

Benefits

1. Foreign Travel Health Insurance

No deductible

2. Patient Repatriation Transportation

3. Incoming Health Insurance

No deductible

4. Travel Assistance

5. Travel Liability Insurance

Sum insured: € 500,000 per person in case of personal injury and damage to property

Assistance in an emergency

Sick before or during travel?

The **Travel Assistance** guarantees rapid and expert assistance all over the world 24 hours a day! Our specialists will advise and inform you professionally and can help you avoid payment reductions.

Phone + 49.89 6 24 24-245

Fax + 49.89 6 24 24-246

Important!

- Please hold the exact address and phone number of your current whereabouts ready.
- Note down the name of your contacts, e.g. physician, hospital or police.
- Describe as exactly as possible the facts of the case and have the necessary information at hand (e.g. address of your bank, account/credit card number, bank code etc.).

Should you have any questions on insurance payments, please contact our Service Team. We will provide you with any information you need on the subject of travel cover:

Phone + 49.89 6 24 24-460

Fax + 49.89 6 24 24-244

E-mail: service@allianz-assistance.de

Please send your loss reports incl. the booking confirmation and further documentation to the Claims Department of AGA International S.A. (see address on the right) or notify us of the damage simply and quickly via the Internet under www.allianz-assistance.de/schadenmeldung

Please note the following important information

Type of travel: valid for all types of travel

Travel duration: The insurances are valid for the duration of a trip (from the start of travel until the end of the return journey), maximum 93 days.

Scope of validity: Germany, Schengen states and Switzerland

Single premium: valid for one person in each case

Surcharge for persons from 70 years of age: A person's age when insurance is taken out is relevant.

Guidelines on taking out insurance: Insurance is taken up to the 2nd workday after entering the country or at any time if a previous insurance exists without any gaps. Insurance cover begins upon commencement of the insured travel and ends at the agreed time, however upon completion of the insured travel at the latest. Insurance cover is extended beyond the scheduled end of travel if the agreed insurance covers the entire scheduled travel and the end of the travel is delayed for reasons for which the insured person is not responsible.

Insurance cover is provided only for the person(s) named on the travel confirmation / insurance policy and if the premium has been paid for it.

The amount of the premium is usually based on the insurance cover selected, the term of the contract and the price of the insured travel. Premiums for higher travel prices are available upon request.

As the legal company name of our main branch was changed beginning 2011, our company name is now AGA International S.A., Niederlassung für Deutschland. ELVIA Travel Cover is continued as a trademark.

The contractually agreed insurance payments are offered by AGA International S.A. in compliance with the Terms and Conditions of Insurance named below. Verbal agreements are invalid. Insurance tax is included in the premiums. No fees are charged. The premiums and service specifications documented in the booking confirmation are relevant for the scope of insurance.



Olaf Nink, Chief Executive Officer

AGA International S.A.
Niederlassung für Deutschland (Germany branch)
Ludmillastraße 26
81543 Munich
Germany

The principal place of business of the S.A. is Paris, France
Chief Executive Officer for Germany:
Olaf Nink, Munich
HRB 4605 Local Court of Munich

Terms and Conditions of AGA International S.A., Germany Branch, for ELVIA Travel Cover

Hereinafter referred to as ELVIA

General Provisions for ELVIA Travel Cover AVB AB E 11

The regulations as stipulated under §§ 1 to 11 below apply to all ELVIA Travel Cover products. The General Policy Conditions (AVB) printed below apply to the respective insurance. Insurance cover is provided if you have contractually agreed the insurance concerned.

§ 1 Who is insured?

The persons named in the policy or the group of persons specified in the certificate of insurance are deemed insured persons, provided that the premium has been paid.

§ 2 For which travel is the insurance applicable?

Insurance cover applies to the respective insured travel in the agreed area of cover.

§ 3 When is the premium payable?

The premium must be paid on delivery of the insurance policy. Insurance cover becomes effective only if the premium was paid before the start of the travel / beginning of cover.

§ 4 When does the insurance begin and end?

1. In the case of Travel Cancellation Insurance, insurance cover begins on conclusion of the insurance contract for the booked travel and ends on commencement of travel.

After booking the travel, it is possible to conclude an insurance contract up to 30 days before the commencement of travel. From the 29th day before the commencement of travel, the insurance contract must be concluded within three workdays after booking the travel.

2. With all other classes of insurance

- insurance cover begins upon commencement of the insured travel and
- ends at the agreed point in time, however at the latest when the insured travel ends;
- insurance cover is extended beyond the scheduled end of travel if the agreed insurance covers the whole of the scheduled travel and the completion of travel is delayed for reasons beyond the control of the insured person.

§ 5 In which cases does insurance cover not apply?

- No insurance cover is provided in the following cases:
 - Damage or losses caused by strikes, pandemics, nuclear energy, confiscation and other acts by public authorities, as well as damage in regions, for which the German Department of Foreign Affairs has issued a travel warning.
 - Damage or losses as a result of acts of war or warlike events. However, insurance cover is provided if the damage or loss occurs in the first 14 days after the start of the events. This does not apply if the insured person stays in countries in which war or civil war is already being waged or the outbreak of war or civil war could be foreseen.
 - Damage or losses intentionally caused by the insured person.
 - Expeditions, unless otherwise agreed.
- If the insured person is not domiciled in the EU or in EEA, insurance cover is provided only for travel within Europe and in countries bordering the Mediterranean.

§ 6 What are the duties and obligations of the insured person in the event of damage or loss?

The insured person is obliged to

- minimise the damage or loss as far as possible and avoid unnecessary costs;
- report the damage or loss to ELVIA without delay;
- describe the damaging event or the loss as well as the

scope of the claim and truthfully provide ELVIA with any and all pertinent information. The insured person must furnish proof in the form of original bills and receipts, release physicians from their confidentiality obligation as necessary – including the physicians of the Assistance – and allow ELVIA to reasonably examine the cause and amount of the asserted claim.

§ 7 When does ELVIA pay compensation?

As soon as ELVIA has determined whether and to what extent it has an obligation to indemnify, compensation is paid within two weeks.

§ 8 What applies if the insured person has claims for damages against third parties?

- In accordance with statutory regulations, claims for damages against third parties pass to ELVIA up to the level of payment effected, provided that the insured person suffers no disadvantage thereby.
- Upon request by ELVIA, the insured person is obliged to confirm in writing the transfer of claims to this extent.
- Any obligations to indemnify arising under other insurance contracts and by social insurance institutions will have precedence over those of ELVIA. If the insured person first presents original bills to ELVIA for payment, ELVIA will be deemed to have made advance payment.

§ 9 When does the insured person forfeit claims to insurance benefits due to a breach of obligations and the statute of limitations?

- If an obligation is intentionally violated, ELVIA is released from its obligation to indemnify; in case of grossly negligent violation, ELVIA is entitled to reduce its payment in proportion to the seriousness of the fault of the insured person.
- The insured person must furnish proof that no gross negligence was involved. Except in case of fraudulent intent, ELVIA is obliged to indemnify if the insured person furnishes proof that the violation of the obligation is not the cause of either the occurrence or the determination or the scope of ELVIA's obligation to indemnify.
- The claim to an insurance benefit lapses in three years, calculated from the end of the year in which the claim occurred and the insured person obtained knowledge of the circumstances in order to assert the claim, or would have obtained knowledge without gross negligence.

§ 10 What form must be followed for submitting declarations of intent?

- Notices and declarations of intent from the insured person and the insurer must be in writing (e.g. letter, fax, e-mail).
- Insurance agents are not authorised to accept such documents.

§ 11 Which court in Germany is responsible for dealing with the assertion of claims based on the insurance contract and which law applies?

- At the option of the insured person, the courts of Munich or the place in Germany where the insured person has his permanent residence or habitual abode at the time the legal action is brought will have jurisdiction and venue.
- The laws of the Federal Republic of Germany apply insofar as they do not conflict with international law.

Foreign Travel Health Insurance AVB RKE 11

§ 1 What is insured?

- The costs of treatment for acute illnesses and accidents occurring during travel are insured. The costs of search, rescue and recovery measures are also covered up to € 5,000 if the insured person has to be rescued or recovered after an accident or if the insured person is missing and it is feared that something has happened to him or her.
- Abroad shall be deemed to be not the countries in which the insured person maintains a permanent residence or in which he or she usually stays for longer than three months per year.

§ 2 What costs are reimbursed in case of medical treatment abroad?

- ELVIA reimburses expenditures for all necessary medical assistance abroad, including costs incurred for:
 - Outpatient treatment by a physician.
 - Medical treatment and medication prescribed by a physician for the insured person.
 - Inpatient treatment in hospital, including operations that cannot be postponed. In case of premature birth, the costs of necessary treatment of the newborn child abroad will also be covered up to € 100,000, (notwithstanding § 1 AVB AB).
 - Patient transportation deemed medically necessary for inpatient treatment in the nearest hospital abroad and back to the insured person's accommodation.
 - Medically necessary aids (e.g. walking aids, the rental fee for a wheelchair, orthoses) up to € 250 per insured event.
 - Pain-killing dental treatment, repairs to dentures and provisional measures up to € 250.
- ELVIA reimburses the costs of medical treatment up to the day the insured is fit to be transported.
- Hospital per diem payment
If the costs of medically necessary full inpatient medical treatment in a foreign country are paid by a third party, ELVIA will make a hospital per diem payment for expenses (telephone, TV, additional food also for visitors etc.) up to a maximum amount of € 30 per day, for no longer than 45 days from the start of medical treatment.
- In the event of a life-threatening illness of the insured person or in case of a period of inpatient treatment lasting longer than ten days, ELVIA will pay the travelling expenses of a person close to the insured person to travel to the place where the hospital is located and back to his or her place of residence.
- If accompanying children under the age of 16 can no longer be taken care of as a result of the death, serious accidental injury or unexpected severe illness of the insured person, the Assistance will arrange for their return home. ELVIA will pay the additional costs incurred compared to the originally planned return travel.
- Unless otherwise agreed, the insured person pays a deductible of € 100 per insured event.

§ 3 What additional costs does ELVIA reimburse under AssistancePlus?

The medical service of the Assistance helps the insured person to find medical contacts in the event of acute illnesses and accidents during insured travel. Depending on the preliminary diagnosis by telephone, the physician or the hospital located closest with the highest medical standard is recommended.

If the insured person follows the recommendation of the Assistance the following additional benefits are provided, notwithstanding §§ 1 and 2 AVB RK:

- Assumption of the documented, necessary telephone costs.
- Assumption of the documented travelling expenses to the recommended point of contact.
- Accommodation of one accompanying relative in the hospital or close to the hospital if his or her constant presence is required during the full inpatient treatment of the insured person up to a maximum amount of € 80 per day, limited to eight days.

Or alternatively:

- Assumption of the documented expenses incurred for visits by an accompanying relative at the location, at a maximum amount of € 25 per day, limited to five days.

§ 4 What limitations on insurance cover are to be noted?

- No insurance cover is provided for the following:
 - Medical treatment and other measures ordered by a physician, where the purpose of travel was to seek such treatment.
 - Medical treatment and other measures ordered by a physician that the insured person knew were necessary prior to departure or at the time of taking out the insurance or which he or she could have expected in the circumstances of which he or she was aware.
 - Dental treatment other than pain-killing treatment, repairs to dentures and provisional measures.
 - Massage and wellness treatment, fango and lymph drainage as well as the purchase of prostheses and other medical aids which do not come within the scope of § 2 No. 1 e).

- e) Treatment of alcoholism, drug addiction and other addictions or illnesses or accidents caused by the excessive consumption of alcohol or drug or medication abuse as well as suicide or attempted suicide and the consequences thereof.
 - f) Childbirth after the 36th week of pregnancy and abortions and the consequences thereof.
 - g) Treatment or accommodation caused by infirmity, need of nursing care or detention.
 - h) Psychoanalytical and psychotherapeutic treatment and hypnosis.
 - i) Injuries caused by actively participating in competitions held by sports organisations and training in connection therewith.
2. If the medical treatment or any other measure exceeds the medically necessary measure, ELVIA can reduce the benefit to a reasonable amount. The fees and charges invoiced may not exceed the extent considered generally customary and reasonable in the country concerned. Otherwise ELVIA may reduce the reimbursement to customary rates in that country.

§ 5 What are the duties and obligations of the insured person in case of damage or loss?

The insured person is obliged to do the following:

1. Contact the Assistance immediately in the event of inpatient treatment at a hospital, prior to the commencement of any extensive diagnostic or therapeutic procedures as an inpatient or outpatient, and prior to any submission of acknowledgements of payment. ELVIA will reimburse the documented costs for making contact up to € 25.
2. Consent to return or repatriation to his or her home country, assuming the insured person is fit to be transported, if the Assistance authorises the return journey in view of the nature of the illness and the treatment required.
3. Submit to ELVIA the original invoices or duplicates with an original reimbursement stamp by another insurance company concerning the benefits granted; these will then become the property of ELVIA.

§ 6 What services does ELVIA provide to insured persons for travel to countries which are not foreign countries as defined by § 1 No. 2 AVB RK for these persons?

1. In case of travel within countries which are not foreign countries as defined by § 1 No. 2 AVB RK for the insured persons, insured persons will receive a hospital per diem payment of € 30 per day in the event of medically necessary full inpatient hospital treatment at the holiday location due to an acute illness or injury occurring during travel.
2. The hospital per diem payment is paid for the duration of the medically necessary full inpatient treatment at the holiday location, however up to 45 days from the start of medical treatment at the maximum.
3. In addition, ELVIA provides the benefits of patient repatriation transportation and repatriation of the insured's mortal remains in accordance with AVB RT.

Patient Repatriation Transportation

AVB RT E 11

§ 1 What is insured?

The insurance covers the following:

1. Patient transportation due to acute illnesses and accidents occurring during travel.
2. Repatriation of mortal remains in the event of death.

§ 2 What costs does ELVIA reimburse in the event of patient repatriation transportation or repatriation of mortal remains?

ELVIA reimburses the following:

1. The costs incurred for the medically advisable and appropriate return transportation of the insured person to the nearest suitable hospital to the insured person's place of residence.
2. The direct costs for repatriation of the insured person's mortal remains for burial or, alternatively, the direct costs for burial at the place of death, up to the costs of repatriation at the maximum.

§ 3 What limitations on cover are to be noted?

No insurance cover is provided for patient transportation on account of the following:

1. Medical treatment and other measures ordered by a physician which are a reason for the travel.
2. Medical treatment and other measures ordered by a physician which the insured person knew to be necessary before commencement of travel or at the time of taking out insurance or which the insured person had to expect in the circumstances of which he or she was aware.
3. Alcoholism, drug addiction and other addictions as well as illnesses or accidents caused solely or partly by the excessive consumption of alcohol or drug or medication abuse.
4. Childbirth after the 36th week of pregnancy and abortions and the consequences thereof.
5. Injuries caused by actively participating in competitions held by sports organisations and training in connection therewith.
6. Suicide or attempted suicide and the consequences thereof.

§ 4 What are the duties and obligations of the insured person in the event of damage or loss?

The insured person is obliged to do the following:

1. Contact the Assistance immediately in the event of an acute serious illness or accidental injury.
2. Comply with the formalities and other requirements necessary for discharge from inpatient treatment and for leaving the country.
3. Provide ELVIA with all information required to organise and carry out return transportation.

Incoming Health Insurance

AVB IC E 11

§ 1 What insurance conditions apply to temporary visits to Germany and follow-on visits to the entire territory of members states applying the Schengen Acquis in full for insurance cover provided under the Foreign Travel Health Insurance (incl. patient repatriation transportation), Travel Assistance and the Travel Liability Insurance (area of application Incoming)?

1. The General Policy Conditions of the Foreign Travel Health Insurance (AVB RK) are valid for the Travel Health Insurance / Incoming in conjunction with the following additional provision under § 2 AVB IC. The Incoming Travel Insurance can be agreed for a total period of insurance of 93 days at the maximum within one year from the beginning of the insurance. Insurance cover ends upon establishing a permanent place of residence in Germany.
2. The General Policy Conditions of Patient Repatriation Transportation (AVB RT) are valid for patient repatriation transportation.
3. The General Policy Conditions of Travel Assistance (AVB AS) are valid for travel assistance.
4. The General Policy Conditions of the Travel Liability Insurance (AVB RH) are valid for travel liability insurance.

§ 2 What additional rules apply to the insurance cover provided by ELVIA Travel Health Insurance / Incoming?

1. ELVIA shall provide insurance cover for a temporary visit in the area of application of Incoming provided that the insurance contract is purchased within the first two working days after the insured person's arrival in Germany at the latest and the premium is paid. Copies of the entry documents or the flight tickets or other tickets must be submitted as proof of the date of entry.
2. Insurance cover begins upon payment of the premium within the agreed period, but not before entry into the area of application of Incoming and ends upon the insured person's return to his or her home country at the latest.
3. Within Germany, insured persons are reimbursed for medical and dental treatment as an outpatient at the 1.8 fold rate of the Scale of Medical Fees (GOÄ) or of the Scale of Dental Fees (GOZ) at the maximum in accordance with § 2 AVB RK; medical services mainly of a technical nature are reimbursed at a 1.3 fold rate at the maximum, laboratory services at a 1.15 fold rate at the maximum. The costs of inpatient treatment in accordance with § 2 No. 1 and 2 AVB RK are reimbursed based on the standard rate applied by the Local Health Insurance Fund (AOK) responsible for the locality.

Travel Assistance

AVB AS E 11

§ 1 What services does ELVIA provide under the Assistance?

1. ELVIA provides assistance and support to the insured person during travel in the event of any emergency defined below and will pay the costs at the amount stated in each case. ELVIA reserves the right to check coverage. Services provided and any cost assumption statements made by the Assistance as well as the commissioning of service providers do not in principle acknowledge ELVIA's obligation to indemnify based on the insurance contract with the insured person.
2. ELVIA has contracted the Assistance to provide the insured persons of ELVIA with the services named below on a 24-hour basis.
3. The insured person must immediately contact the Assistance in an emergency in order to use the services.
4. Insofar as the insured person may be unable to claim the reimbursement of expenditures incurred from either ELVIA or from any other payer, the insured person must return the amounts to ELVIA within one month of invoicing.

§ 2 What help does the Assistance provide in case of illness and accident?

1. Outpatient treatment

Upon request, the Assistance will provide information on the possibilities of medical care and will provide the name of a German-speaking or English-speaking physician if possible. However, the Assistance will not make contact with the physician.

2. Inpatient treatment

In case of inpatient treatment of the insured person at a hospital, the Assistance will provide the following benefits:

a) Support

As needed, the Assistance will make contact through its contract physician with each insured person's personal physician and to the hospital physicians handling the case; it will ensure that information is transmitted among the participating physicians. Upon request, the Assistance will inform relatives of the insured person.

b) Hospital visits

In case of inpatient treatment of the insured person, the Assistance will organise travel for a person close to the insured person to the place of inpatient treatment and back to their place of residence upon request.

c) Cost assumption statement

In case of inpatient hospital treatment, ELVIA will provide the hospital with a statement of cost assumption up to € 15,000. This statement does not imply that ELVIA acknowledges that it has a duty to indemnify. ELVIA will assume the task of carrying out settlement with the payer responsible in the name of the insured person.

3. Patient repatriation transportation

As soon as medically advisable and appropriate, the Assistance will organise return transportation using medically adequate means of transport (including air ambulances) to the closest suitable hospital to the insured person's place of residence after prior consultation between the contract physician of the Assistance and the local physicians handling the case.

4. If accompanying children under the age of 16 can no longer be taken care of as a result of the death, serious accidental injury or unexpected severe illness of the insured person, the Assistance will arrange for their return home.

§ 3 What support does the Assistance provide to obtain necessary medication?

Where possible, the Assistance arranges the procurement of prescribed medication and its dispatch to the insured person in consultation with the insured person's personal physician. The insured person must reimburse the costs of such medication and its dispatch to the Assistance within one month after the completion of travel.

§ 4 What services does the Assistance provide in the event of the insured person's death?

If the insured person dies during travel, the Assistance

organises burial abroad or repatriation of the insured person's mortal remains to the place of burial in accordance with the wishes of family members.

§ 5 What benefits does the Assistance provide in case of curtailment of travel and delayed return?

1. The Assistance organises return travel if the insured person is unable to complete the travel as planned because he or she, his or her partner, or in case of bookings of up to four persons, a person travelling with him or her, or a relative of any one of the same group or a person caring for minors or persons requiring nursing care not accompanying the travellers is affected by any one of the following occurrences:
 - Death
 - Severe injury due to accidental causes
 - Unexpected serious illness.
2. If accompanying children under the age of 16 can no longer be taken care of as a result of the death, serious accidental injury or unexpected severe illness of the insured person, the Assistance will arrange for their return home.

§ 6 What services does the Assistance provide in case of any other emergencies?

1. Alternative booking arrangements
If the insured person misses a booked connection or if the contracted transportation is subject to breakdown or disruption, the Assistance will help to make alternative bookings. The costs of such arrangements and increased travel costs shall be paid by the insured person. Upon request by the insured person, the Assistance will inform third parties of alterations to the planned travel itinerary.
2. Loss of payment media and travel documents
 - a) If the insured person experiences financial difficulties due to loss of personal payment media, the Assistance will establish contact with the insured person's bank and support said bank in transferring the amount made available to the insured person. If it is not possible to establish contact with said bank within 24 hours, ELVIA will provide a bridging loan to the insured person up to a maximum of € 1,500. This amount must be repaid to ELVIA within one month after completion of the journey.
 - b) If credit cards or EC cheque cards are lost or stolen, the Assistance will help with arrangements to stop payments against such cards. However, the Assistance will not be liable for proper procedure in regard to stopping payments against such cards or for any financial losses incurred.
 - c) If travel documents are lost, the Assistance will help the insured to obtain replacement documents.
3. Criminal prosecution measures
If the insured person is arrested or threatened with imprisonment, the Assistance will help to arrange a lawyer and an interpreter. ELVIA will advance up to € 3,000 to cover court, lawyer and interpreter fees and, if necessary, up to € 13,000 bail. The insured person shall repay ELVIA the amounts advanced immediately on return, but than within three months at the latest.

§ 7 What information can be obtained from the Assistance?

Upon request by the insured person, the Assistance will provide information on the following:

- The nearest consulate (address, telephone numbers and when it can be contacted).
- Travel warnings and safety information issued by the Department for Foreign Affairs of the Federal Republic of Germany.

§ 8 How does the Assistance provide support in communications between the insured person and persons in his or her home town?

1. Emergency call for travellers via the radio
If the insured person cannot be contacted, the Assistance will endeavour to issue an emergency call to the traveller via the radio. ELVIA will pay the costs of this action.
2. Transmission of travel messages
If the insured person cannot reach his or her closest relatives or his or her employer in the event that the travel itinerary is changed or in case of an acute emergency, the Assistance will endeavour to transmit this information.

Travel Liability Insurance

AVB RH E 11

§ 1 What risk does ELVIA assume?

ELVIA provides insurance cover against everyday liability risks if a third party asserts claims for damages against the insured person based on a damaging event that occurred during travel on the grounds of statutory liability provisions as defined under private law. Damaging events are defined as death, injury or impairment to health (personal injury) or damage to or destruction of property (damage to property).

§ 2 How does ELVIA protect the insured person against liability claims and to what extent does it pay indemnity?

1. ELVIA examines liability claims regard to their validity, wards off unjustified claims and reimburses the compensation owed by the insured person. ELVIA reimburses the compensation if it recognises its duty to indemnify or approves admission of liability on the part of the insured person. ELVIA also pays compensation if it effects or approves a settlement or where decreed by a court ruling.
2. If the injured party or his or her legal successor asserts a liability claim in court, ELVIA will conduct the legal dispute at its own expense on behalf of the insured person.
3. If ELVIA requests or approves the appointment of a defence counsel in criminal proceedings against the insured person arising from an insured damaging event, ELVIA will pay the costs of the defence counsel.
4. If ELVIA fails to settle a liability claim by admission, satisfaction or settlement on account of the resistance of the insured person, ELVIA shall not be required to pay any additional expenses incurred for the main issue, interest and the costs.
5. The sums insured as stipulated in the insurance policy or in the overview of benefits is the maximum limit of benefits payable by ELVIA.

§ 3 What risks are not insured?

Insurance cover does not include the following:

1. Liability claims
 - a) insofar as these exceed the scope of the insured person's statutory liability as a result of contractual or other commitments;
 - b) among and between insured persons travelling together and insured persons and their accompanying relatives;
 - c) due to transmission of illness by the insured person;
 - d) due to damage arising from professional activities.
2. Liability claims against the insured person
 - a) in connection with hunting activities;
 - b) due to damage caused to third-party property rented by or on loan to the insured person or obtained through unlawful interference or in the insured person's custody. However, liability arising from damage to rooms and buildings during travel is insured, in particular damage to rented holiday apartments and hotel rooms or the accommodation but not damage to furniture. If the insured person stays at the home of his or her host parents, insurance cover is also provided for liability claims based on damage to the movable property of the host parents up to a maximum amount of € 10,000; insurance cover is not provided for liability claims based on wear and tear or excessive use;
 - c) as the owner, possessor, keeper or driver of a motor vehicle, aircraft or motor-driven watercraft due to damage caused by the use of such a vehicle.

§ 4 What are the duties and obligations of the insured person after the occurrence of damage or loss?

An insured event is deemed to be a damaging event that could entail liability claims against the insured person.

1. Each and every insured event must be reported in writing to ELVIA immediately.
2. The insured person must also immediately inform ELVIA of any initiation of a preliminary investigation or issuance of an order of summary punishment or payment order, even if ELVIA already knows about the insured event.
3. If a claim for compensation has been asserted against the insured person, he or she must notify ELVIA thereof within one week after the claim is raised.
4. The insured person must also notify ELVIA when a claim

has been asserted that involves judicial or state assistance.

5. The insured person is obliged to take all possible steps to minimise the loss while complying with ELVIA's instructions and to take every action necessary or useful to clarify the case of loss. The insured person must provide a detailed and truthful loss report, supply information on all circumstances connected with the damaging event and submit the corresponding documents.
6. If the liability claim is taken to a court of law, the insured person shall allow ELVIA to conduct the proceedings, grant the legal counsel appointed and nominated by ELVIA full power of attorney to act on his or her behalf and submit all declarations deemed necessary by the legal counsel or ELVIA. Without awaiting instructions from ELVIA, the insured person shall raise objections within the specified period or seek the necessary legal remedies against orders for payment of damages decreed by the courts or by the state.
7. If the insured person obtains the right to demand the cancellation or reduction of a payable annuity as a consequence of altered circumstances, the insured person is obliged to allow ELVIA to exercise such right on his or her behalf. The provisions of Nos. 3 to 5 apply accordingly.
8. ELVIA is considered to have full authority to submit all declarations on behalf of the insured that it deems suitable to settle or ward off a claim.

What do you do in any case of damage?

The insured person must minimise and document the damage as far as possible. For this reason, please ensure that you have suitable proof of the occurrence of the damage (e.g. confirmation of damage, medical certificate) and of the extent of damage (e.g. bills, receipts).

What do you have to do if you are not sure if you can commence travel? (Travel Cancellation Insurance)

If taking part in travel is unreasonable or impossible due to an insured event (see § 2 AVB RR), you must immediately cancel the travel and notify ELVIA. N.B.: If the cure or improvement hoped for does not set in after a serious illness or accidental injury and travel is cancelled later for this reason, ELVIA will generally not reimburse the higher cancellation costs which are incurred as a result. Therefore please contact the Assistance immediately after the occurrence of the illness or accidental injury. If you follow the recommendation given by the Assistance in your decision about whether and when to cancel travel, the insurance payment specified under § 9 AVB AB will not be reduced.

In case of an insured event, ELVIA will reimburse you the cancellation costs owed under the contract less the deductible in accordance with the conditions.

For this purpose, ELVIA requires the following:

- **Confirmation of travel** specifying the services booked, the travellers and the price of travel.
- **Certificate of insurance**
- **Bill for the cancellation costs and proof of payment** (in case of cancellation of a holiday apartment or any other property: confirmation of any re-letting by the landlord)
- **Documentation of damage**, e.g. in case of illness, accidental injury, inoculation incompatibility or pregnancy, a medical certificate (showing the date of birth, start of the illness and treatment and the diagnosis) – you can request a printed form for a medical certificate from ELVIA – and, if applicable, a sick note; in case of death, a death certificate; in case of loss of employment, the notice of termination from the employer stating the reasons for termination etc.

What do you have to note if you cannot complete your travel as scheduled? (Travel Curtailment Insurance)

If the scheduled completion of travel is unreasonable due to one of the insured events (cf. § 2 AVB RR), please submit the following documents for the reimbursement of the costs according to §§ 1 and 2 AVB RA:

- **Confirmation of travel** specifying the services booked, the travellers and the price of travel.
- **Certificate of insurance**
- **Bills** on additional return travel costs and the travel agency's bill for unused services.
- **Documentation of damage**, e.g. a medical certificate issued by the physician at the holiday location (showing the date of birth, start of the illness and treatment and the

diagnosis) or confirmation by the police of an accident or similar.

What should you do if you fall ill, injure yourself or any other emergency occurs during travel? (Travel Health Insurance / Patient Repatriation Insurance / Travel Assistance / Incoming)

Please immediately contact the Assistance in case of severe injuries or serious illnesses, particularly prior to hospitalisation, so that adequate treatment or repatriation transport can be ensured. For the reimbursement of the costs you have paid at the location, please submit **original bills and/or prescriptions**.

Important: The bills must show the name of the person receiving treatment, the name of the illness, the treatment data and the individual medical services provided and the costs of these. Prescriptions must provide information on the medications prescribed, the prices and bear the stamp of the pharmacy.

What should you remember if your luggage is damaged or stolen? (Travel Luggage Insurance / Rail Transport Insurance)

Please immediately notify the transport company if your luggage is damaged or lost during transport. Should you not discover the damage until later (for example when unpacking) you are required to notify the transport company thereof in writing within seven days after receipt of the luggage.

Important: Airlines and railways issue a confirmation of damage which you must submit to ELVIA.

In case of damage that you discover at your holiday destination, the courier (local travel management) will help you to obtain a **written confirmation of the loss report**. **In case of theft** and other criminal offences, please immediately report this to the nearest police station. Ask for a **copy of the police record** or at least a confirmation that an offence has been reported.

What should you remember for claims under the Travel Accident Insurance or Travel Liability Insurance?

(Travel Accident Insurance / Transport Accident Insurance / Travel Liability Insurance / Incoming)

Please note the **names and addresses of witnesses** who saw the damaging event. Ask for a **copy of the police report** if the police was called in to investigate the matter. Notify ELVIA and submit these documents and information with your loss report.

What do you have to do in the event of a breakdown, accident or theft of the vehicle used for travelling? (Motoring Assistance Insurance)

Please immediately notify the **Assistance** which will make all the necessary arrangements in an insured event and inform you of the steps to be taken next.

What is important if you incur costs due to a flight delay? (Travel Delay Insurance)

Obtain an appropriate **confirmation (PIR)** from the airline and send it with your loss report and the respective **bills or receipts for the costs** incurred to ELVIA.

What do you have to do if you cannot attend an event? (Ticket Insurance)

Please submit the following documents to ELVIA in case of an insured event – immediately after the occurrence of the insured reason in case of single tickets, immediately after the end of the season in case of season tickets / subscriptions:

- **Certificate of insurance**
- The **original/s of the unused single/season tickets or proof of subscriptions** or a **copy of these documents** with a **confirmation from the event organiser** on the event/s not attended for which the single/season ticket or the subscription was not used.
- The respective **documentation** of the occurrence of the insured event according to § 5, no. 6 and 7 (e.g. medical certificate).

What do you have to do if you cannot take part in the event? (Start Money Insurance)

If participation in the event is unreasonable or impossible due to an insured event (see § 3 AVB SV), you must immediately cancel participation with the event organiser. In case of an insured event, please submit the following

documents to ELVIA:

- **Certificate of insurance**
- The **original participation certificate** for the event or a **print-out of the online registration confirmation** with a **confirmation by the event organiser** of non-participation in the event.
- The respective **documentation** on the occurrence of the insured event according to § 5, no. 6 and 7 (e.g. medical certificate).

What do you have to do if you cannot take part in the event? (Seminar Insurance)

If participation in the seminar is unreasonable or impossible due to an insured event (see § 3 AVB SEM), you must immediately cancel participation with the event organiser.

In case of an insured event, please submit the following documents to ELVIA:

- **Certificate of participation** stating the seminar booked, the seminar participants and the seminar price.
- **Certificate of insurance.**
- **Invoice for cancellation costs and proof of payment.**
- **Proof of loss**, e.g. in the event of illness, an injury caused by an accident or pregnancy, a medical certificate (showing date of birth, start of the illness and treatment and diagnosis) - you can obtain a printed form for a medical certificate from ELVIA - as well as a sick note; in the event of death, a death certificate etc.