

Benefits

1. Travel Cancellation Insurance

Deductible for fully comprehensive insurance: 20% of the reimbursable loss (at least € 25 per person).

2. Travel Curtailment Insurance

Deductible: see Travel Cancellation Insurance

3. Cover for Rebooking Fees

4. Travel Assistance

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). The Travel Cancellation and Travel Curtailment Insurance provides cover irrespective of the duration of travel.

Scope of validity: worldwide

Travel price/lease price: maximum € 10.000,- per person/property

Single premium: valid for one person in each case

Premium for a family or a couple: valid for a maximum of two adults, irrespective of their degree of kinship and children up until they reach the age of 21, insofar as they are named in the insurance contract.

Property: valid for rented property (e.g. holiday apartment, motorhome, houseboat, ferry trip)

Guidelines on taking out insurance: The Travel Cancellation Insurance / package with Travel Cancellation Insurance should be taken out when booking travel. It is possible to take this out later up to 30 days before commencement of travel. If travel is booked 29 days or less before commencement of travel, travel cover must be taken out immediately, but within the following three workdays at the latest.

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.

Travel Cancellation Insurance

AVB RR E 11

§ 1 What is insured if travel is cancelled prior to commencement of commencement is delayed?

- If travel is cancelled prior to commencement, the cancellation costs owed under the contract for the insured travel arrangements are insured.
- In addition, the agency fee agreed upon booking, contractually owed to the travel agent, and invoiced will be insured insofar as the amount was taken into account in the agreed sum insured. If the agency fee exceeds the generally customary and appropriate amount, ELVIA can reduce the insurance payment to an appropriate amount.
- In case of a delayed commencement of travel due to one of the reasons set out under § 2, ELVIA will reimburse

the documented additional costs of travel incurred to the destination according to the nature and quality of the originally booked travel as well as the part of the travel price of unused travel services at the location. An amount will be reimbursed which is equivalent to the cancellation costs owed that would have been reimbursed if travel had been immediately cancelled.

- In case the insured person misses his departure and has to catch up due to a delay in public transportation by more than two hours, ELVIA will reimburse the documented additional costs of travel incurred to the destination according to the nature and quality of the originally booked travel. An amount will be reimbursed which is equivalent to the cancellation costs owed that would have been reimbursed if travel had been immediately cancelled, however up to a maximum amount of € 1,500 per claim.
- Alternatively to no. 1, if proof is furnished that it is not possible to commence the booked and insured travel for one of the reasons named in § 2 AVB RR, the additional costs incurred as a result of changing the booking to a more expensive travel season are insured (travel price guarantee if rebooking is necessary). Costs are reimbursed up to the amount of the cancellation costs owed and payable if travel is cancelled immediately, i.e. immediately after the occurrence of the insured event.
- In addition, the documented currency-related exchange losses incurred when exchanging holiday funds back into the original currency as a result of the cancellation (up to € 50 per booked and insured day of travel, € 300 at the maximum) are insured, provided that travel was unable to be commenced for one of the reasons named in § 2 AVB RR. The re-exchange must be carried out no later than ten workdays after cancellation of travel.

§ 2 On what conditions does ELVIA reimburse cancellation costs?

- Insurance cover will apply if the insured person cannot reasonably be expected to complete the scheduled travel because he himself or a person at risk is affected by one of the following occurrences during the term of the cover:
 - Death
 - Severe injury due to accidental causes
 - Unexpected serious illness
 - Inoculation incompatibility
 - Pregnancy, insofar as commencement of travel is impossible or unreasonable as a result thereof.
 - Damage to the insured person's property due to fire, explosion, storm, lightning, flood, earthquake or an intentional criminal act of a third party, insofar as the damage is substantial or the presence of the insured person is necessary to resolve the case.
 - Loss of job due to an unexpected termination of employment by the employer for operational reasons.
 - Unexpected commencement of employment or vocational training (employment subject to social insurance contributions for at least 15 hours per week) or unexpected change of employer with a new employment contract by the insured person or an accompanying person at risk.
 - The failure of a pupil to move up a year if travel was booked before gaining knowledge of this fact and completion of travel is unreasonable or impossible.
 - Repetition of an examination not passed during school, vocational school or university education insofar as travel was booked prior to the original examination date and the date of the repeat examination unexpectedly falls within the period of the insured travel.
 - Unexpected conscription of the insured person for basic military service, reserve duty training or alternative community service, insofar as the date cannot be changed and the costs will not be assumed by a sponsor.
- Persons at risk will be deemed to be the following persons in addition to the insured person:
 - The family members of the insured person. These are the spouse or life partner, their children, adopted children and stepchildren, parents, adopted parents and stepparents, siblings, grandparents, grandchildren, aunts and uncles, nieces and nephews, parents-in-law, children-in-law and brothers and sisters-in-law of the insured person.
 - Persons caring for non-accompanying minors or for family members with nursing needs.
 - Persons who have booked travel together with the insured person and their family members. Where more than four persons have jointly booked travel, only the insured's respective family members and

partner and the insured's caring person will be deemed to be persons at risk.

3. If a person at risk needs accommodation or care as a result of an unexpected serious illness or severe accidental injury, ELVIA reimburses either the costs of care or nursing, instead of the cancellation costs, up to the amount of the contractually agreed cancellation costs at the time of the insured event if travel is cancelled without delay.

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

No insurance cover is provided for the following:

1. Risks listed under § 5 of the General Provisions (AVB AB).
2. Charges, e.g. processing and service fees, which the travel agent charges only as a result of cancellation of travel.
3. Events which could be anticipated at the time of booking.
4. Insofar as, according to the circumstances, the illness occurred as a psychological reaction to a terrorist act, an aviation accident, a natural catastrophe or due to fear of riot and civil commotion, events of war or terrorist acts.
5. In the case of an attack in a chronic psychical illness.

§ 4 When must the insured person cancel travel (obligation) and what assistance does ELVIA provide? What other duties and obligations does the insured person have to note?

The insured person is obliged to do the following:

1. Cancel travel immediately after occurrence of the insured cancellation event in order to keep cancellation costs to a minimum.
In case of unexpected serious illnesses and severe accidental injuries the medical service of the Assistance will support the insured person to decide whether and, if so, when the travel is to be cancelled. The insurance payment under § 9 AVB AB due to a violation of the obligation to immediately cancel travel will not be reduced if the insured person contacts the Assistance immediately after the occurrence of the insured cancellation event and follows its recommendation.
2. Submit to ELVIA proof of insurance and booking documents together with the invoice for cancellation costs and proof of payment; if a property booking is cancelled, confirmation of re-letting by the landlord.
3. Obtain a medical certificate indicating the diagnosis and providing information on treatment, testifying to severe accidental injury, unexpected serious illness, pregnancy and inoculation incompatibility or, in the case of psychical illnesses, a medical certificate from a psychiatry specialist.
4. In the event of the loss of job, submit the notice of termination from the employer and if employment or vocational training is commenced, the contract and if jobs are changed, the old and new employment contract.
5. All other insured events by submitting suitable original documents (§ 6 AVB AB).

§ 5 What deductible is borne by the insured?

Unless otherwise agreed, the insured person will pay a deductible of 20% of the reimbursable loss for each loss event, but no less than € 25 per person / property.

Travel Curtailment Insurance

AVB RA E 11

§ 1 What additional benefits does ELVIA offer in case of travel curtailment?

1. Organisation of return travel
Upon request, the Assistance will organise return travel if the insured person cannot end his travel as planned for one of the reasons specified in § 2 AVB RR. The limitations imposed under § 3 AVB RR apply accordingly.
2. Cost reimbursement
In the event of an unscheduled curtailment or interruption of travel for one of the reasons specified in § 2 AVB RR, and insofar as no limitation is imposed (§ 3 AVB RR), ELVIA will refund the costs set out below:
 - a) The additional return travel costs that are documented to have been incurred, in accordance with the nature and quality of the booked and insured travel, insofar as travel to and from the destination were booked and insured together.

b) The part of the travel price for the booked and not yet used travel services at the location.

c) The additional costs of accommodation for the insured person in accordance with the nature and class of the booked and insured services if the scheduled end of the travel is unreasonable for the insured person because a person at risk travelling with the insured person cannot be transported due to a severe accidental injury or unexpected serious illness and must remain in inpatient care beyond the return date of the booked travel.

d) If the insured person temporarily cannot participate in a booked tour, ELVIA will reimburse the follow-up travel costs in order to reconnect with the tour group, but no more than the part of the travel price of the continued travel services not yet used.

3. If travel is not interrupted or ended as planned, the insured person will immediately make contact with the Assistance. The insured person will contribute to clarification and furnish proof that the scheduled completion of travel was impossible or unreasonable.
4. The obligations under § 4 AVB RR apply accordingly. Additional return or follow-up travel costs and unused travel services must be documented by original bills and receipts.

§ 2 What deductible is borne by the insured person?

Unless otherwise agreed, the insured person must pay a deductible of 20% of the reimbursable loss for each loss event, but no less than € 25 per person / property.

§ 3 What service does ELVIA provide upon the occurrence of events not covered by the insurance?

In case of unscheduled return travel due to an emergency which is not one of the events insured under AVB RA, the Assistance will help to change the booking of the return journey. The insured person pays the costs of changing bookings and the additional return travel costs.

Cover for Rebooking Fees

AVB UG E 11

§ 1 On what conditions and to what extent does ELVIA reimburse rebooking fees?

If a change is made to the booking within the booked season and up to 42 days before commencement of travel and insofar as it is agreed in the contract, ELVIA will reimburse the rebooking fees owed under the contract up to a maximum amount of € 40 per insured person; if the booking is for property, the maximum amount is € 40 per property.

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.

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.