

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 Coverage Description as well as the EUROPÄISCHE Conditions for CourseSeminarConference CancellationCover 2021 (ERV-VB Course/Seminar/Conference 2021) 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 (non-exhaustive list):
- ✓ unexpected serious illness
- ✓ serious physical injury caused by an accident
- ✓ death
- ✓ pregnancy and pregnancy complications
- ✓ significant property damage to one of your residences as a result of natural events, fire, burst water pipes or a criminal act
- ✓ In the event of non-attendance at the conference we will reimburse the cancellation costs you owe under the respective contract up to the amount of the insured costs of the conference.
- ✓ 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
- ✗ considerable impairment due to alcohol, addictive drugs or medicaments
- ✗ if the conference does not take place or is postponed
- ✗ if the reason for cancellation had already occurred or was foreseeable at the time the insurance was taken out or the reason for curtailment had already occurred or was foreseeable at the time the conference started



Are there any restrictions on cover?

- ! The benefits are limited at each insured event with the insured conference (travel) price as a maximum.
- ! The onset of pregnancy is only insured if the insurance was taken out within 3 days of booking the conference at the latest.



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 cancellation occurs, you must cancel your place and, if applicable, the insured travel services 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?

Cover applies in respect of one booked conference.
Insurance cover is subject to payment of the premium.

Cancellation insurance: Insurance cover is provided from the taking out of the insurance. If the insurance is taken out later than 3 days of booking the conference, 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).

Curtailment insurance: The insurance cover begins at the start of the conference or at the start of the insured travel service.
The insurance cover ends at the end of the conference or on earlier expiry of the insurance.

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How do I cancel the contract?

The contract ends automatically at the end of the conference.

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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