

Cancellation cover for one conference

Insurance Product Information Document

Company: Europäische Reiseversicherung AG, Vienna
Product: Conference Attendee Cancellation Insurance



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 Conference Attendee Cancellation Insurance ERV-VB Conference 2011 provide for the complete pre-contractual and contractual information.

What is this type of insurance?

Conference Attendee Cancellation Insurance is a cancellation insurance for one conference.



What is insured?

- ✓ If a conference 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 conference, we pay the cancellation costs due under the respective contract up to the amount of the insured conference (travel) costs.
- ✓ In the event of curtailment, we pay the unused parts of the conference 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
- ✗ official orders
- ✗ considerable impairment due to alcohol, addictive drugs or medicaments
- ✗ dialysis, organ transplants, AIDS, schizophrenia, psychological illnesses (with exception of the first occurrence)
- ✗ coronary illnesses, stroke, cancer, diabetes (type 1), epilepsy, multiple sclerosis, if inpatient treatment has been received for them within the last twelve months before conclusion of the insurance (for cancellation) or the start of the conference (for curtailment)
- ✗ if the conference 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 conference (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 conference 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 conference with a duration of up to 31 days.
Insurance cover is subject to payment of the premium.

Cancellation insurance: Insurance cover is provided from the taking out of the insurance. For conferences 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 conference.

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



How do I cancel the contract?

The insurance contract terminates automatically at the end of the conference or if the maximum duration of an insured conference is exceeded (31 days).

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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