## Annual-TravelCover



#### What is insured?

Trip interruption		
Additional return journey costs	up to	100 %
Trip delay	Single	Family
2. Missed transport means and transfer cover:	•	up to € 2,000
Additional costs for accommodation and meals	incl. subseque	ent travel costs
Delayed arrival at home station/airport:     Additional costs for taxi journey or accommodation and meals	up to € 350	up to € 700
Travel luggage	Single	Family
Reimbursement in the event of damage to or loss of luggage incl. sports equipment (e.g. during transport or in the event of theft)	The second second	up to € 7,000 ue cover
5. Reimbursement of cash after theft	up to € 150	
<ol> <li>Replacement purchases in the event of delayed luggage at desti- nation or reimbursement of hire charges (e.g. for sports equipment): for luggage delayed for up to 72 hours for luggage delayed for over 72 hours</li> </ol>	up to € 350 up to € 750	up to € 700 up to € 1,500
<ol> <li>Assistance and reimbursement of costs for procuring new documents</li> </ol>	up to € 350	up to € 700
Assistance and cash advance in the event of theft of payment means	up to € 750	up to € 1,500
Search and rescue		
<ol><li>Search and rescue costs in the event of accident and distress at sea or in mountains</li></ol>	up to € 80,000	
Medical services abroad and transport home		
10. Transport to hospital/transfer transport	up to 100 %	
11. Outpatient treatment	up to 100 %	
12. Inpatient treatment	up to € 1,000,000	
13. Transport home if medically necessary (incl. ambulance jet)	up to 100 %	
14. Transport home after 3 days hospital stay, even if not medically necessary (excl. ambulance jet)	up to 100 %	
15. Subsequent travel in case of trip interruption	up to 100 %	
16. Delayed return journey including additional overnight stays	Travel costs up to 100 %	
17. Visit to sick person spending 5 days or more in hospital	Accommodation up to € 1,500	
18. Transport of medicines	up to 100 %	
19. Return of children by an escort	up to € 4,000	
20. Funeral transport costs in the event of death or burial on site	up to 100 %	
Maximum payment in respect of 10. to 20. in the event of an existing illness unexpectedly becoming acute	up to €	500,000
Travel personal liability		
21. Damage to property and personal injury lump sum of which damage to rented property (incl. inventory)	up to € 500,000 up to € 25,000	
Assistance in the event of arrest or threatened arrest abroad		
22.Assistance in procuring a lawyer/interpreter	yes	
23.Advance for lawyer	up to € 3,000	
24. Advance for bail in criminal proceedings	up to € 13,000	
24 hour emergency service and immediate assistance worldwide	ye	es

The insured sums stated limit the insurer's liability for all insured events before and during a trip. For the family tariff, the sum insured stated applies jointly to all insured persons.

The insurance covers at maximum the first 42 days of each trip.

#### What are the extension options?

#### Additional package "Business luggage & manual work":

Additional insurance cover applies to business luggage (Luggage) and for the exercise of a professional manual work (Medical services abroad and transport home).

## Additional package "Duration of trip":

The maximum insured duration per trip is extended from 42 days to 84 days.

# What has to be done if claim occurs?

In the event of an **emergency**, please contact us as soon as possible on the

## 24-hour emergency number +43 1 50 444 00

Please notify **other insured events** as soon as possible by

- Online Claim Report at https://www.europaeische.at/en/service/start-your-claim Advantage: After entering your data, you will immediately receive your claim number with information on how to proceed. Furthermore, you can also upload the required documents immediately.
- <u>E-Mail</u> to schaden@europaeische.at
- Post to
   Europäische Reiseversicherung AG,
   Claims-Management
   Kratochwjlestraße 4, A-1220 Vienna

If you have any **questions**, our Claims-Management is also available by telephone: Tel: +43 1 317 25 00 73901.

## Who is insured?

Insured persons are the persons specifically named in the proof of insurance.

Single: one person

**Family:** max. two persons, regardless of family relationship, as well as their children (including foster children and adopted children) up to the age of 21 years.

A joint residence is not required. The insured persons can be travelling separately or to different destinations at the same time.

It is a **precondition** for cover that the insured person has its normal place of residence in Austria or South Tyrol.

## **Annual premiums**

Annual-TravelCover		
Single	Family	
€96	€ 192	

#### Additional packages

#### Additional package "Business luggage & manual work":

Cover for business luggage and for professional manual work

Single	Family
€84	€ 168

#### Additional package "Duration of trip":

Extension of the maximum insured duration per trip to 84 days

Single	Family
€ 96	€ 192

## Where am I covered?

The insurance cover applies worldwide, with the exception of North Korea, Syria, Venezuela, Crimea and Iran.

Medical benefits cover as well as assistance in the event of arrest or threatened arrest only apply abroad. The country in which the insured person has its main place of residence is deemed to be domestic (home country).

## How long does the insurance cover apply?

The insurance cover starts with the agreed date as stated in the insurance contract and is concluded for one year. It renews for a further year, if the insurance contract is not terminated one month before expiry of the insurance year at the latest.

## Which contractual basis applies?

The insurance product is subject to the EUROPÄISCHE travel insurance conditions ERV-RVB 2021. Austrian law applies.

## Who is the insurer?

#### Europäische Reiseversicherung AG,

Registered office in Vienna. Kratochwjlestraße 4, A-1220 Vienna Tel.: +43 1 317 25 00, E-Mail: info@europaeische.at, europaeische.at, Commercial register HG Wien FN 55418y.

Our information sheet on data is available at europaeische.at/en/legal/privacy or can be requested from our customer service.

Supervisory authority: FMA Financial Market Authority, Department: Insurance Supervision, Otto-Wagner-Platz 5, A-1090 Vienna.

The 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.

Mag. Wolfgang Lackner

Mag. (FH) Andreas Sturmlechner