

Cancellation cover for one seminar in case of failure of the trainer

Insurance Product Information Document

Company: Europäische Reiseversicherung AG, Vienna

Product: Seminar Trainer 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 Seminar Trainer Cancellation Insurance ERV-VB Seminartrainer 2011 provide for the complete pre-contractual and contractual information.

What is this type of insurance?

Seminar Trainer Cancellation Insurance is a cancellation insurance for one seminar in case of failure of the trainer.



What is insured?

- ✓ If the seminar trainer is unexpectedly unable to hold or has to break off the seminar prematurely. The following are insured events:
 - ✓ unexpected serious illness
 - ✓ serious physical injury caused by an accident
 - ✓ death
 - ✓ pregnancy and pregnancy complications
 - ✓ traffic accident involving the private vehicle on the direct way to the seminar
- ✓ In the event of cancellation of the seminar, we pay the insured 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.

*insurable costs:

booked seminar rooms and facilities (e.g. beamer),
booked hotel accommodation and food/drink,
single or return journey for seminar trainer and
seminar attendees



What is not insured?

- ✗ deliberate or gross negligent acts by the seminar trainer
- ✗ official orders
- ✗ considerable impairment of the seminar trainer 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 seminar (for curtailment)
- ✗ 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 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 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.



When does the cover start and end?

Cover applies to one seminar 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. The insurance must be taken out 30 days before the start of the seminar at the latest. Insurance cover terminates upon the start of the seminar.

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

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How do I cancel the contract?

The insurance contract terminates automatically at the end of the seminar or if the maximum duration of an insured seminar 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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