Flight Ticket Cancellation Cover

Insurance Product Information Document



Company: Europäische Reiseversicherung AG, Vienna

Product: Flight Ticket Cancellation Cover

PLEASE NOTE: This document contains only the most important information relating to your insurance contract. The insurance policy, the Coverage Description as well as the EUROPÄISCHE travel insurance conditions ERV-RVB 2021 for Flight Ticket Cancellation Cover provide for the complete pre-contractual information.

What is this type of insurance?

Flight Ticket Cancellation Cover is a cancellation insurance for a flight.



What is insured?

- ✓ If a flight has not been commenced. The following are insured reasons:
- √ unexpected serious illness
- ✓ serious physical injury caused by an accident
- √ death
- ✓ pregnancy complications
- ✓ significant property damage to one of your residences as a result of natural events, fire, burst water pipes or a criminal act
- ✓ If a flight has not been commenced, we pay the cancellation costs due under the respective contract up to the amount of the insured price of the flight ticket



What is not insured?

- X deliberate or gross negligent acts by the insured person
- × war, civil war, war-like conditions or civil unrest
- Considerable impairment due to alcohol, addictive drugs or medicaments
- ✗ if the reason for cancellation already existed or was foreseeable at the time of the conclusion of the contract



Are there any restrictions on cover?

The agreed insured amount constitutes the maximum payment by the insurer for all insured events.



Where am I covered?

✓ The insurance cover applies worldwide, with the exception of North Korea, Syria, Venezuela, Crimea and Iran.



What are my obligations?

- You must notify the insurer of the occurrence of the insured event as soon as possible after you have become aware of it and provide the insurer with comprehensive information about the event and the extent of the loss.
- If an insured reason for trip cancellation occurs, you must cancel the trip as soon as possible to limit the cancellation costs as far as possible.
- Where possible, you must help to establish the facts of the claim, must provide the insurer with all relevant information truthfully and must allow any reasonable investigation into the cause and the extent of the insurer's liability.



When and how do I pay?

The premium is payable once and immediately on conclusion of the insurance contract in accordance with the agreed method of payment.



When does the cover start and end?

The insurance cover shall apply to a booked flight.

Insurance cover is subject to payment of the premium.

Insurance cover is provided from the taking out of the insurance. If the policy is taken out later than 3 days after the booking date, trip cancellation insurance cover is only provided for events that occur from the 10th day after the insurance is taken out (excluding accident, death or Act of God). Insurance cover terminates upon commencement of your insured trip.



How do I cancel the contract?

The insurance contract terminates automatically at the start of the booked flight.

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This insurance product information document is based on the Commission Implementing Regulation (EU) 2017/1469 of 11 August 2017 implementing Directive (EU) 2016/97 of the European parliament and Council of 20 January 2016 on insurance distribution.

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