

Your Policy Attachment

Accident and Liability Insurance Young Travellers

Information on the insurer

Who are we?

Your contracting partner is
ERGO Reiseversicherung AG (ERV),
Thomas-Dehler-Straße 2, 81737 Munich, Germany.

Chairman of the Supervisory Board: Dr. Clemens Muth
Board of Management: Richard Bader (Chairman),
Torsten Haase

Registered Office of Company: Munich
Commercial Register: Amtsgericht München
HRB 42 000, VAT Reg. No. DE129274536
Insurance Tax No. 802/V90802001324

What is our core business?

The core business of our Company is providing all types of travel insurance.

Information on the benefits

What insurance benefits do you receive?

The insurance covers the insured persons and insured stays as specified in the included tariffs. The scope of the insurance benefit is based on the agreed sum insured, the relevant loss or damage and, where applicable, any existing underinsurance. You can find further details on the type and scope of our benefits in our Terms and Conditions. The Terms and Conditions specified in VB-ERV / Young Travellers 2018 apply to this policy.

When will you receive payment?

Once we have determined our liability, you will receive the payment immediately.

What do you have to know about the premium?

The one-time premium is documented on the premium note or the travel confirmation for each insurance policy. It includes the relevant insurance tax. If your permanent place of residence is in Germany, the following applies: The insurance tax for property insurance is 19 %. If your permanent place of residence is not in Germany, the insurance tax of the respective country applies. It is stated on the premium note. The premium is due immediately after conclusion of the insurance policy. It must be paid upon receipt of the insurance certificate.

Please note: No benefits will be paid if you are in arrears with the payment of the one-time premium when the insured event occurs.

Information on the policy

How is the contract concluded?

When does your insurance cover begin?

The contract starts once the insurance has been taken out. Your insurance cover begins with the agreed start of the insurance, but at the earliest with the start of your insured stay.

Do you have a right of revocation?

For insurance contracts with a term of at least one month, you have a right of revocation. Please refer to the revocation notice on page 2.

How can the contract be terminated?

When does your insurance cover end?

You do not have to cancel your policy. It expires automatically. Your insurance cover ends at the agreed point in time, but at the latest when you have finished your insured stay.

What law will be applicable to the policy?

Where legally permitted, German law will apply to this insurance policy and preparations leading up to it.

At what court can you assert your claims?

If you would like to clarify any issues arising from the insurance policy with us in court, you can choose between these courts of jurisdiction: Munich or the court at your place of residence or your permanent place of residence at the time the complaint is filed.

What is the contract language?

What applies to declarations of intent?

The German language is relevant for the policy provisions and further information as well as the communication during the term of the contract. Declarations of intent must be in writing (e.g. letter, email). Verbal agreements are invalid.

Which supervisory authority is responsible?

You have the option to send your questions or complaints to Bundesanstalt für Finanzdienstleistungsaufsicht (BaFin), Graurheindorfer Straße 108, 53117 Bonn, Germany.

ERGO Reiseversicherung AG


Bader


Haase

Contact

If you have any questions on your insurance cover, our Service Centre will be pleased to assist you on

+49 89 4166-1728

from Monday to Friday between 7 a.m. and 9 p.m.
and Saturday between 9 a.m. and 4 p.m.

Email:

young.travellers@ergo-reiseversicherung.de

Internet: www.ergo-reiseversicherung.de

Address: ERGO Reiseversicherung AG
Thomas-Dehler-Straße 2
81737 Munich, Germany

Competent help in case of illness, accident and other emergencies!

24/7/365 is standard for any emergency!

Our Emergency Call Centre is available to you
24 hours a day, 365 days a year.

Emergency Number

Only for emergencies!

+49 89 4166-1071

Unfortunately, general questions cannot be answered on this number.

Can you revoke the conclusion of your policy?

You have the right to revoke insurance policies which have a term of at least one month. Please take note of the following revocation notice.

Revocation Notice

Section 1

Right of revocation, consequences of revocation and special instructions

Right of revocation

You may revoke your contractual declaration in text form (e.g. letter, fax, e-mail) within a period of 14 days without giving reasons. The revocation period begins after you have received

- **the insurance policy,**
- **the contract conditions,** including the general terms and conditions of insurance applicable to the contractual relationship, these in turn including the tariff provisions,
- **this notice,**
- **the insurance product information document,**
- **and the further information listed in Section 2, in text form.**

The timely dispatch of the revocation is sufficient to comply with the revocation period. Please address the revocation to:

**ERGO Reiseversicherung AG,
Thomas-Dehler-Str. 2, 81737 Munich,
Email: contact@ergo-reiseversicherung.de**

Consequences of revocation

In the event of an effective revocation, the insurance cover shall end and the insurer shall refund to you the part of the premiums attributable to the period after receipt of the revocation if you have agreed that the insurance cover shall commence before the end of the revocation period. In this case, the insurer may retain the part of the premium that is attributable to the period up to receipt of the revocation; this is the amount calculated on a pro rata basis according to days. The insurer shall reimburse any amounts to be repaid without delay, no later than 30 days after receipt of the revocation.

If the insurance cover does not commence before the end of the revocation period, the effective revocation shall result in the return of any benefits received and the surrender of any benefits derived (e.g. interest).

If you have effectively exercised your right of revocation with regard to the insurance contract, you shall also no longer be bound by any contract related to the insurance contract. A related contract exists if it is related to the revoked contract and concerns a service provided by the insurer or a third party on the basis of an agreement between the third party and the insurer. No contractual penalty may be agreed or demanded.

Special instructions

Your right of revocation expires if the contract has been completely fulfilled by both you and the insurer at your express request before you have exercised your right of revocation.

Section 2

Listing of further information required for the start of the deadline

With regard to the further information referred to in Section 1 Sentence 2, the information requirements are detailed below:

Information requirements for all classes of insurance

The insurer must provide you with the following information:

1. the identity of the insurer and of the branch, if any, through which the contract is to be concluded; the commercial register in which the legal entity is registered and the corresponding register number must also be indicated;
2. the summonable address of the insurer and any other address relevant to the business relationship between the insurer and you, in the case of legal persons, associations of persons or groups of persons also the name of an authorized representative; insofar as the notification is made by transmitting the contractual provisions including the General Conditions of Insurance, the information must be in a highlighted and clearly devised form;
3. the core business activity of the insurer;
4. the essential features of the insurance benefit, in particular information on the type, scope and due date of the insurer's benefit;
5. the total price of the insurance, including all taxes and other price components, whereby the premiums must be shown individually if the insurance relationship is to comprise several independent insurance contracts, or, if an exact price cannot be stated, information on the basis of its calculation, which will enable you to verify the price;
6. a) any additional costs incurred, stating the total amount to be paid, as well as any possible further taxes, charges or costs not paid through or billed by the insurer;
b) all costs incurred by you for the use of remote means of communication, if such additional costs are charged;
7. details regarding payment and fulfilment, in particular the method of payment of premiums;
8. the limitation of the period of validity of the information provided, for example, the period of validity of limited offers, especially with regard to the price;
9. information on how the contract is concluded, in particular on the start of the insurance and the insurance coverage, as well as the duration of the period during which the applicant is to be bound by the application;

10. the existence or non-existence of a right of revocation as well as the conditions, details of the exercise, in particular the name and address of the person to whom the revocation is to be declared, and the legal consequences of the revocation, including information on the amount you may have to pay in the event of revocation; insofar as the notification is made by transmitting the contractual provisions, including the General Terms and Conditions of Insurance, the information must be in a highlighted and clearly devised form;
11. a) information on the term of the contract;
b) information on the minimum term of the contract;
12. information on the termination of the contract, in particular on the contractual terms of termination including any contractual penalties; if the notification is made by transmitting the contractual provisions including the General Terms and Conditions of Insurance, the information must be in a highlighted and clearly devised form;
13. the member states of the European Union whose law the insurer uses as a basis for establishing relations with you before concluding the insurance contract;
14. the law applicable to the contract, a contractual clause on the law applicable to the contract or on the competent court;
15. the languages in which the terms and conditions of the contract and the advance information referred to in this section will be communicated and the languages in which the insurer undertakes, with your consent, to communicate during the term of this contract;
16. possible access for you to an out-of-court complaint and redress procedure and, if applicable, the conditions for such access; it must be expressly stated that this does not affect the possibility for you to take legal action;
17. name and address of the competent supervisory authority and the possibility of lodging a complaint with this supervisory authority.

End of the revocation notice

Important: The information contained in this English version of the Revocation notice is provided as a courtesy translation only. In the event of any dispute as to the contents and interpretation of the Revocation notice, the German original, entitled: **"Widerrufsbelehrung"** shall prevail at all times.

Information on data protection

Hereinafter please find information on the processing of your personal data and on the rights you have in accordance with applicable data protection law.

Who is responsible for data processing?

ERGO Reiseversicherung AG (ERV)
Thomas-Dehler-Straße 2
81737 Munich, Germany
Telephone: +49 89 4166 - 1727
Fax: +49 89 4166 - 2717
Email: contact@ergo-reiseversicherung.de

Should you have any questions, please contact our data protection officer at the above address or at: datenschutz@ergo-reiseversicherung.de

For what purposes and on what legal basis will your data be processed?

We will process your personal data in accordance with the EU General Data Protection Regulation (GDPR), with the German Federal Data Protection Act (BDSG), with the relevant provisions of the Act on Insurance Contracts (VVG) and with any and all other relevant laws and regulations. In addition, our company accepted the "Code of conduct for the handling of personal data by the German insurance business" as binding, which sets out the above-stipulated laws and regulations in more detail and in a form that is tailored to the insurance business. If you would like to take out an insurance with our company, you will be obliged to disclose your personal data to us in order to allow us to conclude the contract and to assess the risks we are to accept. If an insurance contract is concluded, we shall process your data in order to issue the policy to you or to send you an invoice. In case of any damage and for the payment of insurance benefits, we shall require information in order to verify your insurance cover and to calculate the benefits you will receive. Without processing your personal data, an insurance contract cannot be concluded and/or executed.

In addition, we shall require your personal data in order to prepare insurance-specific statistics, e.g. for the development of new insurance tariffs or in order to fulfil regulatory requirements.

The legal basis for the processing of your personal data for precontractual and contractual purposes is article 6, para. 1b) of the GDPR. To the extent we require specific categories of personal data such as your health information, we shall obtain your consent in accordance with article 9, para. 2a) in conjunction with article 7 of the GDPR. The preparation of any statistics for such data categories shall be based on article 9, para. 2j) of the GDPR in conjunction with section 27 of the Federal Data Protection Act.

Another reason for the processing of your data is the protection of our legitimate interests or those of third parties (article 6, para. 1f) of the GDPR). This might be necessary:

- in order to guarantee IT security and IT operations;
 - in order to prevent and investigate criminal offences.
- In particular, we use data analyses in order to detect any indication of insurance fraud.

In addition thereto, we shall process your personal data in order to comply with our statutory obligations, including but not limited to regulatory requirements, retention obligations in accordance with trade and tax law or our obligation to provide advice. In such case, the legal basis for the processing of your data shall be the statutory regulations in conjunction with article 6, para. 1c) of the GDPR.

Who are the recipients of your personal data?

Brokers:

If you use the services of an insurance broker, such broker shall process your personal data to the extent such data are required in order to conclude and execute the relevant contract. The broker shall disclose such data to us. We shall also disclose data to the broker to the extent such broker needs information in order to provide you with services and advice regarding your insurance and financial services matters.

Third-party service providers:

We cooperate with certain third-party service providers in order to fulfil our statutory obligations. The list of service providers contains all companies with which

we maintain lasting business relationships. Please go to www.ergo-reiseversicherung.de for the most current version.

How long do we store your personal data?

We shall store your data during the term of your contract. In addition, we shall store your personal data in order to fulfil our statutory obligations to provide evidence and our statutory retention obligations. Such obligations result from the German Commercial Code, the Fiscal Code and the Money Laundering Act. The retention periods have a duration of up to ten years.

What rights do you have?

You have a right to request information on, correction and deletion of your data and to demand restrictions of processing. Upon request, we shall provide you with the data you disclosed to us in a structured, customary and machine-readable format. Please contact us at the above-stipulated address if you wish to inspect or change any of your data.

Do you have any complaints regarding the processing of your data?

Please contact our data protection officer as stipulated above or the competent regulatory authority for data protection. The regulatory authority for data protection competent for our company is:

Bayerisches Landesamt für Datenschutzaufsicht (BayLDA)
Promenade 27
91522 Ansbach

Are automated decisions in the individual case possible?

Based on the information you provide regarding any insured loss and on the data stored in connection with your contract as well as any information provided in this regard by a third party, if any, we will make a fully automated decision on our obligation to pay benefits. Such fully automated decisions are based on our company's regulations on the weighting of information.

Important Information for claims (the Terms & Conditions VB-ERV / Young Travellers 2018 apply)

What to do in every case of a claim?

Keep the damage to a minimum and report the claim immediately.

Immediately report the claim to

(If our Emergency Call Centre was not involved):

ERGO Reiseversicherung AG
Leistungsabteilung
Postfach 80 06 20
81606 Munich, Germany

Please supply the appropriate documents (originals upon request) as proof of the insured event.

The documents to be submitted for the most common insurance claims are listed on the right.

Always submit:	
<input type="checkbox"/>	Proof of insurance
<input type="checkbox"/>	Booking confirmation, e.g. from the tour operator, school or university
<input type="checkbox"/>	Information on additional existing travel insurances (e.g. via creditcard, automobile association)

D Accident Insurance Young Travellers:

<input type="checkbox"/>	Accident witnesses (name, address)
<input type="checkbox"/>	Accident report
<input type="checkbox"/>	Medical certificate from a doctor at the place of stay
<input type="checkbox"/>	Document for cosmetic surgery

E Personal Liability Insurance Young Travellers:

<input type="checkbox"/>	Witnesses (name, address)
<input type="checkbox"/>	Name and address of the claimant

F Insurance of Deportation Costs:

<input type="checkbox"/>	Document for deportation costs by the authorities
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If you have any questions regarding the claims handling process we will be pleased to assist you Mon. - Fri. from 7 a.m. to 9 p.m., Sat. from 9 a.m. to 4 p.m. on +49 89 4166 -1727. You can find further information on the internet www.ergo-reiseversicherung.de/schadensmeldung

Terms and Conditions of Insurance for Young Travellers provided by ERGO Reiseversicherung AG (VB-ERV/Young Travellers 2018)*

The regulations of the **General Terms and Conditions** and the **Glossary** apply to the insurance for young travellers offered by ERGO Reiseversicherung AG, hereinafter referred to as „ERV“ or „we“. The respective insurance cover taken out is defined in the **Special Sections**.

General Terms and Conditions

1. Who is the insured person?

- 1.1 You are the insured person if you are the person named in the insurance documentation. This is, however, subject to the condition that you are only temporarily abroad, for example at school, as a language student, student, doctoral student, guest researcher, intern, volunteer, participant in work and travel programmes or backpacker.
- 1.2 You have insurance cover as an insured person if the policy was taken out up to and including your 55th year.

2. Who can be the →policyholder?

- 2.1 The →policyholder can be whoever has his / her permanent place of residence or registered office in Germany or another EU / EEA country can be the →policyholder.
- 2.2 If risk periods up to four months are insured, the following applies: Anyone who makes his / her contractual declaration in Germany or in an EU / EEA country can be the →policyholder.
- 2.3 Proof that these requirements are met must be provided at our request. If they are not met, no insurance policy is concluded despite payment of the premium.

3. For what stay do you have insurance cover?

- You have insurance cover for your →insured stay.

4. When does your insurance cover begin and end?

- 4.1 Your insurance cover under the Travel Cancellation Insurance (Part A) begins with the conclusion of the insurance policy and ends when the →insured stay commences.
- 4.2 Under the other insurance types, your insurance cover begins with the agreed start of the insurance, but at the earliest with the start of your →insured stay. Your insurance cover ends at the agreed time, but at the latest when you have finished your →insured stay.
- 4.3 The insurance cover for newborns commences at birth. The prerequisite is that
- a) on the day of the birth a parent is insured by us under a Young Travellers tariff, and
 - b) the application for insurance is made with retroactive effect not later than two months after the birth.
- 4.4 You are unable to finish your →insured stay as scheduled for reasons beyond your control? In this case, your insurance cover is extended beyond the date that was originally agreed with us.

5. Are you covered by insurance in your →home country if you interrupt your →insured stay?

- If you interrupt your →insured stay you are insured in your →home country for a period not exceeding eight weeks per →insurance year. A condition of insurance is that your permanent place of residence is Germany or another EU / EEA country.

6. What is the maximum length of stay we insure?

- 6.1 We insure your stay only if it is planned for a maximum of 24 months. In addition, you must be only temporarily abroad and you must not transfer your permanent place of residence.
- 6.2 The contract must be concluded before you start your stay →abroad and must cover the entire period.

7. What must be taken into account when paying the premium?

- 7.1 Deviating from § 33 para. 1 German Insurance Contract Act (VVG), the one-time premium is due immediately after conclusion of the insurance policy. It must be paid upon receipt of the insurance policy.

- 7.2 If the premium has not been paid when the insured event occurs, we will not pay any benefits. This does not apply if the →policyholder is not responsible for non-payment.

- 7.3 The following applies to the direct debit scheme: The payment is considered to be on time if we can debit the premium on its due date and the account holder does not object to the authorised direct debit. If we cannot debit the premium through no fault of the →policyholder, then the payment is still on time, if it is made →immediately after a request for payment has been issued in writing.

8. In what cases do you not have any insurance cover?

- 8.1 You do not have any insurance cover for damage caused by:
- A) Strikes or other form of industrial action.
 - B) Nuclear energy or other ionising radiation.
 - C) Stoppage of public transport and other →actions of higher authority.
 - D) The use of Chemical, Biological, Radiological and Nuclear (CBRN) weapons.
 - E) War, civil war, events similar to war, civil unrest.
- What happens if you are in a country in which one of these events occurs? You are then covered by the insurance for the first 14 days after the start of the respective event. This extension will not apply if you actively participate in one of these events.
- 8.2 These exclusions apply in addition to the exclusions named in the respective Special Section.

9. What obligations do you have after the insured event has occurred?

- 9.1 You must:
- A) Avoid anything which could result in unnecessary costs (obligation to mitigate loss).
 - B) Notify the damage to us →immediately.
 - C) Describe the events leading to the claim and the consequences truthfully.
 - D) Allow us to carry out any reasonable investigations into the cause and amount of the damage and the extent of our liability.
 - E) Give us any relevant information truthfully.
- 9.2 You must provide suitable evidence of the loss event. We reserve the right to request original documentary evidence. Evidence submitted to us becomes our property. If necessary you must release the doctor who treated you from his duty of confidentiality. You are only obliged to release the doctor from this duty to the extent that the information is necessary for us to assess our liability or the scope of benefits.

10. What consequences does a breach of obligations have?

- 10.1 We are not obliged to pay benefits if you deliberately breach one of the abovementioned obligations intentionally.
- 10.2 In the case of gross negligence, we can reduce the payment of benefits in proportion to the severity of your fault. This does not apply, if you prove to us that you did not breach the obligation with gross negligence.
- 10.3 Your insurance cover remains effective if you can prove that the breach of obligation was not the cause of the occurrence or the determination of the insured event, nor of the determination or the scope of the benefit. If however, you have fraudulently breached an obligation, we are under no obligation whatsoever to make a payment.

11. When will you receive payment?

- 11.1 Once we have determined our liability, you will receive the payment →immediately.
- 11.2 Any costs, which you have incurred in a foreign currency, will be reimbursed in Euro. The exchange rate will be based on the rate applicable on the day on which you paid these costs.

12. What applies if there are claims against third parties?

- 12.1 If a third party is liable to pay compensation for the insured event, these claims are passed on to us if we have paid compensation for the damage. The transfer of the claim cannot be asserted to your detriment or the detriment of the →policyholder.
- 12.2 You are obliged to assign the claims for compensation to us in accordance with 12.1 if we have paid compensation to you.
- 12.3 Are you entitled to claims for compensation from other insurance policies under private law or social insurance agencies? Then these benefit commitments shall take precedence. If you notify the insured event to us, we will make an advance payment and settle the claim in accordance with the terms and conditions of insurance.

13. Which law and which place of jurisdiction applies? Which complaint options do you have?

- 13.1 Where legally permitted, German law will apply to this policy.
- 13.2 If you would like to clarify any issues arising from the insurance policy with us in court, you can choose between the following courts of jurisdiction:
- A) Munich.
 - B) The court at your place of residence or your habitual residence at the time the complaint is filed.
- 13.3 If we need to clarify something with you in court, the court at your place of residence or your habitual residence will be responsible.
- 13.4 You have the option to send your questions or complaints to Bundesanstalt für Finanzdienstleistungsaufsicht (BaFin), Graurheindorfer Straße 108, 53117 Bonn.

- 13.5 We do not participate in dispute settlement procedures before a consumer conciliation board.

14. Which limitation periods must you take into account?

- 14.1 Your claims from the insurance contract are limited to three years. The limitation begins at the end of the year in which the claim has occurred, and which became known to you or would have had to become known to you.
- 14.2 Have you notified your claim to us? The limitation period is then suspended until you receive our decision.

* Important: The information contained in this English version of the Terms and Conditions of Insurance for Young Travellers is provided as a courtesy translation only. In the event of any dispute as to the contents and interpretation of the Terms and Conditions of Insurance, the German original version of the Terms and Conditions of Insurance, entitled: "Versicherungsbedingungen der ERGO Reiseversicherung AG für Young Travellers (VB-ERV/Young Travellers 2018)" shall prevail at all times.

Glossary

Abroad:

Abroad is not deemed to be the country in which you have your permanent place of residence.

Actions of higher authority:

Actions of higher authority are measures taken by the authorities, examples of this are: Confiscation of exotic souvenirs by the customs authority or refusal of entry if the required entry documents are missing; stoppage of public transport.

Cosmetic surgery:

Cosmetic surgery is any surgery performed after completion of medical treatment in order to remedy the effects of an accident on the appearance of the →insured person.

Extreme sports:

Extreme type of sports include, in particular, rafting, free climbing, abseiling and caving, mountain climbing, hang gliding, paragliding and parachuting.

Foreign Office:

The Foreign Office together with the missions abroad make up the Foreign Service. The Foreign Office publishes extensive information on all countries in the world, (e.g. travel and safety information, travel warnings).

Contact details are:

Postal address: Auswärtiges Amt, 11013 Berlin
Switchboard: +49 30-18 170 (24 h service)
Fax: +49 30-18 17 34 02
Internet address: www.auswaertiges-amt.de

Home country:

Your home country is the country in which you have your permanent place of residence.

Host family:

The host family consists of one or more natural persons. These are responsible for the provision of lodging, food and general care during your →insured stay.

Immediately:

Without culpable delay.

Insurance year:

The insurance year begins at the agreed date and lasts for twelve months (twelve months period).

Insured stay:

Your insured stay is your entire temporary stay →abroad including outward and return journey.

Policyholder:

The policyholder is the person who has concluded an insurance policy with us.

Relatives:

Relatives are:

- A) Your spouse or civil partner, your partner living in cohabitation.
- B) Your children, parents, adoptive children, adoptive parents, foster children, foster parents, stepchildren, step parents, grandparents, siblings, grandchildren, aunts, uncles, nieces, nephews, parents-in-law, children-in-law, brothers-in-law, sisters-in-law.

Special sections

D Accident Insurance Young Travellers

1. What is insured?

- 1.1 If you have an accident during your →insured stay which leads to your death or permanent disability, we will support you or your legal successor with the agreed assistance and payments.
- 1.2 An accident has occurred if you suffer involuntary damage to your health as a result of an event which suddenly impinges on your body from outside.
- 1.3 An accident has also occurred if, due to increased effort:
 - A) One of your joints is dislocated.
 - B) Your muscles, ligaments, tendons, or capsules are strained or torn.
- 1.4 The following are also accidents:
 - A) If you suffer sudden health impact in lawful defence or an attempt to rescue people, animals or things.
 - B) Health impairment due to typical diving accidents.
 - C) Infections due to a tick bite.
 - D) Rabies.
 - E) Lockjaw.

2. When and to what degree do we pay if the accident leads to permanent disability?

- 2.1 When is disability present?
Disability is present if your physical and mental capabilities are permanently impacted due to the accident. An impact is permanent if it is foreseen to last longer than three years. In addition, no change in status is expected.
- 2.2 Your disability must, within 15 months after the accident:
 - A) Occur.
 - B) Be confirmed by a doctor in writing.
 - C) Has been communicated to us. All these conditions must be fulfilled for your claim.
- 2.3 If not otherwise agreed, we measure the scope of the disability as follows:
 - A) If you have lost your sense organs or body parts or if these have become completely unable to function, the following disability degrees apply:

Arm.....	70 %
Arm to above the elbow joint.....	65 %
Arm below the elbow joint	60 %
Hand.....	55 %
Thumb	20 %
Index finger	10 %
Other Fingers.....	5 %
Leg above mid-thigh	70 %
Leg up to mid-thigh	60 %
Leg to below the knee	50 %
Leg to the middle of the lower leg	45 %
Foot	40 %
Big toe	5 %
Other toe.....	2 %
Eye	50 %
Hearing in one ear	30 %
Sense of smell	10 %
Sense of taste	5 %
Voice.....	50 %
Kidney	20 %
Spleen	10 %
 - B) You lose your sense organs or body parts partially or these become partially unable to function? Then the corresponding portion of the percentage mentioned in 2.3 A) will apply.
 - C) Is a body part or sensory organ not listed in 2.3 A)? Then the degree of disability is measured on to what degree your normal physical or mental performance capabilities are generally impacted. We solely consider the medical point of view in this case.
 - D) If impacted body parts or sensory organs were permanently impacted before your accident? In this case, we will reduce the degree of disability by the disability prior to the accident. This is assessed in accordance with the above-mentioned criteria.
 - E) If several sense organs or body parts are affected permanently by the accident, the degree of disability will be added together up to a maximum of 100 %.

3. When can you claim payment of benefits for disability?

- 3.1 If your treatment is not yet completed, you can request payment due to disability at earliest one year after the accident.
- 3.2 Send us all the documents which we need in order to assess the degree of disability. We will declare within three months whether and for what amount we will accept your claim.
- 3.3 If you die within one year after the accident as a result of the accident, you have no claim to disability benefits. Then you have a claim for a death benefit.
- 3.4 If you die within a year after the accident due to other causes, your heirs have a claim to disability payments. The degree of disability is measured using the last doctor's findings. The same applies if the death has occurred after more than one year, for whatever reason.
- 3.5 If we recognise the claim, we will immediately pay the capital amount. If there is complete disability, we will then pay the entire insurance amount. If there is partial disability, we will pay the corresponding part of the insurance sum.

4. What do we pay if you die as a result of the accident within one year?

In this case, we will pay to the heirs or your beneficiaries the corresponding insurance sum.

5. When can your heirs or your beneficiaries claim payment for death benefits?

- 5.1 We receive all the documents which we need as a proof of the insurance claim. Then we will declare within one month whether and to what degree we recognise the claim.
- 5.2 If we recognise the claim, we will immediately pay the capital amount.

6. Can the degree of disability be re-assessed?

- 6.1 You and we can have the degree of your disability re-assessed every year. This applies for a maximum of three years after the accident occurs.
- 6.2 You must do this within one month of receiving the statement regarding our liability in accordance to section 3.2.
- 6.3 We must exercise our rights by means of the statement specified in section 3.2.
- 6.4 Is there a final assessment of a higher disability benefit than we have provided to that point? We will then pay 5 % annual on the additional amount.

7. When and to what level do we pay costs for →cosmetic surgery?

- We pay the costs for accident-related surgeries up to €3,000.
We pay the costs for:
- A) Doctors' fees.
 - B) Medicines, bandages and other materials prescribed by a doctor.
 - C) Hospitalisation and care in the hospital.
 - D) Tooth treatment and replacement. A condition is that you have lost your incisors or molars due to an accident, or these were damaged as a result of an accident.

8. What is not insured?

- 8.1 The following is not insured:
 - A) Accidents due to mental disorders or unconsciousness, strokes or convulsive seizures.
 - B) Accidents due to drunkenness with a blood alcohol level of at least 1,1 per mille or the consumption of narcotics.
 - C) Accidents as aircraft pilots.
 - D) Accidents as a driver, passenger or occupant of a motor vehicle at race events where the aim is to attain top speeds. Also related test drives are excluded.
 - E) Accidents, which occur if you carry out →extreme sports, preparation or participation in boxing or ring sports, martial arts competitions of any kind, horse racing or cycle racing.
 - F) Accidents, which occur if you deliberately carry out or attempt to carry out a criminal offence.
 - G) Accidents due to attempted suicide and its consequences.
- 8.2 There is no insurance cover for health impairments which you suffer due to:
 - A) Curative measures.
 - B) Interventions on the body.
 - C) Radiation.Insurance cover remains in place if the health impacts are caused by an accident.

- 8.3 There is no insurance cover for health impairments which you suffer due to an infection: This is true unless the pathogen has penetrated your body due to an accident. Infections in which the pathogen has penetrated the body through slight skin / mucosal membrane injuries or insect bites / stings are excluded. Infections due to tick bites, rabies and lockjaw are covered, however.
- 9. What obligations do you have after the insured event has occurred?**
- 9.1 You must comply with the obligations of the General Terms and Conditions.
- 9.2 You must inform us about the accident → immediately, and let yourself be examined by doctors appointed by us. We will pay the costs for this.
- 9.3 You must authorise doctors providing treatment or examining you to supply any information required to us. This also applies to other insurers, insurance companies and authorities.
- 10. What consequences does a breach of obligations have?**
- 10.1 You will lose your insurance cover if you have deliberately breached the above-mentioned obligations.
- 10.2 In the case of gross negligence, we can reduce the payment of benefits in proportion to the severity of your fault. Unless you can prove that you did not breach the obligations with gross negligence.
- 10.3 Your insurance cover remains effective if you can prove that the breach of obligation was not the cause of the occurrence or the determination of the insured event, nor of the determination or the scope of the benefit. This does not apply in the case of fraudulent intent.

E Personal Liability Insurance Young Travellers

1. What is insured?

- 1.1 We will protect you from the consequences of liability risks during your insured stay. If you have a claim made against you due to personal injury or property damage, we will check whether and to what degree you are obligated to the third party due to statutory liability provisions for payment for damages in regards to civil law.
- 1.2 The insured event is the event leading to the claim, which caused direct damage to the third party. The time at which the damage resulting in the event leading to the claim was caused, is not relevant.
- 1.3 Your legal third-party liability under private law as a private person resulting from the risks of daily life is insured. This only applies to the extent that there is no exclusion specified in section 2.
- 1.4 If we find that the claims against you are unjustified, we will contest them.
- 1.5 If you have an obligation to pay claims with a binding effect, we will hold you harmless from the justified claims. We will pay compensation immediately.
- 1.6 Eligible compensation obligations exist when you are required by law, court judgement, knowledge or recognition to pay compensation. If you give your acknowledgement without our approval, it only binds us to the degree that the claim would have occurred without the acknowledgement. The same applies for payments that you conclude without our approval.

- 1.7 Our compensation payments are limited in the claim to the agreed sum insured. This also applies if the insurance cover extends to several persons obliged to pay compensation. Several events leading to a claim are regarded as one insured event if they can be attributed to the same cause.
- 1.8 We are authorised to make any declarations in your name, which we consider appropriate to process the claim or to contest claims for compensation. If a claim leads to a legal dispute or claim for damages, we will carry out the legal dispute in your name at our cost. We will not extend our costs against the insured amount.
- 1.9 The justified claim for compensation exceeds the sum insured? In this case, we will assume the costs of the litigation as a proportion of the insured sum to the total amount of the claims.

2. What is not insured?

- We will not pay for:
- 2.1 Damage or loss which you or persons also covered by this policy caused deliberately and unlawfully.
- 2.2 Risks, which are directly connected with a criminal offence committed by you deliberately and unlawfully.
- 2.3 Damages which you have done to yourself (so-called own damage).
- 2.4 Damage or loss, which you cause to persons covered by the same policy.
- 2.5 Damage or loss, which you cause to your →relatives.
- 2.6 Claims relating to salary, pension, wage or other fixed earnings, subsistence, medical treatment in the case of incapacity to work and welfare claims.
- 2.7 Claims which have been made against you due to your service or professional activity, your office or service. Your statutory liability civil risks are insured in connection with your activity as an au pair, however (professional liability). A condition is that you must exercise these activities due to your educational status. The insurance covers personal injuries that you negligently inflict as an au pair to your host parents, or to their children.
- 2.8 Damage or loss which occur due to your dangerous occupation.
- 2.9 Claims which were caused by the use of a power, air or motorised water vehicle. It does not matter whether you are the owner, possessor, keeper or driver of the vehicle.
- 2.10 In deviation from § 103 VVG claims which were caused by transmission of diseases from others due to gross negligence.
- 2.11 Claims cause by your holding or herding animals.
- 2.12 Claims from contract fulfilment and public claims.
- 2.13 Damage caused by the loss of property.
- 2.14 Damage to objects which you have rented, leased, borrowed or lease-rented. Damage to rented accommodations are, however, insured. In addition, damage to mobile home furnishings in dormitories, in the household of a host family or in comparable accommodations up to € 1,000 are insured. The insurance covers damages due to the loss of keys for the named accommodations. In these cases, we pay for the exchange of locks for up to € 5,000. Excluded are claims for consequential damage due to a loss of keys.
- 2.15 Claims against property damage which have been enforced against you due to advice or recommendations of any kind.
- 2.16 Damage or loss caused by you as a hunter.
- 2.17 Damage or loss connected with your carrying out →extreme sports.
- 2.18 Damage or loss resulting from your participation in horse races, cycle-races or races with motorised vehicles or during your training for such events.
- 2.19 Claims in connection with your preparation or participation in boxing or wrestling matches, or performing martial arts.

3. What obligations do you have after the insured event has occurred?

- 3.1 You must comply with the obligations of the General Terms and Conditions.
- 3.2 You must inform us of any insured event within one week after becoming aware of it.
- 3.3 You must:
- A) Avoid or reduce the claim as far as possible. Thus you must follow our instructions to the degree that it is possible for you.
- B) Give us detailed and true reports on the claim and support us in the assessment and settlement of the claim.
- C) Communicate to us all circumstances which in our view are important for processing the claim. You must send us all requested documents.
- 3.4 In addition, inform us →immediately if a third party files a liability claim against you. This also applies if a prosecutor or court procedure is started, a court order is issued against you, or a promulgation from a court dispute takes place.
- 3.5 If you receive a court order from a claimant for compensation, you must oppose it in the proper form and within the given deadline. Even with a disposition of administrative authorities, you must find legal recourse in the proper form and within the proper deadline. You should not wait for our instructions for this.
- 3.6 If a third party makes claims against you in court, you must let us conduct the proceedings.

4. What consequences does a breach of obligations have?

- 4.1 You will lose your insurance cover if you have deliberately breached the above-mentioned obligations.
- 4.2 In the case of gross negligence, we can reduce the payment of benefits in proportion to the severity of your fault. Unless you can prove that you did not breach the obligations with gross negligence.
- 4.3 If you breach any existing obligation to provide information or clarification after the insured event has occurred, the insurance cover could become partially or totally void. The prerequisite is: We have pointed out the consequences in a separate written notification.
- 4.4 Your insurance cover remains effective if you can prove that the breach of obligation was not the cause of the occurrence or the determination of the insured event, nor of the determination or the scope of the benefit. This does not apply in the case of fraudulent intent.

F Insurance of Deportation Costs

(Supplementary benefit for Personal Liability Insurance Young Travellers for insured stays in the Federal Republic of Germany)

1. What is insured?

- 1.1 Your deportation from the Federal Republic of Germany to your →home country has been ordered by the authorities? Then we will pay your →host family for Deportation costs as per §§ 765, 773 German Civil Code (BGB) in conjunction with §§ 66 section 2, 67 and 68 Immigration Act (AufenthG) up to € 2,000. Those with rights for claims are those persons whom are charged the deportation costs.
- 1.2 A condition is that
- A) The →host family can prove the amount of the claims for deportation costs.
- B) The deportation must be ordered within the insured time period.
- C) You legally reside in Germany.

Your Policy Attachment

Luggage Insurance Young Travellers

Information on the insurer

Who are we?

Your contracting partner is
ERGO Reiseversicherung AG (ERV),
Thomas-Dehler-Straße 2, 81737 Munich, Germany.

Chairman of the Supervisory Board: Dr. Clemens Muth
Board of Management: Richard Bader (Chairman),
Torsten Haase

Registered Office of Company: Munich
Commercial Register: Amtsgericht München
HRB 42 000, VAT Reg. No. DE129274536
Insurance Tax No. 802/V90802001324

What is our core business?

The core business of our Company is providing all types of travel insurance.

Information on the benefits

What insurance benefits do you receive?

The insurance covers the insured persons and insured stays as specified in the included tariffs. The scope of the insurance benefit is based on the agreed sum insured, the relevant loss or damage and, where applicable, any existing underinsurance. You can find further details on the type and scope of our benefits in our Terms and Conditions. The Terms and Conditions specified in VB-ERV/Young Travellers 2018 apply to this policy.

When will you receive payment?

Once we have determined our liability, you will receive the payment immediately.

What do you have to know about the premium?

The one-time premium is documented on the premium note or the travel confirmation for each insurance policy. It includes the relevant insurance tax. If your permanent place of residence is in Germany, the following applies: The insurance tax for property insurance is 19%. If your permanent place of residence is not in Germany, the insurance tax of the respective country applies. It is stated on the premium note. The premium is due immediately after conclusion of the insurance policy. It must be paid upon receipt of the insurance certificate.

Please note: No benefits will be paid if you are in arrears with the payment of the one-time premium when the insured event occurs.

Information on the policy

How is the contract concluded?

When does your insurance cover begin?

The contract starts once the insurance has been taken out. Your insurance cover begins with the agreed start of the insurance, but at the earliest with the start of your insured stay.

Do you have a right of revocation?

For insurance contracts with a term of at least one month, you have a right of revocation. Please refer to the revocation notice on page 2.

How can the contract be terminated?

When does your insurance cover end?

You do not have to cancel your policy. It expires automatically. Your insurance cover ends at the agreed time, but at the latest when you have finished your insured stay.

What law will be applicable to the policy?

Where legally permitted, German law will apply to this insurance policy and preparations leading up to it.

At what court can you assert your claims?

If you would like to clarify any issues arising from the insurance policy with us in court, you can choose between these courts of jurisdiction: Munich or the court at your place of residence or your permanent place of residence at the time the complaint is filed.

What is the contract language?

What applies to declarations of intent?

The German language is relevant for the policy provisions and further information as well as the communication during the term of the contract. Declarations of intent must be in writing (e.g. letter, email). Verbal agreements are invalid.

Which supervisory authority is responsible?

You have the option to send your questions or complaints to Bundesanstalt für Finanzdienstleistungsaufsicht (BaFin), Graurheindorfer Straße 108, 53117 Bonn, Germany.

ERGO Reiseversicherung AG


Bader


Haase

Contact

If you have any questions on your insurance cover, our Service Centre will be pleased to assist you on

+49 89 4166-1728

from Monday to Friday between 7 a.m. and 9 p.m.
and Saturday between 9 a.m. and 4 p.m.

Email:

young.travellers@ergo-reiseversicherung.de

Internet: www.ergo-reiseversicherung.de

Address: ERGO Reiseversicherung AG
Thomas-Dehler-Straße 2
81737 Munich, Germany

Competent help in case of illness, accident and other emergencies!

24/7/365 is standard for any emergency!

Our Emergency Call Centre is available to you
24 hours a day, 365 days a year.

Emergency Number

Only for emergencies!

+49 89 4166-1071

Unfortunately, general questions or questions regarding the Telephone Cancellation Advisory cannot be answered on this number.

Can you revoke the conclusion of your policy?

You have the right to revoke insurance policies which have a term of at least one month. Please take note of the following revocation notice.

Revocation Notice

Section 1

Right of revocation, consequences of revocation and special instructions

Right of revocation

You may revoke your contractual declaration in text form (e.g. letter, fax, e-mail) within a period of 14 days without giving reasons. The revocation period begins after you have received

- **the insurance policy,**
- **the contract conditions,** including the general terms and conditions of insurance applicable to the contractual relationship, these in turn including the tariff provisions,
- **this notice,**
- **the insurance product information document,**
- **and the further information listed in Section 2,**

in text form.

The timely dispatch of the revocation is sufficient to comply with the revocation period. Please address the revocation to:

**ERGO Reiseversicherung AG,
Thomas-Dehler-Str. 2, 81737 Munich,
Email: contact@ergo-reiseversicherung.de**

Consequences of revocation

In the event of an effective revocation, the insurance cover shall end and the insurer shall refund to you the part of the premiums attributable to the period after receipt of the revocation if you have agreed that the insurance cover shall commence before the end of the revocation period. In this case, the insurer may retain the part of the premium that is attributable to the period up to receipt of the revocation; this is the amount calculated on a pro rata basis according to days. The insurer shall reimburse any amounts to be repaid without delay, no later than 30 days after receipt of the revocation.

If the insurance cover does not commence before the end of the revocation period, the effective revocation shall result in the return of any benefits received and the surrender of any benefits derived (e.g. interest).

If you have effectively exercised your right of revocation with regard to the insurance contract, you shall also no longer be bound by any contract related to the insurance contract. A related contract exists if it is related to the revoked contract and concerns a service provided by the insurer or a third party on the basis of an agreement between the third party and the insurer. No contractual penalty may be agreed or demanded.

Special instructions

Your right of revocation expires if the contract has been completely fulfilled by both you and the insurer at your express request before you have exercised your right of revocation.

Section 2

Listing of further information required for the start of the deadline

With regard to the further information referred to in Section 1 Sentence 2, the information requirements are detailed below:

Information requirements for all classes of insurance

The insurer must provide you with the following information:

1. the identity of the insurer and of the branch, if any, through which the contract is to be concluded; the commercial register in which the legal entity is registered and the corresponding register number must also be indicated;
2. the summonable address of the insurer and any other address relevant to the business relationship between the insurer and you, in the case of legal persons, associations of persons or groups of persons also the name of an authorized representative; insofar as the notification is made by transmitting the contractual provisions including the General Conditions of Insurance, the information must be in a highlighted and clearly devised form;
3. the core business activity of the insurer;
4. the essential features of the insurance benefit, in particular information on the type, scope and due date of the insurer's benefit;
5. the total price of the insurance, including all taxes and other price components, whereby the premiums must be shown individually if the insurance relationship is to comprise several independent insurance contracts, or, if an exact price cannot be stated, information on the basis of its calculation, which will enable you to verify the price;
6. a) any additional costs incurred, stating the total amount to be paid, as well as any possible further taxes, charges or costs not paid through or billed by the insurer;
b) all costs incurred by you for the use of remote means of communication, if such additional costs are charged;
7. details regarding payment and fulfilment, in particular the method of payment of premiums;
8. the limitation of the period of validity of the information provided, for example, the period of validity of limited offers, especially with regard to the price;
9. information on how the contract is concluded, in particular on the start of the insurance and the insurance coverage, as well as the duration of the period during which the applicant is to be bound by the application;
10. the existence or non-existence of a right of revocation as well as the conditions, details of the exercise, in particular the name and address of the person to whom the revocation is to be declared, and the legal consequences of the revocation, including information on the amount you may have to pay in the event of revocation; insofar as the notification is made by transmitting the contractual provisions, including the General Terms and Conditions of Insurance, the information must be in a highlighted and clearly devised form;
11. a) information on the term of the contract;
b) information on the minimum term of the contract;
12. information on the termination of the contract, in particular on the contractual terms of termination including any contractual penalties; if the notification is made by transmitting the contractual provisions including the General Terms and Conditions of Insurance, the information must be in a highlighted and clearly devised form;
13. the member states of the European Union whose law the insurer uses as a basis for establishing relations with you before concluding the insurance contract;
14. the law applicable to the contract, a contractual clause on the law applicable to the contract or on the competent court;
15. the languages in which the terms and conditions of the contract and the advance information referred to in this section will be communicated and the languages in which the insurer undertakes, with your consent, to communicate during the term of this contract;
16. possible access for you to an out-of-court complaint and redress procedure and, if applicable, the conditions for such access; it must be expressly stated that this does not affect the possibility for you to take legal action;
17. name and address of the competent supervisory authority and the possibility of lodging a complaint with this supervisory authority.

End of the revocation notice

Important: The information contained in this English version of the Revocation notice is provided as a courtesy translation only. In the event of any dispute as to the contents and interpretation of the Revocation notice, the German original, entitled: "**Widerrufsbelehrung**" shall prevail at all times.

Information on data protection

Hereinafter please find information on the processing of your personal data and on the rights you have in accordance with applicable data protection law.

Who is responsible for data processing?

ERGO Reiseversicherung AG (ERV)
Thomas-Dehler-Straße 2
81737 Munich, Germany
Telephone: +49 89 4166 - 1727
Fax: +49 89 4166 - 2717
Email: contact@ergo-reiseversicherung.de

Should you have any questions, please contact our data protection officer at the above address or at: datschutz@ergo-reiseversicherung.de

For what purposes and on what legal basis will your data be processed?

We will process your personal data in accordance with the EU General Data Protection Regulation (GDPR), with the German Federal Data Protection Act (BDSG), with the relevant provisions of the Act on Insurance Contracts (VVG) and with any and all other relevant laws and regulations. In addition, our company accepted the "Code of conduct for the handling of personal data by the German insurance business" as binding, which sets out the above-stipulated laws and regulations in more detail and in a form that is tailored to the insurance business. If you would like to take out an insurance with our company, you will be obliged to disclose your personal data to us in order to allow us to conclude the contract and to assess the risks we are to accept. If an insurance contract is concluded, we shall process your data in order to issue the policy to you or to send you an invoice. In case of any damage and for the payment of insurance benefits, we shall require information in order to verify your insurance cover and to calculate the benefits you will receive. Without processing your personal data, an insurance contract cannot be concluded and/or executed.

In addition, we shall require your personal data in order to prepare insurance-specific statistics, e.g. for the development of new insurance tariffs or in order to fulfil regulatory requirements.

The legal basis for the processing of your personal data for precontractual and contractual purposes is article 6, para. 1b) of the GDPR. To the extent we require specific categories of personal data such as your health information, we shall obtain your consent in accordance with article 9, para. 2a) in conjunction with article 7 of the GDPR. The preparation of any statistics for such data categories shall be based on article 9, para. 2j) of the GDPR in conjunction with section 27 of the Federal Data Protection Act.

Another reason for the processing of your data is the protection of our legitimate interests or those of third parties (article 6, para. 1f) of the GDPR). This might be necessary:

- in order to guarantee IT security and IT operations;
 - in order to prevent and investigate criminal offences.
- In particular, we use data analyses in order to detect any indication of insurance fraud.

In addition thereto, we shall process your personal data in order to comply with our statutory obligations, including but not limited to regulatory requirements, retention obligations in accordance with trade and tax law or our obligation to provide advice. In such case, the legal basis for the processing of your data shall be the statutory regulations in conjunction with article 6, para. 1c) of the GDPR.

Who are the recipients of your personal data?

Brokers:

If you use the services of an insurance broker, such broker shall process your personal data to the extent such data are required in order to conclude and execute the relevant contract. The broker shall disclose such data to us. We shall also disclose data to the broker to the extent such broker needs information in order to provide you with services and advice regarding your insurance and financial services matters.

Third-party service providers:

We cooperate with certain third-party service providers in order to fulfil our statutory obligations. The list of service providers contains all companies with which

we maintain lasting business relationships. Please go to www.ergo-reiseversicherung.de for the most current version.

How long do we store your personal data?

We shall store your data during the term of your contract. In addition, we shall store your personal data in order to fulfil our statutory obligations to provide evidence and our statutory retention obligations. Such obligations result from the German Commercial Code, the Fiscal Code and the Money Laundering Act. The retention periods have a duration of up to ten years.

What rights do you have?

You have a right to request information on, correction and deletion of your data and to demand restrictions of processing. Upon request, we shall provide you with the data you disclosed to us in a structured, customary and machine-readable format. Please contact us at the above-stipulated address if you wish to inspect or change any of your data.

Do you have any complaints regarding the processing of your data?

Please contact our data protection officer as stipulated above or the competent regulatory authority for data protection. The regulatory authority for data protection competent for our company is:

Bayerisches Landesamt für Datenschutzaufsicht (BayLDA)
Promenade 27
91522 Ansbach

Are automated decisions in the individual case possible?

Based on the information you provide regarding any insured loss and on the data stored in connection with your contract as well as any information provided in this regard by a third party, if any, we will make a fully automated decision on our obligation to pay benefits. Such fully automated decisions are based on our company's regulations on the weighting of information.

Important Information for claims (the Terms & Conditions VB-ERV/Young Travellers 2018 apply)

What to do in every case of a claim?

Keep the damage to a minimum and report the claim immediately.

Immediately report the claim to

(if our Emergency Call Centre was not involved):
ERGO Reiseversicherung AG
Leistungsabteilung
Postfach 80 06 20
81606 Munich, Germany

Please supply the appropriate documents (originals upon request) as proof of the insured event.

The documents to be submitted for the most common insurance claims are listed below.

Always submit:	
<input type="checkbox"/>	Proof of insurance
<input type="checkbox"/>	Booking confirmation, e.g. from the tour operator, school or university
<input type="checkbox"/>	Information on additional existing travel insurances (e.g. via creditcard, automobile association)

G Luggage Insurance Young Travellers:

General additions to be submitted:	
<input type="checkbox"/>	Purchase bills of articles lost or damaged
<input type="checkbox"/>	Cost estimate/ bill of the repair; if a repair is not possible, confirmation of the current value of the article
<input type="checkbox"/>	Proof of the official charges for the replacement of identity documents
In the case of accompanied luggage:	
<input type="checkbox"/>	Police report in the case of criminal action
<input type="checkbox"/>	Detailed description of the cause of loss
In the case of unaccompanied luggage:	
<input type="checkbox"/>	Claims record of the transport company
<input type="checkbox"/>	Documents for replacement purchases in the case of delay of luggage
<input type="checkbox"/>	In the case of lost luggage the final confirmation of the transport company
<input type="checkbox"/>	Original ticket including the attached luggage label of the transport company

If you have any questions regarding the claims handling process we will be pleased to assist you Mon. – Fri. from 7 a.m. to 9 p.m., Sat. from 9 a.m. to 4 p.m. on +49 89 4166-1799. You can find further information on the internet www.ergo-reiseversicherung.de/schadensmeldung

Terms and Conditions of Insurance for Young Travellers provided by ERGO Reiseversicherung AG (VB-ERV/Young Travellers 2018)*

The regulations of the **General Terms and Conditions** and the **Glossary** apply to the insurance for young travellers offered by ERGO Reiseversicherung AG, hereinafter referred to as „ERV“ or „we“. The respective insurance cover taken out is defined in the **Special Section**.

General Terms and Conditions

1. Who is the insured person?

- 1.1 You are the insured person if you are the person named in the insurance documentation. This is, however, subject to the condition that you are only temporarily abroad, for example at school, as a language student, student, doctoral student, guest researcher, intern, volunteer, participant in work and travel programmes or backpacker.
- 1.2 You have insurance cover as an insured person if the policy was taken out up to and including your 55th year.

2. Who can be the →policyholder?

- 2.1 The →policyholder can be whoever has his / her permanent place of residence or registered office in Germany or another EU / EEA country can be the →policyholder.
- 2.2 If risk periods up to four months are insured, the following applies: Anyone who makes his / her contractual declaration in Germany or in an EU / EEA country can be the →policyholder.
- 2.3 Proof that these requirements are met must be provided at our request. If they are not met, no insurance policy is concluded despite payment of the premium.

3. For what stay do you have insurance cover?

- You have insurance cover for your →insured stay.

4. When does your insurance cover begin and end?

- 4.1 Your insurance cover under the Travel Cancellation Insurance (Part A) begins with the conclusion of the insurance policy and ends when the →insured stay commences.
- 4.2 Under the other insurance types, your insurance cover begins with the agreed start of the insurance, but at the earliest with the start of your →insured stay. Your insurance cover ends at the agreed time, but at the latest when you have finished your →insured stay.
- 4.3 The insurance cover for newborns commences at birth. The prerequisite is that
- a) on the day of the birth a parent is insured by us under a Young Travellers tariff, and
 - b) the application for insurance is made with retroactive effect not later than two months after the birth.
- 4.4 You are unable to finish your →insured stay as scheduled for reasons beyond your control? In this case, your insurance cover is extended beyond the date that was originally agreed with us.

5. Are you covered by insurance in your →home country if you interrupt your →insured stay?

- If you interrupt your →insured stay you are insured in your →home country for a period not exceeding eight weeks per →insurance year. A condition of insurance is that your permanent place of residence is Germany or another EU / EEA country.

6. What is the maximum length of stay we insure?

- 6.1 We insure your stay only if it is planned for a maximum of 24 months. In addition, you must be only temporarily abroad and you must not transfer your permanent place of residence.
- 6.2 The contract must be concluded before you start your stay →abroad and must cover the entire period.

7. What must be taken into account when paying the premium?

- 7.1 Deviating from § 33 para. 1 German Insurance Contract Act (VVG), the one-time premium is due immediately after conclusion of the insurance policy. It must be paid upon receipt of the insurance policy.

- 7.2 If the premium has not been paid when the insured event occurs, we will not pay any benefits. This does not apply if the →policyholder is not responsible for non-payment.

- 7.3 The following applies to the direct debit scheme: The payment is considered to be on time if we can debit the premium on its due date and the account holder does not object to the authorised direct debit. If we cannot debit the premium through no fault of the →policyholder, then the payment is still on time, if it is made →immediately after a request for payment has been issued in writing.

8. In what cases do you not have any insurance cover?

- 8.1 You do not have any insurance cover for damage caused by:
- A) Strikes or other form of industrial action.
 - B) Nuclear energy or other ionising radiation.
 - C) Stoppage of public transport and other →actions of higher authority.
 - D) The use of Chemical, Biological, Radiological and Nuclear (CBRN) weapons.
 - E) War, civil war, events similar to war, civil unrest.
- What happens if you are in a country in which one of these events occurs? You are then covered by the insurance for the first 14 days after the start of the respective event. This extension will not apply if you actively participate in one of these events.
- 8.2 These exclusions apply in addition to the exclusions named in the respective Special Section.

9. What obligations do you have after the insured event has occurred?

- 9.1 You must:
- A) Avoid anything which could result in unnecessary costs (obligation to mitigate loss).
 - B) Notify the damage to us →immediately.
 - C) Describe the events leading to the claim and the consequences truthfully.
 - D) Allow us to carry out any reasonable investigations into the cause and amount of the damage and the extent of our liability.
 - E) Give us any relevant information truthfully.
- 9.2 You must provide suitable evidence of the loss event. We reserve the right to request original documentary evidence. Evidence submitted to us becomes our property. If necessary you must release the doctor who treated you from his duty of confidentiality. You are only obliged to release the doctor from this duty to the extent that the information is necessary for us to assess our liability or the scope of benefits.

10. What consequences does a breach of obligations have?

- 10.1 We are not obliged to pay benefits if you deliberately breach one of the abovementioned obligations intentionally.
- 10.2 In the case of gross negligence, we can reduce the payment of benefits in proportion to the severity of your fault. This does not apply, if you prove to us that you did not breach the obligation with gross negligence.
- 10.3 Your insurance cover remains effective if you can prove that the breach of obligation was not the cause of the occurrence or the determination of the insured event, nor of the determination or the scope of the benefit. If however, you have fraudulently breached an obligation, we are under no obligation whatsoever to make a payment.

11. When will you receive payment?

- 11.1 Once we have determined our liability, you will receive the payment →immediately.
- 11.2 Any costs, which you have incurred in a foreign currency, will be reimbursed in Euro. The exchange rate will be based on the rate applicable on the day on which you paid these costs.

12. What applies if there are claims against third parties?

- 12.1 If a third party is liable to pay compensation for the insured event, these claims are passed on to us if we have paid compensation for the damage. The transfer of the claim cannot be asserted to your detriment or the detriment of the →policyholder.
- 12.2 You are obliged to assign the claims for compensation to us in accordance with 12.1 if we have paid compensation to you.
- 12.3 Are you entitled to claims for compensation from other insurance policies under private law or social insurance agencies? Then these benefit commitments shall take precedence. If you notify the insured event to us, we will make an advance payment and settle the claim in accordance with the terms and conditions of insurance.

13. Which law and which place of jurisdiction applies? Which complaint options do you have?

- 13.1 Where legally permitted, German law will apply to this policy.
- 13.2 If you would like to clarify any issues arising from the insurance policy with us in court, you can choose between the following courts of jurisdiction:
- A) Munich.
 - B) The court at your place of residence or your habitual residence at the time the complaint is filed.
- 13.3 If we need to clarify something with you in court, the court at your place of residence or your habitual residence will be responsible.
- 13.4 You have the option to send your questions or complaints to Bundesanstalt für Finanzdienstleistungsaufsicht (BaFin), Graurheindorfer Straße 108, 53117 Bonn.
- 13.5 We do not participate in dispute settlement procedures before a consumer conciliation board.

14. Which limitation periods must you take into account?

- 14.1 Your claims from the insurance contract are limited to three years. The limitation begins at the end of the year in which the claim has occurred, and which became known to you or would have had to become known to you.
- 14.2 Have you notified your claim to us? The limitation period is then suspended until you receive our decision.

* Important: The information contained in this English version of the Terms and Conditions of Insurance for Young Travellers is provided as a courtesy translation only. In the event of any dispute as to the contents and interpretation of the Terms and Conditions of Insurance, the German original version of the Terms and Conditions of Insurance, entitled: "Versicherungsbedingungen der ERGO Reiseversicherung AG für Young Travellers (VB-ERV/Young Travellers 2018)" shall prevail at all times.

Glossary

Abroad:

Abroad is not deemed to be the country in which you have your permanent place of residence.

Actions of higher authority:

Actions of higher authority are measures taken by the authorities, examples of this are: Confiscation of exotic souvenirs by the customs authority or refusal of entry if the required entry documents are missing; stoppage of public transport.

Current value:

The current value is the sum generally required to purchase new items of the same kind and quality. We will deduct an amount representing the condition of the item (age, wear, usage, etc.) from this sum.

Foreign Office:

The Foreign Office together with the missions abroad make up the Foreign Service. The Foreign Office publishes extensive information on all countries in the world, (e.g. travel and safety information, travel warnings).

Contact details are:

Postal address: Auswärtiges Amt, 11013 Berlin

Switchboard: +49 30-18 170 (24 h service)

Fax: +49 30-18 17 34 02

Internet address: www.auswaertiges-amt.de

Home country:

Your home country is the country in which you have your permanent place of residence.

Immediately:

Without culpable delay.

Insurance year:

The insurance year begins at the agreed date and lasts for twelve months (twelve months period).

Insured stay:

Your insured stay is your entire temporary stay →abroad including outward and return journey.

Natural events:

Natural events are: explosions, storm, hail, lightning, high water levels, flooding, avalanches, volcanic eruptions, earthquakes, landslides.

Policyholder:

The policyholder is the person who has concluded an insurance policy with us.

Sports equipment:

Sports equipment refers to all items required to do a sport including accessories.

Special section

G Luggage Insurance Young Travellers

1. What is insured?

Your luggage is insured. Luggage includes

A) Your personal travel requisites.

B) →Sports equipment.

C) Presents.

D) Souvenirs.

2. When is there insurance cover?

2.1 We will pay compensation to you if accompanied luggage is lost or damaged during the →insured stay due to:

A) Criminal action by a third party.

B) Accident involving the means of transport.

C) Fire or →natural events.

2.2 We will pay compensation to you if your checked luggage is lost or damaged. The prerequisite is: The luggage is in the custody of:

A) A transport company.

B) A company providing accommodation.

C) A luggage deposit.

3. How much compensation do we pay?

If an insured event occurs, we will reimburse you up to a maximum of the sum insured:

A) For articles lost or destroyed: The →current value.

B) For damaged articles: The necessary repair costs and, if applicable, an amount for the remaining loss of value. At most, you will receive the →current value.

C) For films, video, audio and data media: The material value.

D) In the case of official identity documents and visas: The official charges to obtain new documents.

4. What is insured if your luggage is delayed?

4.1 Your checked luggage was transported with delay and reaches the destination at least 12 hours after you? We will then pay your expenses for replacement purchases up to € 250 per person.

4.2 Have you booked a cruise? And your luggage arrives late, meaning that you cannot take it on board? Then we reimburse up to € 250 per person for replacement purchases. You will receive this benefit in addition to the benefits according to section 4.1.

4.3 Replacement purchases that are necessary to continue the trip are insured.

5. How do we help in the event of the loss of travel funds?

5.1 We will make contact with your bank in the case of a financial emergency during your →insured stay. The prerequisite is: Your travel funds have been stolen, robbed or have been lost in another manner.

A) Where necessary, we will help to transfer the amount provided by your bank.

B) If we are not able to make contact with your bank within 24 hours, we will give you a loan of up to € 500. You must pay back the amount to us within one month after payment.

5.2 If you have lost your credit, EC and mobile phone cards, we will help you to cancel the cards. We are not liable:

A) For the proper procedure with regard to stopping payments against such cards.

B) For any financial losses incurred despite stopping the payments.

5.3 If you lose your travel documents, we will help you to obtain replacements.

6. What is not insured or only with restrictions?

6.1 The following is not insured:

A) Loss due to items that are forgotten, left behind, abandoned, lost.

B) Spectacles, contact lenses, hearing aids and prostheses.

C) Money, securities, tickets and documents of any type with the exception of official identity documents and visas.

D) Consequential pecuniary loss.

E) Damage that arise from deliberately bringing about the insured event. If you brought about the insured event through gross negligence, we can reduce our payment of benefits in proportion to the severity of your fault. Unless you can prove that you did not bring about the insured event with gross negligence.

6.2 The following is insured with restrictions:

A) Video and photographic equipment, mobile phones, smartphones, IT equipment and software including accessories. They are insured as accompanied luggage up to a total of 50% of the sum insured. If they have been checked in as luggage, there is no insurance cover.

B) Jewellery and valuables. They are only insured if they are locked in a fixed, closed container (e.g. safe). Or if they are carried around personally by the insured person and kept secure. We will pay compensation for up to a total of 50% of the sum insured.

C) →Sports equipment including accessories. They are not insured if they are being used for the intended purpose. In all other cases, they are insured up to a total of 50% of the sum insured.

D) Presents and souvenirs are insured up to a total of 10% of the sum insured.

6.3 Insurance cover for damage to luggage while camping only exists on official campsites.

6.4 The luggage is insured in a parked motor vehicle during the trip.

The prerequisite is:

A) The luggage is stolen from the locked motor vehicle. The motor vehicle also includes any luggage boxes, which are attached to it and locked.

B) In addition, the damage occurs between 6 a.m. and 10 p.m. Breaks during the journey lasting no more than two hours are covered by the insurance at all times.

7. What obligations do you have after the insured event has occurred?

7.1 You must comply with the obligations of the General Terms and Conditions.

7.2 You are obliged to submit proof of insurance and booking documents for the trip to us.

7.3 You must report damage caused by criminal offences to the local police station →immediately. If this is not possible, you must report it to the next available police station. You must submit a list of all the items lost to the police. Please ask the police to confirm it. You must submit a confirmation of this to us.

7.4 You are obliged to report damage to checked luggage →immediately to one of the following:

A) The transport company.

B) The company providing accommodation.

C) The luggage deposit.

Furthermore, any damage that is not apparent from the outside must be notified in writing as soon as you have discovered it. You must do this within the respective deadline for complaints, at the latest within seven days after handing out the item of luggage. You must provide us with the appropriate confirmations.

7.5 You are obliged to get a confirmation from the transport company that your luggage was delayed. You must submit a confirmation of this to us. You must provide evidence of replacement purchases by submitting invoices to us.

8. What consequences does a breach of obligations have?

8.1 You will lose your insurance cover if you wilfully breach the above-mentioned obligations.

8.2 In the case of gross negligence, we can reduce the payment of benefits in proportion to the severity of your fault. Unless you prove that you did not breach the obligations with gross negligence.

8.3 Your insurance cover remains effective if you can prove that the breach of obligation was not the cause of the occurrence or the determination of the insured event, nor of the determination or the scope of the benefit. This will not apply in the case of fraudulent intent.

Your Policy Attachment

Travel Cancellation Insurance Young Travellers

Information on the insurer

Who are we?

Your contracting partner is
ERGO Reiseversicherung AG (ERV),
Thomas-Dehler-Straße 2, 81737 Munich, Germany.

Chairman of the Supervisory Board: Dr. Clemens Muth
Board of Management: Richard Bader (Chairman),
Torsten Haase
Registered Office of Company: Munich
Commercial Register: Amtsgericht München
HRB 42 000, VAT Reg. No. DE129274536
Insurance Tax No. 802/V90802001324

What is our core business?

The core business of our Company is providing all types of travel insurance.

Information on the benefits

What insurance benefits do you receive?

The insurance covers the insured persons and insured stays as specified in the included tariffs. The scope of the insurance benefit is based on the agreed sum insured, the relevant loss or damage and, where applicable, any existing underinsurance. You can find further details on the type and scope of our benefits in our Terms and Conditions. The Terms and Conditions specified in VB-ERV/Young Travellers 2018 apply to this policy.

When will you receive payment?

Once we have determined our liability, you will receive the payment immediately.

What do you have to know about the premium?

The one-time premium is documented on the premium note or the travel confirmation for each insurance policy. It includes the relevant insurance tax. If your permanent place of residence is in Germany, the following applies: The insurance tax for property insurance is 19%. If your permanent place of residence is not in Germany, the insurance tax of the respective country applies. It is stated on the premium note. The premium is due immediately after conclusion of the insurance policy. It must be paid upon receipt of the insurance certificate.

Please note: No benefits will be paid if you are in arrears with the payment of the one-time premium when the insured event occurs.

Information on the policy

How is the contract concluded?

The contract starts once the insurance has been taken out. Under the Travel Cancellation Insurance, your insurance cover begins when the insurance policy has been concluded. Under the other insurances, your insurance cover begins with the agreed start of the insurance, but at the earliest with the start of your insured stay.

Do you have a right of revocation?

For insurance contracts with a term of at least one month, you have a right of revocation. Please refer to the revocation notice on page 2.

J. Bader
Bader

T. Haase
Haase

How can the contract be terminated?

When does your insurance cover end?

You do not have to cancel your policy. It expires automatically. Under the Travel Cancellation Insurance, your insurance cover ends when the insured stay commences. Under the other insurances, your insurance cover ends with the agreed point in time, but no later than when you have finished your insured stay.

What law will be applicable to the policy?

Where legally permitted, German law will apply to this insurance policy and preparations leading up to it.

At what court can you assert your claims?

If you would like to clarify any issues arising from the insurance policy with us in court, you can choose between these courts of jurisdiction: Munich or the court at your place of residence or your permanent place of residence at the time the complaint is filed.

What is the contract language?

What applies to declarations of intent?

The German language is relevant for the policy provisions and further information as well as the communication during the term of the contract. Declarations of intent must be in writing (e.g. letter, email). Verbal agreements are invalid.

Which supervisory authority is responsible?

You have the option to send your questions or complaints to Bundesanstalt für Finanzdienstleistungsaufsicht (BaFin), Graurheindorfer Straße 108, 53117 Bonn, Germany.

ERGO Reiseversicherung AG

Contact

If you have any questions on your insurance cover, our Service Centre will be pleased to assist you on

+49 89 4166-1728

from Monday to Friday between 7 a.m. and 9 p.m.
and Saturday between 9 a.m. and 4 p.m.

Email:

young.travellers@ergo-reiseversicherung.de

Internet: www.ergo-reiseversicherung.de

Address: ERGO Reiseversicherung AG
Thomas-Dehler-Straße 2
81737 Munich, Germany

Competent help in case of illness, accident and other emergencies!

24/7/365 is standard for any emergency!

Our Emergency Call Centre is available to you 24 hours a day, 365 days a year.

Emergency Number

Only for emergencies!

+49 89 4166-1071

Unfortunately, general questions or questions regarding the Telephone Cancellation Advisory cannot be answered on this number.

Telephone Cancellation Advisory

Do you need to cancel your trip? If so, please use our special service in the Travel Cancellation Insurance.

Contact our telephone cancellation-advice centre before you cancel your trip. Our staff will support you concerning your decision to cancel and will check whether it is possible to delay the cancellation without financial risk.

Please call +49 89 4166-1727

(Monday to Friday between 7 a.m. and 9 p.m. and Saturday between 9 a.m. and 4 p.m.)

Further information under
www.ergo-reiseversicherung.de/stornoberatung

A second chance for your holiday!

Can you revoke the conclusion of your policy?

You have the right to revoke insurance policies which have a term of at least one month. Please take note of the following revocation notice.

Revocation Notice

Section 1

Right of revocation, consequences of revocation and special instructions

Right of revocation

You may revoke your contractual declaration in text form (e.g. letter, fax, e-mail) within a period of 14 days without giving reasons. The revocation period begins after you have received

- **the insurance policy,**
 - **the contract conditions,** including the general terms and conditions of insurance applicable to the contractual relationship, these in turn including the tariff provisions,
 - **this notice,**
 - **the insurance product information document,**
 - **and the further information listed in Section 2,**
- in text form.**

The timely dispatch of the revocation is sufficient to comply with the revocation period. Please address the revocation to:

**ERGO Reiseversicherung AG,
Thomas-Dehler-Str. 2, 81737 Munich,
Email: contact@ergo-reiseversicherung.de**

Consequences of revocation

In the event of an effective revocation, the insurance cover shall end and the insurer shall refund to you the part of the premiums attributable to the period after receipt of the revocation if you have agreed that the insurance cover shall commence before the end of the revocation period. In this case, the insurer may retain the part of the premium that is attributable to the period up to receipt of the revocation; this is the amount calculated on a pro rata basis according to days. The insurer shall reimburse any amounts to be repaid without delay, no later than 30 days after receipt of the revocation.

If the insurance cover does not commence before the end of the revocation period, the effective revocation shall result in the return of any benefits received and the surrender of any benefits derived (e.g. interest).

If you have effectively exercised your right of revocation with regard to the insurance contract, you shall also no longer be bound by any contract related to the insurance contract. A related contract exists if it is related to the revoked contract and concerns a service provided by the insurer or a third party on the basis of an agreement between the third party and the insurer. No contractual penalty may be agreed or demanded.

Special instructions

Your right of revocation expires if the contract has been completely fulfilled by both you and the insurer at your express request before you have exercised your right of revocation.

Section 2

Listing of further information required for the start of the deadline

With regard to the further information referred to in Section 1 Sentence 2, the information requirements are detailed below:

Information requirements for all classes of insurance

The insurer must provide you with the following information:

1. the identity of the insurer and of the branch, if any, through which the contract is to be concluded; the commercial register in which the legal entity is registered and the corresponding register number must also be indicated;
2. the summonable address of the insurer and any other address relevant to the business relationship between the insurer and you, in the case of legal persons, associations of persons or groups of persons also the name of an authorized representative; insofar as the notification is made by transmitting the contractual provisions including the General Conditions of Insurance, the information must be in a highlighted and clearly devised form;
3. the core business activity of the insurer;
4. the essential features of the insurance benefit, in particular information on the type, scope and due date of the insurer's benefit;
5. the total price of the insurance, including all taxes and other price components, whereby the premiums must be shown individually if the insurance relationship is to comprise several independent insurance contracts, or, if an exact price cannot be stated, information on the basis of its calculation, which will enable you to verify the price;
6. a) any additional costs incurred, stating the total amount to be paid, as well as any possible further taxes, charges or costs not paid through or billed by the insurer;
b) all costs incurred by you for the use of remote means of communication, if such additional costs are charged;
7. details regarding payment and fulfilment, in particular the method of payment of premiums;
8. the limitation of the period of validity of the information provided, for example, the period of validity of limited offers, especially with regard to the price;
9. information on how the contract is concluded, in particular on the start of the insurance and the insurance coverage, as well as the duration of the period during which the applicant is to be bound by the application;

10. the existence or non-existence of a right of revocation as well as the conditions, details of the exercise, in particular the name and address of the person to whom the revocation is to be declared, and the legal consequences of the revocation, including information on the amount you may have to pay in the event of revocation; insofar as the notification is made by transmitting the contractual provisions, including the General Terms and Conditions of Insurance, the information must be in a highlighted and clearly devised form;
11. a) information on the term of the contract;
b) information on the minimum term of the contract;
12. information on the termination of the contract, in particular on the contractual terms of termination including any contractual penalties; if the notification is made by transmitting the contractual provisions including the General Terms and Conditions of Insurance, the information must be in a highlighted and clearly devised form;
13. the member states of the European Union whose law the insurer uses as a basis for establishing relations with you before concluding the insurance contract;
14. the law applicable to the contract, a contractual clause on the law applicable to the contract or on the competent court;
15. the languages in which the terms and conditions of the contract and the advance information referred to in this section will be communicated and the languages in which the insurer undertakes, with your consent, to communicate during the term of this contract;
16. possible access for you to an out-of-court complaint and redress procedure and, if applicable, the conditions for such access; it must be expressly stated that this does not affect the possibility for you to take legal action;
17. name and address of the competent supervisory authority and the possibility of lodging a complaint with this supervisory authority.

End of the revocation notice

Important: The information contained in this English version of the Revocation notice is provided as a courtesy translation only. In the event of any dispute as to the contents and interpretation of the Revocation notice, the German original, entitled: "**Widerrufsbelehrung**" shall prevail at all times.

Information on data protection

Hereinafter please find information on the processing of your personal data and on the rights you have in accordance with applicable data protection law.

Who is responsible for data processing?

ERGO Reiseversicherung AG (ERV)
Thomas-Dehler-Straße 2
81737 Munich, Germany
Telephone: +49 89 4166-1727
Fax: +49 89 4166-2717
Email: contact@ergo-reiseversicherung.de

Should you have any questions, please contact our data protection officer at the above address or at: datenschutz@ergo-reiseversicherung.de

For what purposes and on what legal basis will your data be processed?

We will process your personal data in accordance with the EU General Data Protection Regulation (GDPR), with the German Federal Data Protection Act (BDSG), with the relevant provisions of the Act on Insurance Contracts (VVG) and with any and all other relevant laws and regulations. In addition, our company accepted the "Code of conduct for the handling of personal data by the German insurance business" as binding, which sets out the above-stipulated laws and regulations in more detail and in a form that is tailored to the insurance business. If you would like to take out an insurance with our company, you will be obliged to disclose your personal data to us in order to allow us to conclude the contract and to assess the risks we are to accept. If an insurance contract is concluded, we shall process your data in order to issue the policy to you or to send you an invoice. In case of any damage and for the payment of insurance benefits, we shall require information in order to verify your insurance cover and to calculate the benefits you will receive. Without processing your personal data, an insurance contract cannot be concluded and/or executed.

In addition, we shall require your personal data in order to prepare insurance-specific statistics, e.g. for the development of new insurance tariffs or in order to fulfil regulatory requirements.

The legal basis for the processing of your personal data for precontractual and contractual purposes is article 6, para. 1b) of the GDPR. To the extent we require specific categories of personal data such as your health information, we shall obtain your consent in accordance with article 9, para. 2a) in conjunction with article 7 of the GDPR. The preparation of any statistics for such data categories shall be based on article 9, para. 2j) of the GDPR in conjunction with section 27 of the Federal Data Protection Act.

Another reason for the processing of your data is the protection of our legitimate interests or those of third parties (article 6, para. 1f) of the GDPR). This might be necessary:

- in order to guarantee IT security and IT operations;
 - in order to prevent and investigate criminal offences.
- In particular, we use data analyses in order to detect any indication of insurance fraud.

In addition thereto, we shall process your personal data in order to comply with our statutory obligations, including but not limited to regulatory requirements, retention obligations in accordance with trade and tax law or our obligation to provide advice. In such case, the legal basis for the processing of your data shall be the statutory regulations in conjunction with article 6, para. 1c) of the GDPR.

Who are the recipients of your personal data?

Brokers:

If you use the services of an insurance broker, such broker shall process your personal data to the extent such data are required in order to conclude and execute the relevant contract. The broker shall disclose such data to us. We shall also disclose data to the broker to the extent such broker needs information in order to provide you with services and advice regarding your insurance and financial services matters.

Third-party service providers:

We cooperate with certain third-party service providers in order to fulfil our statutory obligations. The list of service providers contains all companies with which

we maintain lasting business relationships. Please go to www.ergo-reiseversicherung.de for the most current version.

How long do we store your personal data?

We shall store your data during the term of your contract. In addition, we shall store your personal data in order to fulfil our statutory obligations to provide evidence and our statutory retention obligations. Such obligations result from the German Commercial Code, the Fiscal Code and the Money Laundering Act. The retention periods have a duration of up to ten years.

What rights do you have?

You have a right to request information on, correction and deletion of your data and to demand restrictions of processing. Upon request, we shall provide you with the data you disclosed to us in a structured, customary and machine-readable format. Please contact us at the above-stipulated address if you wish to inspect or change any of your data.

Do you have any complaints regarding the processing of your data?

Please contact our data protection officer as stipulated above or the competent regulatory authority for data protection. The regulatory authority for data protection competent for our company is:

Bayerisches Landesamt für Datenschutzaufsicht (BayLDA)
Promenade 27
91522 Ansbach

Are automated decisions in the individual case possible?

Based on the information you provide regarding any insured loss and on the data stored in connection with your contract as well as any information provided in this regard by a third party, if any, we will make a fully automated decision on our obligation to pay benefits. Such fully automated decisions are based on our company's regulations on the weighting of information.

Important Information for claims (the Terms & Conditions VB-ERV/Young Travellers 2018 apply)

What to do in every case of a claim?

Keep the damage to a minimum and report the claim immediately.

Immediately report the claim to

(if our Emergency Call Centre was not involved):
ERGO Reiseversicherung AG
Leistungsabteilung
Postfach 80 06 20
81606 Munich, Germany

Please supply the appropriate documents (originals upon request) as proof of the insured event.

The documents to be submitted for the most common insurance claims are listed on the right.

Always submit:	
<input type="checkbox"/>	Proof of insurance
<input type="checkbox"/>	Booking confirmation, e.g. from the tour operator, school or university
<input type="checkbox"/>	Information on additional existing travel insurances (e.g. via creditcard, automobile association)

A Travel Cancellation Insurance Young Travellers:

Additionally to be submitted:	
<input type="checkbox"/>	Bill for cancellation charges, e.g. from the tour operator, school or university
<input type="checkbox"/>	Proof of the reason for cancellation, e.g. in the case of illness a doctor's certificate

B Curtailment Insurance Young Travellers:

Additionally to be submitted (depending on the type of claim):	
<input type="checkbox"/>	Date of the curtailment (actual date of the return journey)
<input type="checkbox"/>	Proof of the reason for curtailment or the extended stay (e.g. medical certificate of a doctor at your holiday resort)
<input type="checkbox"/>	Proof of the amount of unused travel services (excluding the cost for the return journey)
<input type="checkbox"/>	Proof of additional costs for the return journey
<input type="checkbox"/>	Proof of the additional costs for the extended stay
<input type="checkbox"/>	Confirmation, e.g. from the tour operator, if and in which amount a compensation was paid

C Interruption Insurance Young Travellers:

Additionally to be submitted:	
<input type="checkbox"/>	Documents for the costs of the outward and return journey
<input type="checkbox"/>	Proof of loss (e.g. medical report)

If you have any questions regarding the claims handling process we will be pleased to assist you Mon. – Fri. from 7 a.m. to 9 p.m., Sat. from 9 a.m. to 4 p.m. on +49 89 4166-1727. You can find further information on the internet www.ergo-reiseversicherung.de/schadensmeldung

Terms and Conditions of Insurance for Young Travellers provided by ERGO Reiseversicherung AG (VB-ERV/Young Travellers 2018)*

The regulations of the **General Terms and Conditions** and the **Glossary** apply to the insurance for young travellers offered by ERGO Reiseversicherung AG, hereinafter referred to as „ERV“ or „we“. The respective insurance cover taken out is defined in the **Special Sections**.

General Terms and Conditions

1. Who is the insured person?

- 1.1 You are the insured person if you are the person named in the insurance documentation. This is, however, subject to the condition that you are only temporarily abroad, for example at school, as a language student, student, doctoral student, guest researcher, intern, volunteer, participant in work and travel programmes or backpacker.
- 1.2 You have insurance cover as an insured person if the policy was taken out up to and including your 55th year.

2. Who can be the →policyholder?

- 2.1 The →policyholder can be whoever has his / her permanent place of residence or registered office in Germany or another EU / EEA country can be the →policyholder.
- 2.2 If risk periods up to four months are insured, the following applies: Anyone who makes his / her contractual declaration in Germany or in an EU / EEA country can be the →policyholder.
- 2.3 Proof that these requirements are met must be provided at our request. If they are not met, no insurance policy is concluded despite payment of the premium.

3. For what stay do you have insurance cover?

You have insurance cover for your →insured stay.

4. When does your insurance cover begin and end?

- 4.1 Your insurance cover under the Travel Cancellation Insurance (Part A) begins with the conclusion of the insurance policy and ends when the →insured stay commences.
- 4.2 Under the other insurance types, your insurance cover begins with the agreed start of the insurance, but at the earliest with the start of your →insured stay. Your insurance cover ends at the agreed time, but at the latest when you have finished your →insured stay.
- 4.3 The insurance cover for newborns commences at birth. The prerequisite is that
 - a) on the day of the birth a parent is insured by us under a Young Travellers tariff, and
 - b) the application for insurance is made with retroactive effect not later than two months after the birth.
- 4.4 You are unable to finish your →insured stay as scheduled for reasons beyond your control? In this case, your insurance cover is extended beyond the date that was originally agreed with us.

5. Are you covered by insurance in your →home country if you interrupt your →insured stay?

If you interrupt your →insured stay you are insured in your →home country for a period not exceeding eight weeks per →insurance year. A condition of insurance is that your permanent place of residence is Germany or another EU / EEA country.

6. What is the maximum length of stay we insure?

- 6.1 We insure your stay only if it is planned for a maximum of 24 months. In addition, you must be only temporarily abroad and you must not transfer your permanent place of residence.
- 6.2 The contract must be concluded before you start your stay →abroad and must cover the entire period.

7. What must be taken into account when paying the premium?

- 7.1 Deviating from § 33 para. 1 German Insurance Contract Act (VVG), the one-time premium is due immediately after conclusion of the insurance policy. It must be paid upon receipt of the insurance policy.

- 7.2 If the premium has not been paid when the insured event occurs, we will not pay any benefits. This does not apply if the →policyholder is not responsible for non-payment.

- 7.3 The following applies to the direct debit scheme: The payment is considered to be on time if we can debit the premium on its due date and the account holder does not object to the authorised direct debit. If we cannot debit the premium through no fault of the →policyholder, then the payment is still on time, if it is made →immediately after a request for payment has been issued in writing.

8. In what cases do you not have any insurance cover?

- 8.1 You do not have any insurance cover for damage caused by:
 - A) Strikes or other form of industrial action.
 - B) Nuclear energy or other ionising radiation.
 - C) Stoppage of public transport and other →actions of higher authority.
 - D) The use of Chemical, Biological, Radiological and Nuclear (CBRN) weapons.
 - E) War, civil war, events similar to war, civil unrest. What happens if you are in a country in which one of these events occurs? You are then covered by the insurance for the first 14 days after the start of the respective event. This extension will not apply if you actively participate in one of these events.
- 8.2 These exclusions apply in addition to the exclusions named in the respective Special Section.

9. What obligations do you have after the insured event has occurred?

- 9.1 You must:
 - A) Avoid anything which could result in unnecessary costs (obligation to mitigate loss).
 - B) Notify the damage to us →immediately.
 - C) Describe the events leading to the claim and the consequences truthfully.
 - D) Allow us to carry out any reasonable investigations into the cause and amount of the damage and the extent of our liability.
 - E) Give us any relevant information truthfully.
- 9.2 You must provide suitable evidence of the loss event. We reserve the right to request original documentary evidence. Evidence submitted to us becomes our property. If necessary you must release the doctor who treated you from his duty of confidentiality. You are only obliged to release the doctor from this duty to the extent that the information is necessary for us to assess our liability or the scope of benefits.

10. What consequences does a breach of obligations have?

- 10.1 We are not obliged to pay benefits if you deliberately breach one of the abovementioned obligations intentionally.
- 10.2 In the case of gross negligence, we can reduce the payment of benefits in proportion to the severity of your fault. This does not apply, if you prove to us that you did not breach the obligation with gross negligence.
- 10.3 Your insurance cover remains effective if you can prove that the breach of obligation was not the cause of the occurrence or the determination of the insured event, nor of the determination of the scope of the benefit. If however, you have fraudulently breached an obligation, we are under no obligation whatsoever to make a payment.

11. When will you receive payment?

- 11.1 Once we have determined our liability, you will receive the payment →immediately.
- 11.2 Any costs, which you have incurred in a foreign currency, will be reimbursed in Euro. The exchange rate will be based on the rate applicable on the day on which you paid these costs.

12. What applies if there are claims against third parties?

- 12.1 If a third party is liable to pay compensation for the insured event, these claims are passed on to us if we have paid compensation for the damage. The transfer of the claim cannot be asserted to your detriment or the detriment of the →policyholder.
- 12.2 You are obliged to assign the claims for compensation to us in accordance with 12.1 if we have paid compensation to you.
- 12.3 Are you entitled to claims for compensation from other insurance policies under private law or social insurance agencies? Then these benefit commitments shall take precedence. If you notify the insured event to us, we will make an advance payment and settle the claim in accordance with the terms and conditions of insurance.

13. Which law and which place of jurisdiction applies? Which complaint options do you have?

- 13.1 Where legally permitted, German law will apply to this policy.
 - 13.2 If you would like to clarify any issues arising from the insurance policy with us in court, you can choose between the following courts of jurisdiction:
 - A) Munich.
 - B) The court at your place of residence or your habitual residence at the time the complaint is filed.
 - 13.3 If we need to clarify something with you in court, the court at your place of residence or your habitual residence will be responsible.
 - 13.4 You have the option to send your questions or complaints to Bundesanstalt für Finanzdienstleistungsaufsicht (BaFin), Graurheindorfer Straße 108, 53117 Bonn.
 - 13.5 We do not participate in dispute settlement procedures before a consumer conciliation board.
- ### 14. Which limitation periods must you take into account?
- 14.1 Your claims from the insurance contract are limited to three years. The limitation begins at the end of the year in which the claim has occurred, and which became known to you or would have had to become known to you.
 - 14.2 Have you notified your claim to us? The limitation period is then suspended until you receive our decision.

Glossary

Abroad:

Abroad is not deemed to be the country in which you have your permanent place of residence.

Actions of higher authority:

Actions of higher authority are measures taken by the authorities, examples of this are: Confiscation of exotic souvenirs by the customs authority or refusal of entry if the required entry documents are missing; stoppage of public transport.

Booked service:

Booked services are deemed to be services which you have booked before start of the →insured stay. These are, for example, language school or study visit, a flight, a bus or rail trip, accommodation.

* Important: The information contained in this English version of the Terms and Conditions of Insurance for Young Travellers is provided as a courtesy translation only. In the event of any dispute as to the contents and interpretation of the Terms and Conditions of Insurance, the German original version of the Terms and Conditions of Insurance, entitled: "Versicherungsbedingungen der ERGO Reiseversicherung AG für Young Travellers (VB-ERV/Young Travellers 2018)" shall prevail at all times.

Carers:

Carers are those persons who care for your accompanying or non-accompanying →relatives who are minors or who are in need of care, e.g. au pair.

Check-ups:

Check-ups are regular medical examinations carried out to determine the state of health of the patient; e.g. measuring the blood sugar level in case of diabetes. They are not carried out for a specific purpose or for treatment.

Commencement / Start of the →insured stay:

For the purpose of the Travel Cancellation Insurance and the Curtailment Insurance, the →insured stay is deemed to have commenced once the first →booked service begins.

The →insured stay is deemed to commence under the Travel Cancellation / Curtailment Insurance in particular:

- For a flight: with check-in; in case of online check-in, when the traveller goes through the security check on the day of travel.
- For a journey by sea: with check-in.
- For a bus trip: when the traveller enters the bus.
- For a rail trip: when the traveller enters the train.
- For a trip by car: with acceptance of a hire car or a mobile home.
- When travelling with one's own car: when the first →booked service is commenced, e.g. once responsibility for the booked holiday home is accepted.

Is a transfer service a fixed element of the entire trip? The trip then begins when the transfer commences (entering the transfer vehicle).

For the purpose of all other types of travel insurances, the →insured stay commences when you leave your home.

Curtailment of the →insured stay:

The →insured stay is regarded as curtailed if you end your stay definitely and return home.

Employment relationship:

An employment relationship refers to the employment relationship between an employee and an employer based on an employment contract and subject to social security contributions.

The insurance covers any employment relationship subject to social security contributions with minimum weekly working hours of 15 hours. It must be concluded for at least one year.

Family:

A family is considered as a maximum of two adults, regardless of their relationship status, and children up to and including the age of 25. Children include the adults' own children, grandchildren and up to five accompanying children. There does not have to be a common place of residence.

Foreign Office:

The Foreign Office together with the missions abroad make up the Foreign Service. The Foreign Office publishes extensive information on all countries in the world, (e.g. travel and safety information, travel warnings).

Contact details are:

Postal address: Auswärtiges Amt, 11013 Berlin

Switchboard: +49 30 -18 170 (24 h service)

Fax: +49 30 -18 17 34 02

Internet address: www.auswaertiges-amt.de

Home country:

Your home country is the country in which you have your permanent place of residence.

Immediately:

Without culpable delay.

Insurance year:

The insurance year begins at the agreed date and lasts for twelve months (twelve months period).

Insured stay:

Your insured stay is your entire temporary stay →abroad including outward and return journey.

Natural events:

Natural events are: explosions, storm, hail, lightning, high water levels, flooding, avalanches, volcanic eruptions, earthquakes, landslides.

Pandemic:

A pandemic exists if an infectious disease breaks out on large parts of a continent or on several continents. This has to be established by the World Health Organisation.

Policyholder:

The policyholder is the person who has concluded an insurance policy with us.

Public transport:

Public transport relates to all vehicles licensed for public conveyance of passengers by air, land and sea. Vehicles used for tours / air tours, hire cars, taxis and cruise ships are not deemed public transport.

Rebooking fees:

Rebooking fees are fees charged by your tour operator / contract partner for changes made to the destination or travel dates of your trip.

Relatives:

Relatives are:

- A) Your spouse or civil partner, your partner living in cohabitation.
- B) Your children, parents, adoptive children, foster parents, stepchildren, step parents, grandparents, siblings, grandchildren, aunts, uncles, nieces, nephews, parents-in-law, children-in-law, brothers-in-law, sisters-in-law.

School / University:

Schools are:

- A) All educational institutions, which are appropriate for meeting the statutory requirements for compulsory schooling.
- B) Educational institutions which lead to the following qualifications: vocational school-leaving certificate from a secondary school (Hauptschule or Realschule), general certificate for entrance to a university, certificate for entrance to a specialist university or to any other schoolleaving qualification following school education in accordance with the relevant national legislation.
- C) Schools for apprenticeship trainees.
- D) Schools in which a further accredited title can be obtained from the chambers of industry and commerce or craft guilds, e.g. master craftsman.

Universities are:

All colleges of higher education and universities at which an academic degree can be obtained.

Special sections

A Travel Cancellation Insurance Young Travellers

1. What is insured?

- 1.1 A doctor from our Medical Cancellation Advisory Team specialised in travel medicine will advise you.
- 1.2 We will pay compensation to you up to a maximum of the sum insured in the following cases:
 - A) You cancel your →insured stay.
 - B) You delay starting your →insured stay.
 - C) A form of →public transport is delayed on the outward journey.

You can find the requirements for the individual cases in the following sections.

- 1.3 Reimbursement up to the agreed sum insured only applies if no different amount is mentioned below.

2. What services are offered by the Medical Cancellation Advisory Team?

- 2.1 In the following cases, we will provide advice to you through our Medical Cancellation Advisory Team:
 - A) You fall ill after having booked your →insured stay.
 - B) You have an accident.
 - C) You become pregnant.
 - D) Your doctor establishes that you have immunisation intolerance.
- 2.2 We will help you to decide whether and when you should cancel your trip.
- 2.3 What happens if, contrary to the assessment made by our Medical Cancellation Advisory Team, it turns out that you cannot commence your →insured stay? In this case, you must cancel your →insured stay on the date it is established that you are not able to travel. Your cancellation is thus regarded as having been carried out →immediately.
- 2.4 You did not cancel your →insured stay even though the Medical Cancellation Advisory Team advised you to do so? Then you personally will be responsible for the risk of any higher cancellation costs.

3. What is insured if you have to cancel your →insured stay?

- 3.1 If you have to cancel your →insured stay, we will refund the contractually agreed cancellation costs. These are the costs which you owe to the service provider (e.g. tour operator, accommodation homeowner) if you cancel your booked →insured stay.
- 3.2 To get the benefits listed in section 3.1, you must satisfy all the following requirements:
 - A) The insured event affects you or a risk person.
 - B) This event was not expected at the time the insurance was taken out.
 - C) You cancelled the →insured stay because this event occurred.
 - D) Due to the event, you cannot be expected to carry out your →insured stay as scheduled.

4. What events are insured?

- 4.1 An unexpected serious illness is insured. The illness is unexpected if it occurs for the first time after taking out the insurance.
- 4.2 The unexpected deterioration of an illness, which already existed on the date the insurance was taken out. The prerequisite is: There was no treatment in the last six months before taking out the insurance. →Check-ups do not count as treatment, nor do regular intake of medication (specific dosage) or dialysis.
- 4.3 Illnesses can also be mental illnesses. A mental illness is deemed to be severe if one of the following cases applies:
 - A) The statutory or private health insurance company has approved outpatient psychotherapy.
 - B) It is verified by a medical certificate from a specialist.
 - C) You have in-patient treatment.
- 4.4 In addition, insured events are:
 - A) Death.
 - B) A serious injury resulting from an accident.
 - C) A date to donate or receive organs and tissue as specified in the German law on transplantations.
 - D) Pregnancy and complications during pregnancy.
 - E) Adoption of a child (minor).
 - F) Immunisation intolerance.
 - G) Breakage of prostheses.
 - H) Loosening of implanted joints.
 - I) Considerable damage to property due to: fire, burst pipes, →natural events, criminal action by a third party. The prerequisite is: Your presence or that of a risk person travelling on the trip is required on-site (from an objective point of view).
 - J) Dismissal by the employer for business reasons. You would still like to travel? Instead of the cancellation charges, we will then pay the remaining travel price to you. That is the insured total travel price less the deposit owed or already paid. We will reimburse the remaining travel price only up to the contractually agreed cancellation costs owed on occurrence of the insured event.
 - K) Taking up an →employment relationship including →change of employment.
 - L) Job change. A job change occurs when an employee terminates their previous →employment relationship with their employer and begins a new →employment relationship with a new employer. Transfer within a company does not count as a job change.
 - M) Cyclical short-time work. The prerequisite is: You (or a risk person) are affected by cyclical short-time work for a period of at least three consecutive months. In addition, the monthly gross salary must be reduced by at least 35 % due to the short-time work.
 - N) A court summons. This does not apply if attendance at court hearings is part of your usual professional activities.
 - O) If the passport or identity card is stolen before the trip and a replacement document cannot be obtained in time. The prerequisite is: The stolen document is absolutely necessary for the trip.
 - P) The start of the Voluntary Service, the Voluntary Social Year, the Voluntary Ecological Year.
 - Q) The retaking of a failed examination at a →school / university. The prerequisite is: The date of the retake unexpectedly falls within the insured travel period or is scheduled to take place within 14 days of the scheduled end of the trip.
 - R) For school trips: You are to leave your class for good before the start of the insured trip.

5. Who are your risk persons?

Your risk persons are:

- 5.1 Your →relatives and the →relatives of your partner.
- 5.2 →Carers.
- 5.3 You have booked your →insured stay for a maximum of four persons and up to two additional accompanying children (minors) or as a →family? Persons accompanying you and their →relatives and →carers are risk persons. In all other cases, only your →relatives, the relatives of your partner and →carers are deemed to be your risk persons.

6. What is insured if you delay the →start of the →insured stay?

- 6.1 Do you have to delay the →start of your →insured stay because you or a risk person has been affected by an insured event? We will pay:
 - A) Your verified additional costs of the outward journey. The additional costs corresponding to the type and standard of the originally booked and insured outward journey are insured.
 - B) Your unused →booked services less the costs of the outward journey.
- 6.2 We will reimburse up to a maximum of the cancellation costs, which would have been due if the →insured stay had been cancelled →immediately.

7. What will we pay for in the case of a car breakdown or accident?

- 7.1 Due to an accident or a breakdown, your vehicle becomes unroadworthy no more than one day before the →start of your →insured stay? Therefore, you have to delay the start of your outward journey? We will pay the documented costs for unused →booked services or additional travel costs up to a maximum of € 500 per person. In addition, we will pay the costs for a hire car in a comparable vehicle category up to € 1,000.
- 7.2 The motor vehicle is deemed to be your vehicle:
 - A) If it is registered in your name.
 - B) If you are allowed to use a company car or leased vehicle for private purposes.

8. What cover is there for delays during the outward journey?

- 8.1 If there is a delay in →public transport by more than two hours? And you therefore miss your first insured means of transport? We will then pay the additional costs of the outward journey up to an amount of € 500 per person. We will refund these costs in accordance with the type and standard of the originally booked means of transport.
- 8.2 Your outward journey is delayed by more than two hours due to the delay in →public transport? We will then reimburse the verified costs for any necessary and appropriate expenses (subsistence and accommodation). You will receive a maximum amount of € 100 per person.

9. What information do we provide?

- 9.1 At your request, we will give you details of the nearest diplomatic mission (address and telephone contact).
- 9.2 If requested, we will provide you with information on travel warnings and safety notices from the →Foreign Office of the Federal Republic of Germany.

10. Are agency fees insured?

- 10.1 A contractually agreed agency fee up to € 100 per person is insured. The prerequisite is: The agency stipulated the agency fee already at the time the →insured stay was booked and it is included in the sum insured.
- 10.2 We will reimburse the agency fee only if you are entitled to a reimbursement of the cancellation costs.

11. Are →rebooking fees insured?

You would prefer to rebook than to cancel your →insured stay? We will reimburse the →rebooking fees. We will pay up to a maximum of the cancellation costs, which would have been due if the →insured stay had been cancelled →immediately. The prerequisite is: You are entitled to reimbursement of the cancellation costs.

12. Is the surcharge for single occupancy insured?

- 12.1 You have booked a double room with another person insured with us? This person is then always deemed a risk person. And he/she has to cancel the →insured stay for an insured reason? In this case, we will reimburse the surcharge for single occupancy. The prerequisite is: You decide to go on the →insured stay on your own.
- 12.2 We will pay up to a maximum of the cancellation costs, which would have been due if the →insured stay had been cancelled →immediately.

13. What is not insured?

We will not pay:

- 13.1 In the case of a psychological reaction
 - A) to an act of war, civil unrest, act of terrorism, an aviation accident.
 - B) to the fear of acts of war, civil unrest, acts of terrorism.
 - 13.2 In the case of addictive disorders.
 - 13.3 In the event of illnesses or death as a result of →pandemics.
 - 13.4 For cancellation fees, e.g. processing fees for the cancellation of the →insured stay or service fees, which are charged by your agency because you cancel the →insured stay.
 - 13.5 For other processing fees, e.g. processing fees of the airline, which are not stated and insured at the time of the booking.
 - 13.6 For fees charged to issue a visa.
 - 13.7 For bounties for hunting trips.
- ## 14. What obligations do you have after the insured event has occurred?
- 14.1 You must comply with the obligations of the General Terms and Conditions.
 - 14.2 You are obliged to keep the cancellation costs as low as possible. If an insured event has occurred, you must therefore cancel your →insured stay →immediately, at the latest however before the cancellation costs are increased. The amount of the cancellation costs owed if the insured event occurs and when they will be increased can be found in the General Terms and Conditions of your service provider (e.g. tour operator, holiday homeowner) or in provisions agreed individually.
 - 14.3 Have you involved the Medical Cancellation Advisory Team and
 - A) does it recommend that you cancel the →insured stay? Then you are obliged to cancel the →insured stay →immediately.
 - B) Contrary to the assessment of the doctor specialised in travel medicine, you are not able to commence your →insured stay? In this case, cancel your →insured stay on the date it is established that you are not able to travel. This means that you have cancelled your →insured stay in time.
 - 14.4 You or, in the event of death, your legal successor must submit the following documents to us so that we can process your insured event:
 - A) We always require: Proof of insurance, booking documents, the completed claims form, proof of loss (e.g. invoice for the cancellation costs), evidence of the agency fees.
 - B) In the case of unexpected serious illness, serious injury resulting from an accident, pregnancy, immunisation intolerance, breakage of prostheses, loosening of implanted joints: A medical certificate with diagnosis and treatment details.
 - C) In the case of theft and traffic accident: A copy of the police report.
 - D) A confirmation from the hirer / landlord that it is not possible to rent the object / property to someone else in the case of a cancellation of:
 - A holiday home.
 - A hire car.
 - A mobile home.
 - A caravan.
 - In the case of boat charter.
 - E) All other insured events must be proved by submitting the appropriate documents.
 - 14.5 In individual cases, we could request you to submit a confirmation that you are unable to work, your medical history (medical record) or a medical certificate from a specialist. We could also request you to have your incapacity to travel verified by means of a specialist medical report.

15. What consequences does a breach of obligations have?

- 15.1 You will lose your insurance cover if you wilfully breach the above-mentioned obligations.
- 15.2 In the case of gross negligence, we can reduce the payment of benefits in proportion to the severity of your fault. Unless you prove that you did not breach the obligations with gross negligence.
- 15.3 Your insurance cover remains effective if you can prove that the breach of obligation was not the cause of the occurrence or the determination of the insured event, nor of the determination or the scope of the benefit. This will not apply in the case of fraudulent intent.

16. What are the consequences if the sum insured you have chosen is too low?

Is the sum insured lower than the value insured when an insured event occurs? Then you are underinsured. You will only receive pro rata compensation from us. We are only liable for the proportion of the sum insured to the value insured.

B Curtailment Insurance Young Travellers

1. What is insured?

We will pay:

- A) In the case of unscheduled termination of your →insured stay.
- B) If you have to interrupt your →insured stay.
- C) If there is delay in →public transport when you continue your journey or on the return journey.
- D) If you have to extend your →insured stay.
- E) If you have to interrupt your tour.
- F) In the case of fire or →natural events during your →insured stay.

2. What is insured if you have to →curtail your →insured stay or in the case of unscheduled termination?

- 2.1 You have to →curtail your →insured stay prematurely? Then we will pay the pro rata travel price for unused →booked services at the destination. We will pay up to the maximum amount of the sum insured specified in your tariff.
- 2.2 If you cannot end your →insured stay as scheduled, we will pay the additional costs of the return journey. The additional costs corresponding to the type and standard of the originally booked and insured return journey are insured.
- 2.3 To get the benefits listed in sections 2.1, and 2.2 you must satisfy all the following requirements:
 - A) The insured event affects you or a risk person.
 - B) This event was not expected at the →start of the →insured stay.
 - C) You →curtailed the →insured stay or terminated it not according to schedule because this event occurred.
 - D) Due to the event, you cannot be expected to carry out or complete your →insured stay as scheduled.

3. How can we help you if you have to →curtail your →insured stay or delay your return journey?

- 3.1 We will organise your return journey and advance any additional costs of the return journey. The prerequisite is: You or the risk persons cannot end the →insured stay as scheduled for an insured reason specified in section 4.
- 3.2 The amount paid out by us must be paid back to ERV within one month after payment. If a claim exists under section 4, you only need to repay the amount above and beyond this claim.

4. What events are insured?

- 4.1 An unexpected serious illness is insured. An illness is unexpected if it occurs for the first time after starting the →insured stay.
- 4.2 The unexpected deterioration of an illness, which already existed at the →start of the →insured stay. The prerequisite is: There was no treatment in the last six months before the →start of the →insured stay. →Check-ups do not count as treatment, nor do regular intake of medication (specific dosage) or dialysis.
- 4.3 Illnesses can also be mental illnesses. A mental illness is deemed to be severe if one of the following cases applies:
 - A) The statutory or private health insurance company has approved outpatient psychotherapy.
 - B) It is verified by a medical certificate from a specialist.
 - C) You have in-patient treatment.
- 4.4 In addition, insured events are:
 - A) Death.
 - B) A serious injury resulting from an accident.
 - C) A date to donate or receive organs and tissue as specified in the German law on transplantations.
 - D) Pregnancy and complications during pregnancy.
 - E) Adoption of a child (minor).
 - F) Breakage of prostheses.
 - G) Loosening of implanted joints.
 - H) Considerable damage to property due to fire, burst pipes, →natural events, criminal action by a third party. The prerequisite is: Your presence or that of a risk person travelling on the trip is required on-site (from an objective point of view).

- 5. Who are your risk persons?**
Risk persons for you are:
5.1 Your →relatives and the →relatives of your partner.
5.2 →Carers.
5.3 You have booked your →insured stay for a maximum of four persons and up to two additional accompanying children (minors) or as a →family? Persons accompanying you and their →relatives and →carers are risk persons. In all other cases, only your →relatives, the →relatives of your partner and →carers are deemed to be your risk persons.
- 6. What will we pay for in the case of a car breakdown or accident?**
6.1 Your vehicle becomes unroadworthy during your →insured stay due to an accident or breakdown? And therefore, you cannot continue your →insured stay as scheduled? We will pay the documented costs for unused →booked services or additional travel costs up to a maximum of € 500 per person. In addition, we will pay the costs for a hire car in a comparable vehicle category up to € 1,000.
6.2 The motor vehicle is deemed to be your vehicle:
A) If it is registered in your name.
B) If you are allowed to use a company car or leased vehicle for private purposes.
- 7. What cover is there for delays during the continued or return journey?**
7.1 There is a delay in →public transport by more than two hours? And you miss your connection? We will then pay the additional costs of the continued or return journey up to an amount of € 500 per person. We will refund these costs in accordance with the type and standard of the originally booked and insured means of transport.
7.2 Your trip is delayed by more than two hours due to the delay in →public transport? We will then reimburse the verified costs for any necessary and appropriate expenses (subsistence and accommodation). You will receive a maximum amount of € 100 per person.
- 8. Are additional accommodation costs insured?**
8.1 Is a risk person accompanying you on the →insured stay receiving in-patient treatment due to an unexpected serious illness or a serious injury resulting from an accident? And do you therefore have to interrupt or extend your →insured stay? Then we will pay the documented costs for the additional accommodation up to € 1,500.
8.2 Do you or a risk person accompanying you on the →insured stay have to be treated as an outpatient due to an unexpected serious illness or a serious injury resulting from an accident? Then we will pay the documented costs for the additional accommodation up to € 750.
8.3 We will refund these costs in accordance with the type and standard of the originally booked and insured accommodation. The costs for the in-patient treatment, however, are not insured.
- 9. When do we refund unused →booked services if in-patient treatment becomes necessary during the →insured stay?**
You or a risk person accompanying you on the →insured stay have to be treated as an in-patient due to an unexpected serious illness or a serious injury resulting from an accident? And therefore you have to interrupt your of →insured stay? In this case, we will pay the pro rata price of →booked services which you have not used.
- 10. What is insured if you have to interrupt your tour?**
You have to interrupt your tour because you or risk persons are affected by an insured event as specified in section 4? Then we will pay the costs for you to catch up with the tour group at the next planned stop. You will receive the costs for you to catch up with the tour group up to the value of the →booked services not yet used. However, we will only pay up to the maximum amount of the sum insured specified in your tariff.

- 11. What is insured, if you cannot complete your →insured stay as planned in the case of fire or →natural events?**
You cannot complete your →insured stay as planned, because fire or →natural events make the return journey impossible? We will reimburse the additional costs of:
11.1 The unscheduled return journey.
11.2 The extended stay.
We will refund these costs in accordance with the type and standard of the originally →booked and insured service.
- 12. What is not insured?**
We will not pay:
12.1 In the case of a psychological reaction
A) to an act of war, civil unrest, act of terrorism, an aviation accident.
B) to the fear of acts of war, civil unrest or acts of terrorism.
12.2 In the case of addictive disorders.
12.3 In the event of illnesses or death as a result of →pandemics.
12.4 For fees charged to issue a visa.
12.5 For bounties for hunting trips.
- 13. What obligations do you have after the insured event has occurred?**
13.1 You must comply with the obligations of the General Terms and Conditions.
13.2 You, or in the event of death, your legal successor must submit the following documents to us so that we can process your insured event:
A) We always require: Proof of insurance, booking documents, the completed claims form, proof of loss (e.g. invoices).
B) In the case of unexpected serious illness, serious injury resulting from an accident, pregnancy, breakage of prostheses, loosening of implanted joints:
a medical certificate with diagnosis and treatment details. You will need to obtain this before →curtailing the →insured stay.
C) In the case of theft and traffic accident: A copy of the police report.
D) All other insured events must be proved by submitting the appropriate documents.
- 14. What consequences does a breach of obligations have?**
14.1 You will lose your insurance cover if you wilfully breach the above-mentioned obligations.
14.2 In the case of gross negligence, we can reduce the payment of benefits in proportion to the severity of your fault. Unless you prove that you did not breach the obligations with gross negligence.
14.3 Your insurance cover remains effective if you can prove that the breach of obligation was not the cause of the occurrence or the determination of the insured event, nor of the determination or the scope of the benefit. This will not apply in the case of fraudulent intent.
- 15. What are the consequences if the sum insured you have chosen is too low?**
Is the sum insured lower than the value insured when an insured event occurs? Then you are underinsured. You will only receive pro rata compensation from us. We are only liable for the proportion of the sum insured to the value insured.

C Interruption Insurance Young Travellers

- 1. What is insured?**
We will pay compensation to you if you must interrupt your →insured stay due to an unscheduled, unforeseeable insured event.
- 2. What is insured if you must interrupt your →insured stay on an unscheduled basis?**
2.1 These costs in accordance with the type and standard of the originally booked outward or return journey. We will refund these costs in accordance with the type and standard of the originally booked outward or return journey. We will pay up to the maximum amount of the sum insured specified in your tariff.
2.2 To get the benefits listed in section 2.1 you must satisfy all the following requirements:
A) The insured event affects a risk person.
B) This event was not expected when the →insured stay started.
C) You interrupt the insured stay because this event occurred.
D) Due to the event, you cannot be expected to carry out your →insured stay as scheduled.
- 3. What events are insured?**
Insured events are:
A) Death.
B) A serious injury resulting from an accident and unexpected serious illness. A condition is deemed to be hospitalisation that is likely to last at least six days.
- 4. Who are your risk persons?**
Risk persons for you are your parents, grandparents, siblings and children.
- 5. What is not insured?**
We will not pay:
5.1 In the case of a psychological reaction
A) To an act of war, civil unrest, act of terrorism, an aviation accident.
B) To the fear of acts of war, civil unrest, acts of terrorism.
5.2 In the case of addictive disorders.
- 6. What obligations do you have after the insured event has occurred?**
6.1 You must comply with the obligations in the General Terms and Conditions.
6.2 So that we can process your insured event, you must submit the following documents to us:
A) We always require: Proof of insurance, booking document and proof of loss (e.g. invoices).
B) In the case of unexpected serious illness, serious injury resulting from an accident: A medical certificate. In addition, a certificate from the hospital specifying the likely duration of hospitalisation.
C) In the case of death: A death certificate.
- 7. What consequences does a breach of obligations have?**
7.1 You will lose your insurance cover if you have deliberately breached the above-mentioned obligations.
7.2 In the case of gross negligence, we can reduce the payment of benefits in proportion to the severity of your fault. Unless you can prove that you did not breach the obligations with gross negligence.
7.3 Your insurance cover remains effective if you can prove that the breach of obligation was not the cause of the occurrence or the determination of the insured event, nor of the determination or the scope of the benefit. This does not apply in the case of fraudulent intent.