

This insurance *policy* covers only the sudden and unexpected specific situations, events, and losses included in this *policy*, and only under the conditions described. Please review this *policy* carefully.

*Your policy* consists of three parts:

1. Proof of insurance (e. g. insurance certificate, travel confirmation, booking confirmation).
2. Documents of the Proof of Insurance with the Data Protection Policy and the Insurance Information and Conditions.
3. Insurance Product Information Document.

#### NOTE:

Not every loss is covered, even if it is due to something sudden, unexpected, or out of *your* control. Only those losses meeting the conditions described in this General Provisions and Conditions document may be covered. Please refer to the General Exclusions section of this document for exclusions applicable to all coverages under *your policy*.

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## DEFINITIONS

Throughout this *policy*, words and any form of the word appearing in italics are defined in this section.

<b>Accommodation</b>	A hotel or any other kind of lodging for which <i>you</i> make a reservation or where <i>you</i> stay and incur an expense.
<b>Adoption proceeding</b>	A mandatory legal proceeding or other meeting required by law to be attended by <i>you</i> as a prospective adoptive parent(s) in order to legally adopt a minor child.
<b>Baggage</b>	Personal property <i>you</i> take with <i>you</i> or acquire on <i>your trip</i> during <i>your scheduled rental period</i> .
<b>Computer system</b>	Any computer, hardware, software, or communication system or electronic device (including but not limited to smart phone, laptop, tablet, wearable device), server, cloud, microcontroller, or similar system, including any associated input, output, data storage device, networking equipment, or backup facility.
<b>Covered reasons</b>	The specifically named situations or events for which <i>you</i> are covered under this <i>policy</i> .
<b>Cyber-risk</b>	Any loss, damage, liability, claim, cost, or expense of any nature directly or indirectly caused by, contributed to by, resulting from, or arising out of or in connection with, any one or more instances of any of the following: <ol style="list-style-type: none"> <li>1. Any unauthorized, malicious, or <i>illegal act</i>, or the threat of such act(s), involving access to, or the processing, use, or operation of, any <i>computer system</i>.</li> <li>2. Any error or omission involving access to, or the processing, use, or operation of any <i>computer system</i>.</li> <li>3. Any partial or total unavailability or failure to access, process, use, or operate any <i>computer system</i>.</li> <li>4. Any loss of use, reduction in functionality, repair, replacement, restoration or reproduction of any data, including any amount pertaining to the value of such data.</li> </ol>
<b>Doctor</b>	Someone who is legally authorized to practice medicine or dentistry and is licensed if required. This cannot be <i>you</i> , a <i>traveling companion</i> , <i>your family member</i> , a <i>traveling companion's family member</i> , or the sick or <i>injured person's family member</i> .
<b>Epidemic</b>	A contagious disease recognized or referred to as an epidemic by a representative of the World Health Organization (WHO) or an official government authority.
<b>Family member</b>	<i>Your</i> : <ol style="list-style-type: none"> <li>1. Spouse (by marriage, common law, domestic partnership, or civil union)</li> <li>2. <i>Cohabitants</i>.</li> <li>3. Parents and stepparents.</li> <li>4. Children, stepchildren, foster children, adopted children, or children currently in the adoption.</li> <li>5. Siblings and stepsiblings.</li> <li>6. Grandparents and grandchildren.</li> <li>7. The following in-laws: mother, father, son, daughter, brother, sister, and grandparent.</li> <li>8. Aunts, uncles, nieces, and nephews.</li> <li>9. Legal guardians and wards.</li> <li>10. Paid, properly licensed and / or registered caregivers.</li> </ol>
<b>First responder</b>	Emergency personnel (such as a police officer, emergency medical technician, or firefighter) who are among those responsible for going immediately to the scene of an <i>accident</i> or emergency to provide aid and relief.
<b>High value items</b>	Collectibles, jewelry, watches, gems, pearls, furs, cameras (including video cameras) and related equipment, musical instruments, professional audio equipment, binoculars, telescopes, <i>sporting equipment</i> , mobile devices, smartphones, computers, radios, drones, robots, and other electronics, including parts and accessories for the aforementioned items.
<b>Illegal act</b>	An act that violates law where it is committed.
<b>Injury</b>	Physical bodily harm.
<b>Mechanical breakdown</b>	A mechanical or electrical issue, which prevents the vehicle from being driven normally, including a flat tire, or running out of fluids (except fuel).
<b>Natural disaster</b>	A large-scale extreme weather or geological event that damages property, disrupts transportation or utilities, or endangers people, including without limitation: earthquake, fire, flood, hurricane, avalanche, landslide, or volcanic eruption.
<b>Pandemic</b>	An <i>epidemic</i> that is recognized or referred to as a pandemic by a representative of the World Health Organization (WHO) or an official government authority.
<b>Policy</b>	This Collision Damage Waiver insurance policy, which includes the proof of insurance (e. g. insurance policy), the Documents of the Proof of Insurance with the Coverage Summary, the Data Protection Policy and the Insurance Information and Conditions as well as the Insurance Product Information Document.
<b>Political risk</b>	Any kind of events, organized resistance or actions intending or implying the intention to overthrow, supplant or change the existing ruler or constitutional government, including but not limited to: <ul style="list-style-type: none"> <li>• Nationalization.</li> <li>• Confiscation.</li> <li>• Expropriation (including Selective Discrimination and Forced Abandonment).</li> <li>• Deprivation.</li> <li>• Revolution.</li> <li>• Rebellion.</li> <li>• Insurrection.</li> <li>• Civil commotion assuming to proportion of or amounting to an uprising.</li> <li>• Military and usurped power.</li> </ul>
<b>Pre-existing medical condition</b>	Pre-existing conditions are illnesses or health complaints that existed before <i>you</i> took out the insurance. <i>You</i> knew or had to expect that treatments would be necessary. Pre-existing conditions are not insured. In the Travel Cancellation and Travel Interruption Insurance, insurance coverage is only provided for unexpected serious illnesses. <i>We</i> distinguish between physical and mental illnesses:



	<ol style="list-style-type: none"> <li>1. Unexpected physical illness in the Travel Cancellation Insurance. It occurs for the first time after conclusion of the insurance. Or: An already existing illness has not been treated in the last six months prior to conclusion of the insurance. The illness worsens after the conclusion of the insurance. Regular examinations performed for monitoring or precautionary purposes do not constitute treatment.</li> <li>2. Unexpected physical illness in the Travel Interruption Insurance. It occurs for the first time after the <i>trip</i> has started. Or: An already existing illness has not been treated in the last six months prior to the commencement of the <i>trip</i>. The illness worsens after commencement of the <i>trip</i>. Regular examinations performed for monitoring or precautionary purposes do not constitute treatment.</li> <li>3. Unexpected mental illness in the Travel Cancellation Insurance. It occurs for the first time after conclusion of the insurance. Or: In the case of a chronic mental illness we consider the episode or the deterioration to be pre-existing under certain conditions. It is considered pre-existing if the most recent treatment took place within three years prior to the conclusion of the insurance. Regular examinations performed for monitoring or precautionary purposes do not constitute treatment.</li> <li>4. Unexpected mental illness in the Travel Interruption Insurance. It occurs for the first time after the <i>trip</i> has started. Or: In the case of a chronic mental illness we consider the episode or the deterioration to be pre-existing under certain conditions. It is considered pre-existing if the most recent treatment took place within three years prior to the commencement of the <i>trip</i>. Regular examinations performed for monitoring or precautionary purposes do not constitute treatment.</li> <li>5. Unexpected mental illness in the Travel Interruption Insurance. A mental illness is serious if in-patient treatment is required. It is also serious if it is certified by a consultant psychiatrist before the <i>trip</i> is cancelled (Travel Cancellation). It is also serious if outpatient psychotherapy is approved by your health insurer.</li> </ol>
<b>Primary residence</b>	Your permanent, fixed home address for legal and tax purposes.
<b>Quarantine</b>	Mandatory involuntary confinement by order or other official directive of a government, public or regulatory authority, or the captain of a commercial vessel on which <i>you</i> are booked to travel during <i>your trip</i> , which is intended to stop the spread of a contagious disease to which <i>you</i> or a <i>traveling companion</i> has been exposed.
<b>Refund</b>	Cash, credit, or a voucher for future vehicle rental that <i>you</i> are eligible to receive from a <i>rental vehicle</i> supplier, or any credit, recovery, or reimbursement <i>you</i> are eligible to receive from <i>your</i> employer, another insurance company, a credit card issuer, or any other entity or person.
<b>Rental vehicle</b>	An automobile or other vehicle designed for use on public roads that <i>you</i> have rented for the period of time shown in a <i>rental vehicle agreement</i> for use on <i>your trip</i> during <i>your scheduled rental period</i> <b>Exclusions apply: Please refer to the General Exclusions section of this document for details.</b>
<b>Rental vehicle agreement</b>	The contract issued to <i>you</i> by the rental vehicle company that describes all of the terms and conditions of renting a <i>rental vehicle</i> , including <i>your</i> responsibilities and the responsibilities of the rental vehicle company.
<b>Scheduled rental period</b>	The date(s), during which <i>you</i> will be renting the <i>rental vehicle</i> to use for <i>your trip</i> , as shown on <i>your rental vehicle agreement</i> .
<b>Service dog</b>	Any dog that is individually trained to do work or perform tasks for the benefit of an individual with a disability, including a physical, sensory, psychiatric, intellectual, or other mental disability. Examples of work or tasks include, but are not limited to guiding people who are blind, alerting people who are deaf, and pulling a wheelchair. The crime deterrent effects of a dog's presence and the provision of emotional support, well-being, comfort, or companionship are not considered work or tasks under this definition.
<b>Severe weather</b>	Hazardous weather conditions including but not limited to windstorms, hurricanes, tornados, fog, hailstorms, rainstorms, snow storms, or ice storms.
<b>Terrorist event</b>	An act, including but not limited to the use of force or violence, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organization(s), which constitutes terrorism as recognized by the government authority or under the laws of <i>your</i> country of residence and is committed for political, religious, ethnic, ideological or similar purposes, including but not limited to the intention to influence any government and/or to put the public, or any section of the public, in fear. It does not include general civil disorder or unrest, protest, rioting, <i>political risk</i> , or acts of war.
<b>Traffic accident</b>	An unexpected and unintended traffic-related event, other than <i>mechanical breakdown</i> , that causes <i>injury</i> , property damage, or both.
<b>Travel carrier</b>	A company licensed to commercially transport passengers between cities for a fee by land, air, or water. It does not include: <ol style="list-style-type: none"> <li>1. Rental vehicle companies</li> <li>2. Private or non-commercial transportation carriers</li> <li>3. Chartered transportation, except for group transportation chartered by <i>your</i> tour operator</li> <li>4. <i>Local public transportation</i></li> </ol>
<b>Traveling companion</b>	A person or <i>service dog</i> traveling with <i>you</i> or traveling to accompany <i>you</i> on <i>your trip</i> . A group or tour leader is not considered a <i>traveling companion</i> unless <i>you</i> are sharing the same room with the group or tourleader. School teachers leading group class <i>trips</i> are not considered group or tour leaders.
<b>Trip</b>	<i>Your</i> travel to, within, and/or from a location away from <i>your primary residence</i> , using a <i>rental vehicle</i> during <i>your scheduled rental period</i> .
<b>Uninhabitable</b>	A <i>natural disaster</i> , fire, flood, burglary, storm, explosion, or vandalism has caused enough damage (including extended loss of power, gas, or water) to make a reasonable person find their home or destination inaccessible or unfit for use.
<b>We, Us, or Our</b>	AWP P&C S.A., Branch Office Germany.
<b>You or Your</b>	All persons listed as insureds in the insurance <i>policy</i> or the proof of insurance.

## WHEN YOUR COVERAGE BEGINS AND ENDS

You are only eligible for coverage if we accept your request for insurance. Your policy's coverage effective date and coverage end date are indicated in your proof of insurance. The policy is effective on the day you pay the full premium. You must pay the full premium on or before the start date of your scheduled rental period, as indicated on your rental vehicle agreement.

Coverage is only provided for losses that occur while your policy is in effect and during your scheduled rental period as shown on the rental vehicle agreement.

This policy must be purchased and become effective prior to you or any driver listed in the rental vehicle agreement first taking possession of the rental vehicle at the beginning of the scheduled rental period as shown on the rental vehicle agreement.

Except for same-day return rentals, the start and end dates of your scheduled rental period that you provided at time of purchase are counted as two separate rental days when we calculate the duration of your rental.

Your policy ends on the coverage end date shown on your proof of insurance.

Additionally, your policy will end on the earliest of:

1. At 23:59 on the day you cancel your policy;
2. When you return your rental vehicle to the rental vehicle owner or rental vehicle company;
3. At 23:59 on the 90<sup>th</sup> day of the duration of your rental vehicle agreement.

However, if your scheduled rental period is unavoidably extended due to a covered damage to your rental vehicle, we will extend your coverage period of this policy until the day you return your rental vehicle to the rental vehicle owner or rental vehicle company.

Please note that this policy applies for a specific trip during the scheduled rental period and cannot be renewed.

## DESCRIPTION OF COVERAGES

In this section, we will describe the many different types of insurance coverages, which are included in your policy. We explain each type of coverage and the specific conditions that must be met for the coverage to apply. **Please note that exclusions listed in descriptions of individual insurance covers and in the General Exclusions section may apply. Please refer to the General Provisions section for additional information about your duties and obligations.**

**IMPORTANT: Coverage provided in this policy does not replace any vehicle coverage mandated by law.**

### A. REDUCTION OF CDW DEDUCTIBLE

If your rental vehicle is stolen or damaged during the scheduled rental period, as shown on the rental vehicle agreement, and while on your trip, we will pay you up to the maximum benefit listed for Exclusion/Reduction of CDW Deductible in your Coverage Summary for:

- i. The specified excess, deductible or damage liability fee you are liable to pay under your rental vehicle agreement.  
**In the case of a German rental vehicle, we do not reimburse VAT if the rental vehicle company is entitled to deduct input tax. We reimburse the repair costs net.**

The following conditions apply:

- a. If the rental vehicle is damaged while being operated, the driver at the time the damage occurs must be listed on the rental vehicle agreement;
- b. This policy must have been purchased and become effective prior to you or any driver listed in the rental vehicle agreement first taking possession of the rental vehicle at the beginning of the scheduled rental period as shown on the rental vehicle agreement;

The following obligations apply:

- a. You must complete and sign a form provided by the rental vehicle company documenting all existing damage to the rental vehicle at the start of the scheduled rental period;
- b. You must report the damage to the rental vehicle company no later than when you return the rental vehicle; and
- c. If the rental vehicle is stolen, you must promptly notify the police.

**The consequences of a breach of obligation can be found in the General Provisions section.**

**The following exclusion applies:**

Damages (including, but not limited to tears and spills) to the interior of your rental vehicle caused by you or a person or an animal travelling with you are not covered, unless such damages are a result of a traffic accident resulting in damage to the rental vehicle.

**IMPORTANT: Please note that General Exclusions apply.**

### B. RENTAL VEHICLE INTERIOR COVERAGE

If your rental vehicle's interior or permanently attached furnishings are damaged during the scheduled rental period, as shown on the rental vehicle agreement, and while on your trip, we will pay you up to the maximum benefit listed for Rental Vehicle Interior Coverage in your Coverage Summary for:

- i. Contractually owed costs charged by the rental vehicle company, as outlined in your rental vehicle agreement, necessary to repair or replace rental vehicle's damaged interior or permanently attached furnishings.

For the purposes of Rental Vehicle Interior coverage, we are authorized to act on your behalf in settling or disputing claims raised against you.

- We will confirm and verify your specific liability;
- We will defend you against unjustified claims;
- We will indemnify you for justified claims.

If *you* issue an acknowledgement or agree to a settlement without *our* expressed approval, *we* will only be bound by such settlement if *we* determine that the claim would have stood regardless of *you* issuing the acknowledgement or agreeing to the settlement.

The following obligations apply (obligations):

- a. *You* must report the damage to the rental company no later than when *you* return the *rental vehicle*;
- b. *You* must complete and sign a form provided by the *rental vehicle* company documenting all existing damage to the *rental vehicle* at the start of the *scheduled rental period*;
- c. *You* must notify *us* within one week of the insured event;
- d. *You* must notify *us* no later than one week after a claim for damages is raised against *you*;
- e. *You* must notify *us*, without delay, if a criminal investigation is initiated or a penalty order or payment notice is issued against *you*. This applies even if *we* are already aware of the insured event;
- f. *You* must notify *us* without delay if a claim is raised against *you* that involves judicial or state assistance;
- g. *You* must raise objections following the established process and deadlines or seek necessary legal remedies against orders for payment of damages issued by the courts or by the state. *You* must do so without awaiting any instructions from *us*;
- h. If a liability claim against *you* results in a legal action, *you* must entrust *us* with conducting legal proceedings, grant a power of attorney to the legal counsel appointed or designated by *us*, and provide the legal counsel or *us* with all requested information.

**The consequences of a breach of obligations can be found in the General Provisions section.**

The following condition applies:

- a. This *policy* must have been purchased and become effective prior to *you* or any driver listed in the *rental vehicle agreement* first taking possession of the rental trailer, camper, or caravan at the beginning of the *scheduled rental period* as shown on the *rental vehicle agreement*

**No coverage is provided for damage caused by**

1. ***your* professional activities;**
2. ***your* animals.**

**NOTE: No coverage is provided for consequential financial losses, even if they arise from the property damage covered by Rental Vehicle Interior Coverage.**

## C. VEHICLE RENTAL INTERRUPTION COVERAGE

If while on *your trip*, *you* have to interrupt *your rental* or end it early due to one or more of the *covered reasons* listed below, *we* will reimburse *you*, less deductible and available *refunds*, up to the maximum benefit for Vehicle Rental Interruption Coverage listed in *your* Coverage Summary, for:

- i. The prorated portion of *your* unused non-refundable *rental vehicle* payments.
- ii. Necessary transportation expenses *you* incur to continue *your trip* to *your* original final destination or return to *your primary residence*.
- iii. Additional *accommodation* and transportation expenses if the interruption causes *you* to stay at *your* destination (or the location where the *covered reason* occurs) longer than originally planned. **There is a per person maximum of 100 € per day up to 10 days.**

**Covered reasons:**

1. *Your rental vehicle* is stolen or damaged in a *traffic accident*.
2. A *mechanical breakdown* of *your rental vehicle*.

The following condition applies:

- a. If the *rental vehicle* is damaged while being operated, the driver at the time the damage occurs must be listed on the *rental vehicle agreement*.

**IMPORTANT:** If *your trip* is delayed due to a reason covered under *Vehicle Rental Interruption coverage*, *we* will extend *your* coverage period of this *policy* until the earlier of when *you* are able to return to *your* point of origin or *primary residence*.

**IMPORTANT: Please note that General Exclusions apply.**

## D. BAGGAGE COVERAGE FOR RENTAL VEHICLE

If *your baggage* is lost or damaged, due to *your rental vehicle* being involved in a *traffic accident*, or stolen from *your* locked *rental vehicle*, while *you* are on *your trip*, and during *your scheduled rental period*, *we* will pay *you*, less deductible and available *refunds*, the lesser of the following, up to the maximum benefit listed for baggage loss in *your* Coverage Summary:

- i. Cost to repair the damaged *baggage*.
- ii. Cost to replace the lost, damaged, or stolen *baggage* at the current market price for the same or similar item, reduced by 20% for each full year since the original purchase date, up to the maximum of 70% reduction.

The following obligations apply:

- a. *You* have taken necessary steps to keep *your baggage* safe and intact and to recover it.
- b. *You* have filed and retained a copy of a report giving a description of the property and its value with the appropriate local authorities within 24 hours of discovery of the loss.
- c. *You* must file and retain a copy of a police report in case of theft of any one or more *high-value items*.
- d. *You* must provide original receipts or another proof of purchase for each lost, damaged, or stolen item. **For items without an original receipt or a proof of purchase, we will only cover 50% of the cost to replace the lost, damaged, or stolen item with the same or similar item.**
- e. *You* must report theft or loss of a cellular device to *your* network provider and request to block the device.

**The consequences of a breach of obligation can be found in the General Provisions section.**

**The following items are not covered:**

1. **Animals, including remains of animals.**
2. **Cars, motorcycles, motors, aircraft, watercraft, and other vehicles and related accessories and equipment.**
3. **Hearing aids, prescription and non-prescription eyewear with diopters, and contact lenses.**

4. Artificial teeth, prosthetics, and orthopedic devices.
5. Wheelchairs and other mobility devices.
6. Consumables, medicines, medical equipment/supplies, and perishables.
7. Tickets, passports, deeds, blueprints, stamps, and other documents.
8. Money, currency, credit cards, notes or evidences of debt, negotiable instruments, travelers cheques, securities, bullion, and keys.
9. Rugs and carpets.
10. Antiques and art objects.
11. Fragile or brittle items.
12. Firearms and other weapons, including ammunition.
13. Intangible property, including software and electronic data.
14. Property for business or trade.
15. Property *you* do not own.
16. *High value items* stolen from a car, locked or unlocked.
17. *Baggage* while it is:
  - a. In or on a car trailer.
  - b. Unattended in an unlocked motor vehicle.
  - c. Unattended in a locked motor vehicle, unless *baggage* cannot be seen from the outside.

**IMPORTANT:** In addition to the exclusions under this coverage and those listed in the Definitions section, General Exclusions apply.

## E. TRAVEL CANCELLATION INSURANCE

If *your trip* is canceled or rescheduled for a *covered reason* listed below, we will reimburse *you* for *your* non-refundable *trip* payments, deposits, cancellation fees, and change fees costs to rebook *your* transportation (less available *refunds*), up to the maximum benefit for Travel Cancellation coverage listed in *your* Coverage Summary. Please note that this coverage only applies before *you* have left for *your trip*.

Also, if *you* pre-booked shared *accommodations* and *your traveling companion* cancels their *trip* due to one or more of the *covered reasons* listed below, we will reimburse any additional *accommodation* fees *you* are required to pay.

**IMPORTANT (obligation):** *You* must notify all of *your travel suppliers* within 48 hours of discovering that *you* will need to cancel *your trip* (this includes being advised to cancel *your trip* by a *doctor*) in order to keep the cancellation costs as low as possible. This also applies to illnesses or *injuries* that should have healed by the time of travel, given the usual course of healing. If *you* notify any *travel suppliers* later than that and get a smaller refund as a result, we will not cover the difference. If a serious illness, *injury*, or medical condition prevents *you* from being able to notify *your travel suppliers* within that 48-hour period, *you* must notify them as soon as *you* are able.

If *you* contact *our* medical service (cancellation advice) immediately when the insured event occurs, they will advise *you*. If they recommend that *you* wait and see and *you* follow this advice, there is no breach of obligation.

**The consequences of a breach of obligation can be found in the General Provisions section.**

### **Covered reasons:**

1. *You* or a *traveling companion* becomes ill or *injured*, or develops a medical condition disabling enough to make *you* cancel *your trip* (including being diagnosed with an *epidemic* or *pandemic* disease such as COVID-19).

The following condition applies:

- a. A *doctor* advises *you* or a *traveling companion* to cancel *your trip* before *you* cancel it.

2. A *family member* who is not traveling with *you* becomes ill or *injured*, or develops a medical condition (including being diagnosed with an *epidemic* or *pandemic* disease such as COVID-19).

The following condition applies:

- a. The illness, *injury*, or medical condition must be considered life threatening by a *doctor*, or require hospitalization.

3. *You*, a *traveling companion*, *family member*, or *your service dog* dies on or after *your policy's* Coverage Effective Date and before *your trip*.

4. *You* or a *traveling companion* is *quarantined* before *your trip* due to having been exposed to:

- a. A contagious disease other than an *epidemic* or *pandemic* or
- b. An *epidemic* or *pandemic* (such as COVID-19), but only when the following conditions are met:
  - i. The *quarantine* is specific to *you* or a *traveling companion*, meaning that *you* or a *traveling companion* must be specifically and individually designated by name in an order or directive to be placed in *quarantine* due to an *epidemic* or *pandemic*.
  - ii. The *quarantine* does not apply generally or broadly (a) to some segment or all of a population, geographical area, building, or vessel, or (b) based on to, from, or through where the person is traveling. This condition (ii) applies even if the *quarantine* order or directive specifically designates *you* or a *traveling companion* by name to be *quarantined*.

5. *You* or a *traveling companion* is in a *traffic accident* on the *departure date*.

One of the following conditions must apply:

- a. *You* or a *traveling companion* need medical attention.
- b. *Your* or a *traveling companion's* vehicle needs to be repaired because it is not safe to operate.

6. You are legally required to attend a legal proceeding during *your trip*.

The following condition applies:

- a. The attendance is not in the course of *your* occupation (for example, if *you* are attending in *your* capacity as an attorney, court clerk, expert witness, law enforcement officer, or other such occupation, this would not be covered).

7. *Your primary residence* becomes *uninhabitable*.

8. *Your travel carrier* cannot get *you* to *your* original itinerary's destination for at least 24 consecutive hours from the originally scheduled arrival time due to one of the following reasons:

- A. A *natural disaster*  
B. *Severe weather*  
C. Strike, unless threatened or announced prior to the purchase of *your policy*  
D. Government-mandated shutdown of airline or train operations. This does not include travel alerts / bulletins or prohibitions by any government or public authority.

However, if *you* can get to *your* original destination another way, *we* will reimburse *you* for the following, up to *your policy's* Travel Cancellation Insurance maximum benefit:

- i. The necessary cost of the alternative transportation, less available *refunds* and  
ii. The cost of any lost pre-booked *accommodations* caused by *your* delayed arrival, less available *refunds*

The following conditions apply:

- a. Alternate transportation arrangements must be in a similar or lower class of service as *you* were originally booked with *your travel carrier*.  
b. Coverage for a strike does not apply when the striking workers are employed by the *travel carrier*, or an affiliate of the *travel carrier*, from which *you* purchased *your policy*.

9. *You* or a *traveling companion* is terminated or laid off by a current employer after *your policy's* purchase date.

The following conditions apply:

- a. The termination or layoff is not *your* or *your traveling companion's* fault.  
b. The employment must have been permanent (not temporary or contract).  
c. The employment must have been for at least 12 continuous months.

10. *You* or a *traveling companion* secures permanent, paid employment subject to social security contributions, after *your policy's* purchase date, that requires presence at work during the originally scheduled *trip* dates.

11. *Your* or a *traveling companion's primary residence* is permanently relocated by at least 150 kilometers due to a transfer by *your* or a *traveling companion's* current employer. This coverage includes relocation due to transfer by *your* spouse's current employer.

12. *You* or a *travelling companion* serving as a *first responder* is called in for duty due to an *accident* or emergency (including a *natural disaster*) to provide aid or relief during the originally scheduled *trip* dates.

13. *You* or a *traveling companion* receive a legal notice to attend an *adoption proceeding* during *your trip*.

14. *You*, a *traveling companion*, or a *family member* serving in the armed forces during the originally scheduled *trip* dates is reassigned or has personal leave status changed, except because of war or disciplinary action.

15. *You* or a *traveling companion* is medically unable to receive an immunization required for entry into a destination.

16. *Your* or *travel companion's* travel documents required for the *trip* are stolen.

The following condition applies:

- a. *You* must provide evidence of *your* efforts to obtain replacement documents that would allow *you* to keep the originally scheduled *trip* dates.

17. *You* or a *traveling companion* is refused a tourist visa by the authorities of the destination or transit country.

18. *You* find out *you* are pregnant after purchasing this *policy*.

19. *You* need to attend the birth of a *family member's* child.

20. *Your* destination becomes *uninhabitable*.

21. Family outside *your* country of residence cannot accommodate *you* during *your trip*, as planned, because someone in their household has died, become seriously ill or *injured*, or developed a serious medical condition.

22. Government authorities order a mandatory evacuation at *your* destination that is in effect within 24 hours prior to *your departure date*.

The following condition applies:

- a. *Your policy* was purchased prior to public knowledge of the event leading to the mandatory evacuation.

23. *You or a traveling companion* legally separates or divorces on or after *your policy's* Coverage Effective Date but before *your* scheduled departure date.

The following condition applies:

- a. *Your policy* was purchased within 14 days of the *trip* purchase date.
24. *Your or a traveling companion's* vehicle experiences a *mechanical breakdown* on the way to the departure point of *your trip*.
25. *Your or a traveling companion's* primary vehicle intended for transporting *you* or the *travelling companion* to the point of *your trip's* departure or intended to be the primary mode of transportation during *your trip* is stolen.
26. *You* fail the final exam or *you* fail to advance to the next grade level at an accredited educational establishment, where *you* are a student.
27. *Your* tour operator or commercial event organizer cancels *your* multi-day tour or multi-day event that is the main purpose of *your trip* and was purchased prior to *your departure date* due to:
- a. *A natural disaster*
- b. *Severe weather*

NOTE: *We* will not reimburse *you* for the cost of the cancelled multi-day tour or multi-day event. *We* will reimburse *you* for the pre-booked, non-refundable cost of *accommodations* for and transportation to and from the cancelled multi-day tour or multi-day event.

## F. TRAVEL ASSISTANCE

If *you* need travel services during *your trip*, *we* are available 24 hours a day. With *our* global reach and multi-lingual staff, *we* are here to help *you*:

### Information before the *trip*

*We* inform *you* about the security situation and health risks in the respective travel country and about vaccinations required for the *trip*.

### Finding a *Doctor* or Medical Facility

If *you* need care from a *doctor* or medical facility while *you* are traveling, *we* can assist *you* in finding one. *We* will name suitable contact points where German or English is spoken.

### Monitoring *Your Care*

If *you* have taken out a Travel Health Insurance and are hospitalized, *our* medical staff will stay in contact with *you* and the *doctor* caring for *you*. *We* can also notify *your* family and *your doctor* back home of *your* illness or *injury* and update them on *your* status.

### Emergency Language Translation

*We* can assist *you* with translation services in the event *you* need help in a foreign country.

### Lost Travel Documents Assistance

If *your* passport or other travel documents are lost or stolen, *we* can assist *you* in getting *your* documents replaced and can help *you* change *your* travel arrangements as required.

### Emergency Cash Assistance

If *your* travel is delayed or interrupted and *you* need extra money to pay for unexpected expenses, *we* can assist in arranging the transfer of funds from *your* family or friends.

### Legal Referrals

*We* can help *you* find local legal advice if *you* need it while *you* are traveling. *We* will inform *you* about the nearest consulate (address and telephone availability).

### Emergency Message Delivery

*We* can assist *you* in getting an urgent message to someone back home.

## GENERAL EXCLUSIONS

This section describes the general exclusions applicable to all coverages under *your policy*, in addition to the specific exclusions outlined for each coverage, and including any exclusions outlined in the Definitions section. An “exclusion” is something that is not covered by this insurance *policy*, and therefore no payment or service would be available.

This policy does not provide coverage for any *rental vehicles* that are:

1. *Rental vehicles* used for peer-to-peer car sharing.
2. Trucks or moving vans.
3. Snowmobiles, kit-cars, or all-terrain vehicles.
4. *Rental vehicles* when used off-road.
5. *Rental vehicles* that seat more than nine persons, including the driver.
6. *Rental vehicles* with a total weight over 7.5 tons.
7. *Rental vehicles* that do not have to be licensed or are not legal where used.
8. *Rental vehicles* that are rented for commercial or for-hire purposes, including limousines.
9. *Rental vehicles* that have a manufacturer’s suggested retail price of more than 150,000 €.

This *policy* does not provide coverage for any loss that results directly or indirectly from any of the following general exclusions if they affect *you* or a person travelling in the *rental vehicle* with *you* during *your scheduled rental period*:

1. Any loss, condition, or event that was known, foreseeable, intended, or expected when *your policy* was purchased.
2. *Pre-existing medical conditions* - unless specifically covered according to the Definitions.
3. *Your* intentional self-harm or if *you* attempt or commit suicide.
4. Normal, complication-free pregnancy or childbirth, except when normal, complication-free pregnancy or childbirth is expressly referenced in and covered under Travel Cancellation Insurance or Travel Interruption Insurance.
5. Fertility treatments or elective abortion.
6. Mental illness: This exclusion applies only to coverage for Travel Cancellation Insurance and Travel Interruption Insurance, unless specifically covered according to the Definitions. Under the Travel Health Insurance, insurance cover is provided with the exception of psychoanalytical and psychotherapeutic treatment and hypnosis.
7. The use or abuse of alcohol or drugs, or any related physical symptoms. This does not apply to drugs prescribed by a *doctor* and used as prescribed.
8. Acts committed with the intent to cause loss.
9. Operating or working as a crew member (including as a trainee or learner / student) aboard any aircraft or commercial vehicle or commercial watercraft.
10. Participating in or training for any professional or semi-professional sporting competition.
11. Participating in extreme, high-risk sports and activities in general and the following activities in particular:
  - a. Skydiving, BASE jumping, hang gliding, or parachuting.
  - b. Bungee jumping.
  - c. Caving, rappelling, or spelunking.
  - d. Skiing or snowboarding outside marked trails or in an area accessed by helicopter.
  - e. *Climbing sports* or free climbing.
  - f. Any *high-altitude activity*.
  - g. Personal combat or fighting sports.
  - h. Racing or practicing to race any motorized vehicle or watercraft.
  - i. Not otherwise prohibited by law.
  - j. Scuba diving at a depth greater than 20 meters or without a dive master.
12. Racing or practicing to race any motorized vehicle.
13. An *illegal act* committed, as ruled by appropriate judicial or law enforcement authorities, by *you* or a person travelling with *you*, while in possession of the *rental vehicle*.
14. An *epidemic* or *pandemic*, except when an *epidemic* or *pandemic* is expressly referenced in and covered under Travel Cancellation Insurance.
15. Air, water, or other pollution, or the threat of a pollutant release, including thermal, biological, and chemical pollution or contamination.
16. *Nuclear reaction*, radiation, or radioactive contamination.
17. War (declared or undeclared) or acts of war.
18. Military duty, except as expressly covered under Travel Cancellation Insurance.
19. *Political risk*.
20. *Cyber risk*.
21. Civil disorder or unrest.
22. *Terrorist events*, except as expressly covered under Travel Cancellation Insurance.
23. Acts, travel alerts/bulletins, or prohibitions by any government or public authority.
24. Any *travel supplier’s* complete cessation of operations due to financial condition, with or without filing for bankruptcy.
25. Ordinary wear and tear or defective materials or workmanship.
26. Any obligation *you* assume under any agreement, except comprehensive *deductible* for damage to the rental vehicle.
27. Violating the *rental vehicle agreement*.
28. Leases.

29. Rental periods longer than 90 consecutive days.
30. *Rental vehicle's* loss of value.
31. *Mechanical breakdown*, except when and to the extent that *mechanical breakdown* or its components are expressly referenced in and covered under Vehicle Rental Interruption Coverage or Rental Vehicle Additional Coverage.

If *you* have traveled against an order or advice against travel issued by *your* home country's or trip destination's government or local authority, this policy excludes any loss directly or indirectly resulting from, arising out of, or related to the subject of that order or advice.

This *policy* does not provide any coverage, benefit, or services for any activity that would violate any applicable law or regulation, including without limitation any economic/trade sanction or embargo.

***IMPORTANT:*** *You* are not eligible for reimbursement under any coverage if the start and end dates of *your scheduled rental period*, as shown in *your* proof of insurance do not match the actual start and end dates, as indicated on *your rental vehicle agreement*.



**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/versicherungsfall](http://www.allianz-reiseversicherung.de/versicherungsfall).

**What do you have to consider when handing over the rental vehicle and in the event of a claim regarding the Exclusion / Reduction of CDW Deductible/ Rental Vehicle Additional Coverage?**

Check the *rental vehicle* for any pre-existing damage and make sure that it is adequately documented. Please report theft and other criminal offences as well as *accidents* on the road immediately to the rental vehicle company and the nearest police station. Get a copy of the police report, including the police accident report, if applicable, or at least a confirmation that you have raised a claim.

In case of damage, please send us the following documents:

1. The complete **rental vehicle agreement** and / or booking confirmation.
2. For the Exclusion / Reduction of CDW Deductible: The **rental vehicle company's settlement statement** for the deductible, including evidence of the amount of the loss (cost estimate / repair bill).
3. For Rental Vehicle Additional Coverage: The **rental vehicle company's statement** with proof of the amount of the damage (cost estimate / repair bill).
4. Your own **description of the damage** and / or the **certificate of reporting to the police**, if available.
5. **Records of hand-over and return.**

**What do you have to consider if you are unable to complete your rental of the vehicle as scheduled?**

If you end or interrupt your rental of the vehicle unscheduled or start it late due to an insured event, please submit the following documents for reimbursement of costs:

1. The **booking confirmation** for the *rental vehicle* with details of the booked services and the booked duration.
2. The **proof of insurance.**
3. **Receipts** from the rental vehicle company for additional rental costs or for the unused services.
4. **Proof of loss**, e. g. confirmation of an accident or similar.

**What are your obligations when lodging claims under the Rental Vehicle Interior 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.

**What are your obligations if your baggage is damaged or stolen?**

If your *baggage* is lost, damaged or lost please report this immediately to the responsible local authorities. If you discover the damage later (for example when unpacking), you must report this in written form within seven days of arrival. In the event of **theft** or other crimes, please file a report immediately at the nearest police station. Obtain a **copy of the police report** or at least a confirmation that you have filed a report.

**What are your obligations if it is doubtful whether you will be able to begin your trip or participate in a booked activity? (This applies if you have concluded a Travel Cancellation Insurance or a Sports & Activity Insurance.)**

If participation in a *trip* or an activity booked in advance is unreasonable or impossible due to an insured event, the following applies: You must cancel the trip or activity without delay and inform us.

**PLEASE NOTE:** If the hoped-for healing or improvement in the case of a serious illness or accidental *injury* does not occur and you therefore cancel the *trip* / booked activity at a later stage, the following applies: We will not reimburse the higher cancellation costs incurred due to the delayed cancellation. **Please always contact us - regardless of your doctor's assessment of the prospects of recovery: Contact our medical service (cancellation advice) immediately after the onset of the illness or accidental injury.** If you follow our recommendation as to whether and when the *trip* should be cancelled, the insurance benefit will not be reduced.

In case of an insured event, we will reimburse you for the contractually owed cancellation costs less the agreed deductible and less any reimbursements you receive from elsewhere.

For this we require:

1. The **travel confirmation.** This must contain the booked services and the *trip* price. In addition, the names of all *trip* participants must be listed. This also applies to object bookings.
2. The **proof of insurance.**
3. The **invoice for cancellation costs** as well as the **proof of payment** (in case of cancellation of a vacation apartment or another object, a confirmation of the landlord that it was not possible to sublet).
4. **Proof of loss:**
  - a. In case of illness, accidental *injury*, vaccination intolerance or pregnancy, a medical certificate (with date of birth, start of illness and treatment and findings). You can request a form for a medical certificate from us. We may also require a certificate of incapacity for work.
  - b. In case of death a death certificate.
  - c. In the event of loss of employment, the letter of termination from the employer stating the reasons for termination, etc.

If *you* have concluded the insurance contract with *us*, *you* are the policyholder. *You* owe the insurance premium to *us*. *You* are obliged to provide all insured persons with these Terms and Conditions of Insurance and the Data Protection Policy. As the policyholder, you can also be an insured person simultaneously.

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.

*Your* insured rental of the vehicle is protected by insurance cover within the agreed area of application.

**When do *you* have to pay the insurance premium?**

The premium is due immediately after conclusion of the insurance contract and is payable upon delivery of the insurance *policy*. 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*.

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

*You* are required to minimise the loss or damage to the extent possible and avoid unnecessary costs.

*You* are obliged to notify *us* immediately and describe the insured event (e. g. 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. *You* must provide proof of the damage in the form of original invoices and documents.

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.

**Consequences of a breach of obligation: 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.

**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.

**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.

**What applies if *you* have claims for compensation against third parties?**

If *you* have claims against third parties as a result of the loss event, these shall be transferred to *us*. This applies up to the amount of the payment that *you* have received from *us*, provided *you* are not placed at disadvantage as a result. *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.

The following condition applies:

- a. If *your* claims against third parties have been transferred to *us*, *you* must confirm this to *us* in written form by request.

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

*You* and *we* must submit notifications and declarations of intent in text form (e. g. letter, fax, e-mail). Insurance agents are not authorized to accept notifications or declarations of intent regarding a claim.

**What court in Germany has jurisdiction? What law applies?**

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 Germany where *you* are resident at the time of filing the action.

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.

This contract is governed by German law insofar as this is permissible under international law.