Cancellation cover for one trip by train

Insurance Product Information Document

Company: Europäische Reiseversicherung AG, Vienna

PLEASE NOTE: This document contains only the key information relating to your insurance contract. The insurance policy, the Coverage Description as well as the EUROPÄISCHE travel insurance conditions ERV-RVB ÖBB 2021 provide for the complete pre-contractual and contractual information.

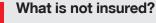
What is this type of insurance?

ÖBB Cancellation Insurance is a trip cancellation insurance for one trip by train.



What is insured?

- If the insured person is unable to commence the trip or part of the trip.
 - The following are insured events (non-exhaustive list):
- ✓ unexpected serious illness
- \checkmark 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
- ✓ If you cannot commence your trip, we will reimburse the cancellation costs you owe under the travel contract up to the insured trip price.



- X deliberate or gross negligent acts by the insured person
- X considerable impairment due to alcohol, addictive drugs or medicaments
- ✗ if the reason for trip cancellation had already occurred or was foreseeable at the time the insurance was taken out



Are there any restrictions on cover?

- The benefits are limited at each insured event with the agreed sum insured.
- The occurrence of a pregnancy is only insured if the insurance was taken out within 3 days of booking the trip.



Where am I covered?

✓ The insurance cover applies within geographical Europe, Russia, all the Mediterranean states and islands, Jordan, Madeira, the Azores and the Canary Islands, with the exception of Syria and Crimea.



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 applies to one trip by train. 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 upon commencement of your insured trip.



Europäische



Product: ÖBB Cancellation Insurance

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.

Europäische Reiseversicherung AG, Registered office in Vienna, Kratochwjlestraße 4, A-1220 Vienna.

Phone: +43/1/317 25 00, E-Mail: info@europaeische.at, www.europaeische.at

Commercial reg. HG Wien FN 55418y

Supervisory authority: FMA Financial Market Authority, Department: Insurance Supervision, Otto-Wagner-Platz 5, A-1090 Vienna. Europäische Reiseversicherung AG belongs to the Group of Assicurazioni Generali S.p.A., Trieste, which is registered in the register of insurance groups of IVASS under no. 026.