

Product Information Sheet

STAY Travel - Travel Cancellation Insurance and Holiday Guarantee

You are interested in taking out travel insurance with HanseMerkur? A good choice!

This information sheet is intended to give you a quick and easy overview of the various options available. Please note, however, that this does not contain all of the information relating to your policy. For a full version of the contents of the contract, kindly refer to the insurance application form, the insurance policy and the terms and conditions of insurance.

What type of insurance is it?

Your insurance is a travel insurance that is valid for a limited period. The scope of the insurance and the individual benefits associated with your policy are determined by the tariff you select.

What is the scope of your insurance cover?

Travel cancellation insurance

The travel cancellation insurance covers the costs incurred if you cannot go on your trip because of an insured event. Insured events include unexpected and severe illness, serious accidental injury, and pregnancy. A full description of the benefits is available in the Terms & Conditions in the "travel cancellation insurance" section.

Holiday guarantee

If you have chosen to take out the holiday guarantee, you are covered for the event that you have to curtail, interrupt or extend your holiday due to an insured event. For instance if you have to curtail your holiday in the first half of your travel period (maximum of eight days), we refund the full price of the trip to you. Insured events include unexpected and severe illness, serious accidental injury, and pregnancy. Full descriptions of the benefits are available in the Terms & Conditions in the "travel curtailment insurance" section.

What do you have to note in connection with the payment of premiums?

The level of the premium depends on the insurance cover chosen. In the overview of premiums for the individual insurance products you will find the precise premium due for the insurance cover in question. Insurance cover commences with the payment of the premium at the earliest. For due dates and other details, please refer to section I.C. of the tariff specifications from the terms and conditions of insurance.

What is not insured?

Some cases are excluded from insurance cover. In particular, no insurance cover is provided for the following:

In all fields:

If the policyholder or the insured person has deliberately instigated the event covered by the insurance.

Under the travel cancellation insurance and holiday guarantee:

If a claim is triggered by an existing illness, we only pay benefits in circumstances where such an illness unexpectedly becomes acute. Illnesses related to heart conditions, strokes, cancer, diabetes (type 1), epilepsy or multiple sclerosis are not insured if these were treated on an in-patient basis in the 12 months preceding conclusion of the insurance. We do not pay compensation in the case of illnesses in circumstances where such illnesses have occurred as a psychological reaction to terror attacks, accidents or the fear of civil unrest, war, diseases or epidemics.

For full details of exclusions, please see the sections on "Restrictions" (Part 3 in the Special Section) of the General Terms and Conditions of Insurance.

What obligations arise at the time of conclusion of contract?

At the time of conclusion of contract you must have disclosed all information fully and truly. If you fail to do so, your insurance cover is endangered!

What obligations do you have to fulfill if an event covered by the insurance occurs?

Make sure that the damage incurred is kept as small as possible! Avoid everything that might lead to an unnecessary increase in costs. Notify HanseMerkur immediately about the damage incurred. For further obligations, please refer to "Obligations" in the terms and conditions of insurance.

What are the legal consequences, if you fail to meet your obligations?

Very important: If you violate your obligations, HanseMerkur is entitled to reduce the benefits due by an amount corresponding to the gravity of the violation. This can even lead to a complete loss of insurance benefits. For more details in this connection, see the terms and conditions of insurance ("Obligations" and "Violation of Obligations").

When does your insurance cover begin and when does it end?

The insurance cover begins with the payment of the premium at the earliest, though not before the agreed date of commencement, and it ends on the agreed expiry date

On the following pages, we provide you with an overview of benefits for the travel insurance.

Overview of benefits

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Please note that not all of the information relating to your policy can be listed in this overview. The full scope of the insurance is set out in the insurance policy, the tariff descriptions and the terms and conditions of insurance. Each of the types of insurance listed below is therefore only relevant if it is included in the concluded tariff.

Travel cancellation insurance

Insured benefits:

In the case of failure to commence the trip/use the rental property

- ✓ Reimbursement of contractually owed cancellation costs due to an insured reason
- ✓ Reimbursement of the single room supplement or the proportional costs of a double room in the case of a partial cancellation

In the case of delayed commencement of the trip

- ✓ Reimbursement of additionally incurred outward journey costs

In the case of changing the booking

- ✓ Reimbursement of the costs of changing the booking due to an insured reason
- ✓ Reimbursement of rebooking costs of up to EUR 30 when rebooking no later than 42 days before commencement of travel, when an insured reason does not apply

Insured reasons:

- Unexpected and serious illness
- Serious injury as the result of an accident, death
- Pregnancy, intolerance to a vaccine
- Breaks of prostheses
- Business-related termination of employment, short-time work, reemployment following a period of unemployment
- Change of job, insofar as the trial period falls within the insured holiday period
- Significant damage (from EUR 2,500) to the insured person's property
- Student cover:
 - Resit during the insured holiday period
 - Change of school
- Unexpected drafting to do basic military service, duty training or civilian service
- Receipt of a court summons
- Receipt of a divorce suit
- Delay in a mode of public transport
- Illness of a dog registered to go on the trip
- Resitting of failed examinations by an insured person during the insured travel period or within the first 14 days following it
- Unexpected withdrawal of a stay awarded for study, work experience or a course and planned at the destination by the responsible organisation
- Assumption of a full-time job on the basis of a contract of employment and lasting for at least 1 year within
- 3 months of completing school education or studies
- Loosening of implanted joints
- Chronic or existing conditions becoming acute

Travel cancellation insurance, continued

Other insured reasons:

- Drafting to do military/civilian service
 - A risk to your physical safety at the travel destination
 - Theft of documents (travel documents)
 - Cancellation of means of transport
 - Dissolution of a living situation not based on marriage
 - Visa rejection (application through a visa agency or travel agency, no formal or deadline-related errors)
 - A stay being called off by the host parents
 - Change in the date of an examination in the home country that was fixed in writing upon conclusion by the school/university
- **No deductible**

Holiday guarantee (travel curtailment insurance)

Insured benefits:

In the case of delayed commencement of the trip

- ✓ Reimbursement of any travel services booked and insured but not used

In the case of curtailment of the trip

- ✓ Reimbursement of the entire trip price if the trip is terminated within the first half of the trip (max. within the first 8 days)
- ✓ Reimbursement of unused travel services if the trip is terminated within the second half of the trip (at the latest from the 9th day)
- ✓ Reimbursement of additional return journey costs, for which evidence can be provided, and directly incurred additional costs.

In the case of interrupting the trip

- ✓ Reimbursement of any travel services not used
- ✓ Reimbursement of the costs of travel to catch up with the rest of the group in the case of a round trip or cruise

In the case of a delayed return journey

- ✓ Reimbursement of additionally incurred costs for the longer stay in the case of inability to travel
- ✓ Reimbursement of additionally incurred travel costs home
- ✓ Reimbursement of additionally incurred costs for the longer stay and additional travel costs home in the case of Acts of God at the holiday destination
- ✓ Reimbursement of additional costs due to a delay in public transport of more than two hours

Insured reasons:

- Serious accidental injury, unexpected and severe illness, death, pregnancy, intolerance to a vaccine or breaks of prostheses in the insured person or a risk person
- Significant damage to the insured person's property due to Acts of God or punishable third-party actions
- Acts of God at the holiday resort
- Loosening of implanted joints
- Chronic / existing conditions becoming acute
- Epidemics at the holiday resort
- A risk to your physical safety at the travel destination
- Theft of documents (travel documents) if the trip cannot be continued without these documents
- Cancellation of means of transport
- Withdrawal of a place abroad for
- study, work experience, a course or research confirmed in writing during the trip but before the start of the measure
- A minor's abandonment of a stay abroad due to homesickness

- **No deductible**

As at: January 2015