

Cancellation cover for one course/seminar

Insurance Product Information Document

Company: Europäische Reiseversicherung AG, Vienna

Product: Course and Seminar Cancellation-Cover



PLEASE NOTE: This document contains only the most important information relating to your insurance contract. The insurance policy, the Fact Sheet as well as the EUROPÄISCHE insurance conditions for Course and Seminar Cancellation-Cover ERV-VB Course/Seminar 2015 provide for the complete pre-contractual and contractual information.

What is this type of insurance?

Course and Seminar Cancellation-Cover is a cancellation insurance for one course or seminar.



What is insured?

- ✓ If a course or seminar has not been attended or has been left prematurely.
The following are insured events:
 - ✓ unexpected serious illness
 - ✓ serious physical injury caused by an accident
 - ✓ death
 - ✓ pregnancy and pregnancy complications
 - ✓ serious damage to the property at the place of residence as a result of an act of God, fire, burst water pipes or criminal acts
- ✓ In the event of non-attendance at the course or seminar, we pay the cancellation costs due under the respective contract up to the amount of the insured costs of the course or seminar.
- ✓ In the event of curtailment, we pay the unused parts of the course or seminar and, if return journey was also booked and insured, the additional return journey costs.



What is not insured?

- ✗ deliberate or gross negligent acts by the insured person
- ✗ strike or official orders
- ✗ considerable impairment due to alcohol, addictive drugs or medicaments
- ✗ existing illness which has been treated on an outpatient basis in the last six months or on an inpatient basis in the last nine months before the policy is taken out (in the event of course/seminar cancellation) or before the start of the course/seminar (in the event of course/seminar curtailment)
- ✗ if the course or seminar does not take place or is postponed
- ✗ if the reason for the cancellation or curtailment already existed or was foreseeable



Are there any restrictions on cover?

- ! The benefits are limited at each insured event with the insured course or seminar (travel) price as a maximum.



Where am I covered?

- ✓ You are covered **worldwide**.



What are my obligations?

- The insurer must be immediately notified of any insured event and losses must be kept at a minimum.
- You are obliged to contribute to the determination of the facts. In particular, you must provide information as well as the original documents.
- Cancellation insurance: Upon the occurrence of an insured event you must immediately cancel the course or seminar, however, at the latest, in the moment such insured event increases the cancellation costs.



When and how do I pay?

The premium is a one-off premium and must be paid when the policy is taken out and in accordance with the agreed method of payment.

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When does the cover start and end?

Cover applies in respect of one booked course/seminar with a duration of up to one year.

Insurance cover is subject to payment of the premium.

Cancellation insurance: Insurance cover is provided from the taking out of the insurance. For courses/seminars which have been booked before insurance has been taken out, cover for cancellation does not start until the 10th day after the policy has been taken out (except in cases of accident, death or act of God). Insurance cover terminates upon the start of the course/seminar.

In relation to **interruption insurance**, insurance cover is provided upon the start of the course/seminar and ends upon the end of the course/seminar or the prior expiry of the insurance.



How do I cancel the contract?

The insurance contract terminates automatically at the end of the course/seminar or if the maximum duration of an insured course/seminar is exceeded (1 year).

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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