

Benefits Cancellation Cost 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 cancellation cost insurance begins with the conclusion of your policy. **End of insurance cover:** Your cancellation cost insurance ends when your insured stay commences (departure).

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:

Advise by a doctor from the insurers Medical Cancellation Advisory Team in case of illness, accident, pregnancy or intolerance to vaccinations after you have booked your insured stay in order to find out if and when you should cancel your trip. If, contrary to the assessment made by the Medical Cancellation Advisory Team, it turns out that you cannot commence your insured stay, you have to cancel your stay on the date it is established that you cannot travel. Your cancellation is thus regarded as being carried out in time. If you did not cancel your stay though the Medical Cancellation Advisory Team advised you to do so, you personally would be responsible for the risk of any higher cancellation costs.

Refund of contractually owed cancellation costs up to the amount of travel price you have insured in case of cancellation due to an insured event before commencement of your trip.

Refund of verified additional costs of your outward journey as well as refund of insured travel services not used in case of your outward journey being delayed due to an insured event. Maximum refund is the amount of cancellation costs arising in case of a definite cancellation of your trip. The additional costs corresponding to the type and standard of the originally booked and insured outward journey are insured.

Refund of verified additional costs of your outward journey as well as refund of insured travel services not used up to 500 € in case of accident or breakdown of your vehicle no more than 1 day before start of your insured stay. 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. Maximum refund is the amount of cancellation costs arising in case of a definite cancellation of your trip.

Refund of verified additional costs of your outward journey as well as refund of insured travel services not used up to 500 € per person in case of a delay in public transport of at least 2 hours, if you thus missed the first insured means of transport booked for your outward journey. The additional costs corresponding to the type and standard of the originally booked and insured outward journey are insured. As well, verified costs for any necessary and appropriate expenses (subsistence and accommodation) will be refunded up to 100 € per person.

Refund of a contractually owed agency fee up to 100 € per person, provided that this fee was agreed on in writing upon booking of the insured trip and that this fee has been included in the insured sum.

Refund of rebooking fees, if you preferred to rebook your trip due to an insured event instead of canceling it. Maximum refund is the amount of cancellation costs arising in case of a definite cancellation of your trip.

Refund of a single room supplement, if you have booked a double room with another person insured with us, she or he has to cancel the insured stay due to an insured event and you decide to go on the insured trip on your own. Maximum refund is the amount of cancellation costs arising in case of a definite cancellation of your trip.

Prerequisites for obtaining benefits are: (1) the insured event affects you or another person at risk, (2) the event was not expected at the time the insurance was booked, (3) you cancelled or belatedly began the insured stay because of this event and (4) due to the event, you cannot be expected to carry out your insured stay as scheduled.

Insured events:

unexpected serious illness occurring for the first time after taking out the insurance

unexpected deterioration of an illness, which already existed on the day of taking out the insurance, provided that there was no treatment during the last six months before taking out the insurance (check-ups do not count)

unexpected mental illness or unexpected deterioration of an existing mental illness, 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)
immunisation intolerance
breakage of protheses
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
dismissal by the employer for business reasons (if you would still like to travel: refund of the remaining travel price, which is the total insured travel price less deposits already paid or owed, max. up to contractually owed cancellation costs)
taking up an employment relationship including change of employment
job change (an employee terminates her/his employment relationship and begins a new one with a new employer; transfers with a company are not covered)
cyclical short-time work provided that you or a risk person are affected by cyclical short-time work for a period of at least 3 consecutive months leading to a reduction of your gross salary of at least 35 %
court summons (does not apply if attendance at court hearings is part of your usual professional activities)
theft of passport or identity card (being absolutely necessary for the trip) before the trip and a replacement document cannot be obtained in time
start of the Voluntary Service, Voluntary Social Year or Voluntary Ecological Year
retaking of a failed examination at a school or university, provided that the date of the retake unexpectedly falls into the insured travel period or is scheduled to take place within 14 days of the scheduled end of the trip
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.