

Benefits Travel Luggage Insurance Young Travellers

Scope: temporary stays abroad (max. 24 months) as well as stays in Germany (Schengen).

Policyholder is anyone who's permanent place of residence or company domicile is Germany or another member state of the European Union (home country). **Insured persons** are all persons mentioned by name in the insurance policy. Policyholder and insured persons must not be identical. (Please contact us, if your permanent place of residence is not an EU member state.)

Begin of insurance cover: Your luggage insurance begins with the start of your insured stay (departure from home country). **End of insurance cover:** Your luggage insurance ends on expiration of the insured period or earlier if you have finished your insured stay (return to home country) earlier than planned.

Newborns: Children born during your insured stay abroad will be covered with retroactive effect from their birthday by "Young Travellers" insurance tariffs, provided that at least one parent has been covered too by "Young Travellers" insurance tariffs on the child's birthday and that your application for covering your newborn was made within 2 months after the day of birth.

Insured sums: at your choice 1,500 € or 3,000 €

Deductible: no

Definition of luggage:

your personal travel requisites, sports equipment, presents, souvenirs

Insured benefits:

Refund of current value of lost or destroyed items

Refund of necessary repair costs of damaged items and, if applicable, an amount for the remaining loss of value

Refund of material value of films, video, audio and data media

Refund of official charges to obtain new documents in case of official identity documents and visas

Delayed luggage: Refund of replacement purchases up to 250 € per person in case of checked luggage being delayed at the destination for at least 12 hours

Delayed luggage in case of cruises: Refund of replacement purchases up to 250 € per person in case of checked luggage cannot be taken on board due to the delay

Insured events:

Loss, damage or destruction of accompanied luggage during your insured stay (1) by criminal act by a third party, (2) accident involving the means of transport or (3) fire or natural event.

Loss, damage or destruction of checked luggage during your insured stay, if your luggage is in the custody of a transport company, a company providing accommodation or a luggage deposit.

Please note:

This overview is a packed description of insured benefits. Contractual basis of your insurance cover are terms & conditions provided when you have booked your insurance policy.