

Benefits Trip Curtailment 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 trip curtailment insurance begins when your insured stay commences (departure). **End of insurance cover:** Your trip curtailment insurance ends at the agreed insured period, but at the latest when you have finished your insured stay (return to home country).

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 sum: up to 20,000 € (interruption insurance max. 2,000 €)

Deductible: no

Insured benefits:

premature termination of your stay: Refund of the pro rata travel price for unused booked and insured travel services at the destination. Maximum refund is the amount of the sum insured specified in your policy. Premature termination of your stay must be caused by an insured event, which affected you or another person at risk, which hasn't been foreseeable at the begin of your trip and which doesn't allow you to carry out or complete your trip as scheduled.

unscheduled termination of your stay: Refund of the additional costs of the return journey corresponding to the type and standard of the originally booked and insured return journey. Unscheduled termination of your stay must be caused by an insured event, which affected you or another person at risk, which hasn't been foreseeable at the begin of your trip and which doesn't allow you to carry out or complete your trip as scheduled.

Organisation of the unscheduled return journey in case of an insured event.

Refund of verified additional costs of travel services not used or refund of additional costs of the return journey up to 500 € in case of accident or breakdown of your vehicle. Coverage for vehicles registered in your name as well as company or leased vehicles you are allowed to use. In addition, costs for a hire car in a comparable vehicle category up to 1,000 € will be refunded.

Refund of verified additional costs of the continued or return journey up to 500 € per person corresponding to the type and standard of the originally booked and insured means of transport in case of public transport being delayed by at least 2 hours, thus you have missed your connection. As well, verified costs for any necessary and appropriate expenses (subsistence and accommodation) will be refunded up to 100 € per person.

Refund of verified additional costs of accommodation up to 1,500 € corresponding to the type and standard of the originally booked and insured accommodation, if a risk person accompanying you on the insured stay receives in-patient treatment due to an unexpected serious illness or a serious injury resulting from an accident, thus leading to interruption or extension of your insured stay.

Refund of verified additional costs of accommodation up to 1,500 € corresponding to the type and standard of the originally booked and insured accommodation, if a risk person accompanying you on the insured stay receives outpatient treatment due to an unexpected serious illness or a serious injury resulting from an accident, thus leading to an interruption or extension of your insured stay.

Refund of the pro rata travel price for unused booked and insured travel services, if a risk person accompanying your on the insured stay receives in-patient treatment due to an unexpected serious illness or a serious injury resulting from an accident, thus leading to an interruption of your insured stay.

Refund of costs for catching up with the tour group at the next planned stop, if you or a risk person accompanying you on the insured stay have to interrupt your tour due to an insured event. Maximum amount is the sum insured specified in your tariff.

Refund of verified additional costs of unscheduled return journey or extended stay corresponding to the type and standard of the originally booked and insured services, if you cannot complete your insured stay as planned due to fire or natural events making the return journey impossible.

Insured events:

unexpected serious illness occurring after begin of your insured stay

unexpected deterioration of an illness, which already existed at the start of your insured stay, provided that there was no treatment during the last six months before begin of your insured stay (check-ups do not count)

unexpected mental illness or unexpected deterioration of an existing mental illness after begin of your insured stay, if (1) the statutory or private health insurance company has approved

outpatient psychotherapy, (2) it is verified by a medical certificate from a specialist or (3) you have in-patient treatment
death
serious injury resulting from an accident
date to donate or receive organs and tissues as specified in the German law on transplantations
pregnancy or complications during pregnancy
adoption of a child (minor)
breakage of prostheses
loosening of implanted joints
considerable damage to property due to fire, burst pipes, natural events, criminal action by a third party, provided that your presence or that of a person at risk travelling on the trip is required on-site
Persons at risk:
your relatives and the relatives of your partner: your spouse or civil partner, your partner living in cohabitation, 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
carers: persons who care for your accompanying or non-accompanying relatives who are minors or who are in need of care (e.g. au pair)
fellow travellers not related to you, if the insured stay has not been booked for more than 4 adults as well as not more than 2 minor children travelling with you
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.