

This information sheet is to give a short overview of your insurance cover. This information is not conclusive. The contents of the contract are contained in the following documentation:

- the insurance policy,
- the terms and conditions of insurance.

Please read all documents in order to inform yourself comprehensively.

What is this type of insurance?

It is a travel insurance for a temporary stay abroad.



What is insured?

- ✓ You are insured in case of an illness or an accident during your insured stay abroad.
- ✓ We reimburse costs for medically necessary treatment and aids abroad.
- ✓ We organise medically reasonable and justifiable return transport including luggage transport and cover the costs.
- ✓ We assume search, rescue and recovery costs of up to € 10,000 due to an accident, illness or death.
- ✓ In the case of a medical emergency, you can reach our Emergency Hotline 24 hours a day.
- ✓ Sum insured: unlimited.



What is not insured?

- ✗ Medical treatment which was a reason for going on the insured stay.
- ✗ Medical treatment where you were already aware before the start of the trip that it would have to be carried out during your insured stay (e.g. dialyses).



Are there any restrictions on cover?

- ! If you plan to go on a stay lasting longer than maximum 24 months, we do not insure it.

Some events are not covered by the insurance. The following, amongst others, are not insured:

- ! Visual and hearing aids.
- ! Hypnosis.



Where am I covered?

- ✓ The geographical scope of cover depends on your country of destination and the tariff chosen. There is no insurance cover in the country in which you have your habitual residence. However, there is insurance cover in your home country if you interrupt your insured stay. This cover is the same as for your stay abroad and is valid up to eight weeks per insurance year. Provided that your habitual residence is Germany or another EU / EEA country.



What are my obligations?

- You must report each and every insured loss without delay.
- You must keep the loss as low as possible.
- You must submit the requested documentation.
- You must contact the Emergency Hotline of ERV without delay before an inpatient stay, a medical repatriation or another emergency.



When and how do I pay?

The one-time premium is due immediately after concluding the insurance policy. It must be paid using the payment method agreed upon.

**When does the cover start and end?**

The insurance cover begins with the agreed start of the insurance, at the earliest with the start of your insured stay. This is conditional upon your payment of the premium. Otherwise, insurance cover shall start to take effect upon payment.

It ends on the agreed time, at the latest when you have finished your insured stay.

**How do I cancel the contract?**

The contract is only applicable for the insured stay and ends automatically. Therefore, you do not have a regular right of termination. In case you end your insured stay prematurely we will terminate the contract to the end of the respective month. If so, the premium decreases accordingly.

Insurances

ReisePolice WORLD

Insurance Product Information Document

ERGO
Reiseversicherung

Company: ERGO Reiseversicherung AG (ERV),
Germany

Product: Foreign Protection Comfort
(Auslandsschutz Komfort)

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- the insurance policy,
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Please read all documents in order to inform yourself comprehensively.

What is this type of insurance?

It is a travel insurance for a temporary stay abroad.



What is insured?

Accident Insurance:

- ✓ You are insured in case of an accident during your insured stay leading to death or permanent disability.
- ✓ In case of death, we pay the agreed upon sum insured.
- ✓ In case of disability, we pay the proportional insured sum commensurate to the degree of disability (max. 100%).
- ✓ Sums insured:
death € 10,000 / disability € 50,000

Personal Liability Insurance:

- ✓ You are insured in case of damage or loss resulting from risks of everyday life, which you - in your capacity as a private person - cause during your insured stay.
- ✓ We investigate whether or not you are liable for damages. In case you are, we pay the damages.
- ✓ We will reject unjustified claims for damages.
- ✓ Sum insured: € 1 million flat for personal injury and property damage

Insurance of Deportation Costs (only included for stays in the Federal Republic of Germany):

- ✓ If deportation is ordered by an immigration authority, insurance cover is provided for verified costs up to € 2,000.

Interruption Insurance:

- ✓ You are insured, if you have to interrupt the insured stay prematurely, e.g. on account of a serious illness of a parent at home.
- ✓ We will pay the costs for your journey to your home country and back to the place of your insured stay up to the sum insured.
- ✓ Sum insured: € 2,000 per person



What is not insured?

Accident Insurance:

- ✗ Accidents due to mental disorders or unconsciousness, strokes.
- ✗ Accidents while doing extreme sports.

Personal Liability Insurance:

- ✗ Damage or loss that you cause deliberately and unlawfully.
- ✗ Claims cause by your holding or herding animals.

Insurance of Deportation Costs:

- ✗ If you reside illegally in Germany.

Interruption Insurance:

- ✗ Travel costs, if the hospital stay of the person fallen ill is less than six days.



Are there any restrictions on cover?

- ! If you plan to go on a stay lasting longer than maximum 24 months, we do not insure it.

Some events are not covered by the insurance. The following, amongst others, are not insured:

Accident Insurance:

- ! Accidents not leading to death or permanent disability.

Personal Liability Insurance:

- ! Damage or loss which you cause to persons covered by the same policy.

Interruption Insurance:

- ! Addictive disorders.



Where am I covered?

- ✓ The geographical scope of cover is worldwide (US/Canada included). There is no insurance cover in the country in which you have your habitual residence. However, there is insurance cover in your home country if you interrupt your insured stay. This cover is the same as for your stay abroad and is valid up to eight weeks per insurance year. Provided that your habitual residence is Germany or another EU / EEA country.



What are my obligations?

- You must report each and every insured loss without delay.
- You must keep the loss as low as possible.
- You must submit the requested documentation.



When and how do I pay?

The one-time premium is due immediately after concluding the insurance policy. It must be paid using the payment method agreed upon.



When does the cover start and end?

The insurance cover begins with the agreed start of the insurance, at the earliest with the start of your insured stay. This is conditional upon your payment of the premium. Otherwise, insurance cover shall start to take effect upon payment.

It ends on the agreed time, at the latest when you have finished your insured stay.



How do I cancel the contract?

The contract is only applicable for the insured stay and ends automatically. Therefore, you do not have a regular right of termination. In case you end your insured stay prematurely we will terminate the contract to the end of the respective month. If so, the premium decreases accordingly.

Insurances for ReisePolice WORLD

Insurance Product Information Document

ERGO
Reiseversicherung

Company: ERGO Reiseversicherung AG (ERV),
Germany

Product: Foreign Protection Comfort Plus
(Auslandsschutz Komfort Plus)

This information sheet is to give a short overview of your insurance cover. This information is not conclusive. The contents of the contract are contained in the following documentation:

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- ✓ In case of death, we pay the agreed upon sum insured.
- ✓ In case of disability, we pay the proportional insured sum commensurate to the degree of disability (max. 100%).
- ✓ Sums insured:
death € 10,000 / disability € 50,000

Personal Liability Insurance:

- ✓ You are insured in case of damage or loss resulting from risks of everyday life, which you - in your capacity as a private person - cause during your insured stay.
- ✓ We investigate whether or not you are liable for damages. In case you are, we pay the damages.
- ✓ We will reject unjustified claims for damages.
- ✓ Sum insured: € 1 million flat for personal injury and property damage

Insurance of Deportation Costs (only included for stays in the Federal Republic of Germany):

- ✓ If deportation is ordered by an immigration authority, insurance cover is provided for verified costs up to € 2,000.

Interruption Insurance:

- ✓ You are insured, if you have to interrupt the insured stay prematurely, e.g. on account of a serious illness of a parent at home.
- ✓ We will pay the costs for your journey to your home country and back to the place of your insured stay up to the sum insured.
- ✓ Sum insured: € 2,000 per person



What is not insured?

Accident Insurance:

- ✗ Accidents due to mental disorders or unconsciousness, strokes.
- ✗ Accidents while doing extreme sports.

Personal Liability Insurance:

- ✗ Damage or loss that you cause deliberately and unlawfully.
- ✗ Damage or loss caused by the use of motor vehicles.

Insurance of Deportation Costs:

- ✗ If you reside illegally in Germany.

Interruption Insurance:

- ✗ Travel costs, if the hospital stay of the person fallen ill is less than six days.

Luggage Insurance:

- ✗ Loss due to items that are forgotten, left behind, abandoned, lost.



Are there any restrictions on cover?

- ! If you plan to go on a stay lasting longer than maximum 24 months, we do not insure it.

Some events are not covered by the insurance. The following, amongst others, are not insured:

Accident Insurance:

- ! Accidents not leading to death or permanent disability.

Personal Liability Insurance:

- ! Damage or loss which you cause to persons covered by the same policy.

Luggage Insurance:

- ✓ You are insured if your luggage is stolen, destroyed or damaged.
- ✓ If your checked luggage reaches the destination at least 12 hours after you have arrived, we will pay for necessary replacement purchases.
- ✓ Sum insured: € 2,000 per person

Interruption Insurance:

- ! Addictive disorders.

Luggage Insurance:

- ! Money, tickets, spectacles, contact lenses.

**Where am I covered?**

- ✓ The geographical scope of cover is worldwide (US/Canada included). There is no insurance cover in the country in which you have your habitual residence. However, there is insurance cover in your home country if you interrupt your insured stay. This cover is the same as for your stay abroad and is valid up to eight weeks per insurance year. Provided that your habitual residence is Germany or another EU / EEA country.

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**How do I cancel the contract?**

The contract is only applicable for the insured stay and ends automatically. Therefore, you do not have a regular right of termination. In case you end your insured stay prematurely we will terminate the contract to the end of the respective month. If so, the premium decreases accordingly.

Your Policy Attachment

Medical Insurance ReisePolice WORLD

ERGO

Reiseversicherung

Insurance cover is provided in line with the tariffs taken out and documented on your premium note/policy.

Customer information

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),
Christof Flosbach, 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/ReisePolice WORLD KV 2019 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 for each insurance policy. It includes the relevant insurance tax. If your habitual residence is in Germany, the following applies: The Medical Insurance for Foreign Travel is exempt from insurance tax in acc. with § 4 No. 5 VersStG (German law on tax insurance). If your habitual 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.

Contact

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

+49 89 4166-1727

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

Email: contact@ergo-reiseversicherung.de

Internet: www.ergo-reiseversicherung.de

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

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.

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 –

Right of revocation:

You can revoke your contractual declaration in writing (e.g. letter, email) within 14 days without giving reasons. The period begins after you have received, in writing, the insurance policy, the contractual provisions, including the general terms and conditions of insurance, the additional information pursuant to § 7 par. 1 and 2 of the Insurance Contract Act (VVG) in conjunction with §§ 1 to 4 of the Decree on Information Duties (VVG-InfoV) and this revocation notice respectively; with contracts in electronic business transactions, however, not before the fulfilment of our obligations in accordance with § 312i par. 1 sentence 1 of the Civil Code (BGB) in conjunction with article 246c of the Introductory Act to the Civil Code (EGBGB). To comply with the revocation deadline, it is sufficient that you send the revocation within the specified period.

Send the revocation to:

ERGO Reiseversicherung AG
Postfach 800545, 81605 München
Email: contact@ergo-reiseversicherung.de

Consequences of revocation:

In the case of an effective revocation, the insurance cover ends and we reimburse you the portion of the premium outstanding after receipt of the revocation if you have consented to insurance cover beginning prior to the end of the revocation period. We reserve the right to withhold the portion of the premium that is allocated to the period until receipt of the revocation; this refers to the amount calculated pro rata per day. Amounts to be repaid will be reimbursed immediately, at the latest 30 days after receipt of the revocation. If insurance cover does not begin before the end of the period of revocation, the effective revocation means that payments received must be refunded and uses made thereof (e.g. interest) must be returned.

If you have exercised your right of revocation effectively in accordance with § 8 of the Insurance Contract Act (VVG), you are also no longer bound to any contract linked to the insurance contract. A linked contract exists if it has reference to the revoked contract and pertains a service provided by the insurer or a third party on the basis of an agreement between the third party and the insurer. A contractual penalty may be neither agreed nor claimed.

Special notes: Your right of revocation expires if the contract has been fully performed upon your explicit request both by you and by us, before you exercised your right of revocation.

– End of the Revocation Notice –

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 with the end of 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 habitual 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.

What are your options when making complaints?

You have the option to send your questions or complaints to Bundesanstalt für Finanzdienstleistungsaufsicht (BaFin), Graurheindorfer Straße 108, 53117 Bonn. We do not participate in a dispute settlement procedure before a consumer conciliation board.

ERGO Reiseversicherung AG



Bader



Haase

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.

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 (0) 89 4166 - 1727
Fax: +49 (0) 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 / ReisePolice WORLD KV 2019 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 München

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 from the tour operator, school or university
<input type="checkbox"/>	Information on additional existing travel insurances (e.g. via creditcard, Automobile Club)

Medical Insurance for Foreign Travel:

Additionally to be submitted:	
<input type="checkbox"/>	Specification of the diagnosis
<input type="checkbox"/>	Original bills or copies including the reimbursement stamp of another insurer, if applicable
<input type="checkbox"/>	Treatment report
<input type="checkbox"/>	Address and insurance number of the health insurance provider of the ill / insured person

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 ReisePolice WORLD provided by ERGO Reiseversicherung AG (VB-ERV/ReisePolice WORLD KV 2019)*

The regulations of the **General Terms and Conditions** and the **Glossary** apply to the Medical Insurance ReisePolice WORLD offered by ERGO Reiseversicherung AG, hereinafter referred to as „ERV“ or „we“. The insurance cover taken out is governed by the **Special Section**.

General Terms and Conditions

1. The policyholder and insured person

- 1.1 You are the policyholder if you concluded the insurance contract with us. You are then our contractual partner. If you insured yourself you are the policyholder and also the insured person at the same time. As the insured person you are covered by the insurance. This is conditional on
- A) you being named in the insurance documents.
B) you are only temporarily abroad (for example at school, as a language student, student, doctoral student, guest researcher, intern, volunteer, backpacker or participant in work and travel programmes – booked by an organization or yourself).
- Have you insured another person? In this case you are the policyholder and the other person is the insured person.
- 1.2 You can conclude an insurance contract with us if your habitual residence or the registered office of your company is in Germany or another EU or EEA country.
- 1.3 Do you want to insure a risk period of up to four months? If so, notwithstanding section 1.2, you can conclude the insurance contract with us if you make the contractual declaration in Germany or another EU or EEA country.
- 1.4 If we ask, you must provide proof that the above requirements for the conclusion of the contract have been met. If you do not provide this proof, no insurance contract has been concluded despite payment of the premium.
2. **For what stay do you have insurance cover?**
You have insurance cover for your →insured stay.
3. **When does your insurance cover begin and end?**
- 3.1 Your insurance cover under the Medical Insurance ReisePolice WORLD 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 with the end of your →insured stay.
- 3.2 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 Medical Insurance ReisePolice WORLD tariff, and
b) the application for insurance is made with retroactive effect not later than two months after the birth.
- 3.3 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.
4. **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 to the same extent as for your stay abroad. This applies for a period not exceeding eight weeks per →insurance year. A condition of insurance is that your habitual residence is Germany or another EU/EEA country.
5. **What is the maximum length of an →insured stay abroad?**
- 5.1 We insure your stay only if it is planned for a maximum of 24 months. In addition, your stay abroad must only be temporary and you must not transfer your habitual residence.
- 5.2 Proof that the requirements under Sect. 5.1 are met must be provided at our request. If they are not met, no insurance policy is concluded despite payment of the premium.

6. As the policyholder, what must you keep in mind when paying the premium?

- 6.1 Deviating from § 33 para. 1 German Insurance Contract Act (VVG), the one-time premium is due immediately after conclusion of the insurance policy. You, as the policyholder must pay this on receipt of the insurance policy.
- 6.2 If the premium has not been paid when the insured event occurs, we will not pay any benefits. This does not apply if you are not responsible for non-payment.
- 6.3 Important points about the direct debit procedure: The payment is made on time if we are able to debit the premium on due date and the account holder does not object to a legitimate collection. If we are unable to debit the premium for no reason attributable to you, the following applies: the payment is still on time, if it is made immediately after a request for payment has been issued in writing.

7. What rules apply for insurance tax?

The Medical Insurance ReisePolice WORLD is exempt from insurance tax pursuant to § 4 No. 5 German Insurance Tax Law (Versicherungsteuergesetz) .

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 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 unexpectedly? 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 You travel to an area where a travel warning has been issued by the →Foreign Office of the Federal Republic of Germany at the time of entry? Then you are not covered by insurance.
- 8.3 These exclusions apply in addition to the exclusions named in the 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 furnish suitable proof of the damaging event. The evidence you submit becomes our property. We reserve the right to request original documents. You may request their return within a period of six weeks.
- 9.3 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 are the consequences of a breach of obligations?

We are not obliged to pay any benefit if you deliberately infringe one of the above obligations. In the event of gross negligence, we may reduce our benefit in line with the severity of the culpability.

This does not apply if you can prove that you have not infringed the obligation through gross negligence. Your insurance cover remains in force if you can prove that the breach of the obligation neither caused the occurrence nor the detection of the insured event nor was it responsible for the determination or the extent of the benefit. However, in so far as you fraudulently infringe an obligation we are under no obligation whatsoever to pay any benefit.

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 the detriment of the policyholder or insured person. Irrespective of a legal subrogation, you are legally obliged to assign these claims for compensation to us up to the amount of the benefit we paid.
- 12.2 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 applies? Which court is responsible?

- 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.

14. Which limitation periods must you take into account?

- 14.1 Your claims made under the insurance policy normally become time-barred within three years. The limitation period commences at the end of the year in which the claim originated and in which you became or ought to have become aware of it.
- 14.2 Have you put us on notice about your claim? In this case the limitation period is delayed until our decision reaches you in writing.

* Important: The information contained in this English version of the Terms and Conditions of Insurance for ReisePolice WORLD 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 Versicherungen der ReisePolice WORLD (VB-ERV/ReisePolice WORLD KV 2019)" shall prevail at all times.

Glossary

Abroad:

Abroad is not deemed to be the country in which you have your habitual 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.

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: 030 -18 170 (24 h service)

Fax: 030 -18 17 34 02

Internet address: www.auswaertiges-amt.de

Home country:

Your home country is the country in which you have your habitual residence.

Immediately:

Without culpable delay.

Insurance year:

The insurance year starts at the agreed date and lasts for 12 months (twelve months period).

Insured stay:

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

Medically necessary / Medically necessary treatment:

1. Treatments and diagnostic procedures are only insured if they satisfy the following requirements:
 - A) They are for a diagnostic, healing and /or palliative purpose.
 - B) They are recognized by conventional medicine and are reasonable.
 - C) The medical diagnosis and /or the prescribed treatment must be in accordance with generally accepted medical procedures.
2. Medical benefits or medical care must be medically necessary and reasonable. This is the case if all the following requirements are satisfied:
 - A) They are necessary in order to diagnose or treat your condition, your disease or your injury.
 - B) The symptoms, the diagnosis and the treatment are in accordance with the underlying disease.
 - C) They represent the most reasonable type and level of medical care.
 - D) They are carried out over a reasonable treatment period.

In particular, treatments which you arrange to undergo against medical advice are not medically necessary.

Relatives:

Relatives are:

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

Special Section

Medical Insurance for Foreign Travel

1. What is insured?

- 1.1 You became ill during your →insured stay or have had an accident? Then we will pay the costs for:
 - A) Medical treatment →abroad.
 - B) Return transport of the patient and luggage.
 - C) Burial →abroad or repatriation.
- 1.2 In the case of pregnancy, benefits are provided in accordance with section 3.
- 1.3 You have a medical emergency during your →insured stay? Then we will provide assistance with our 24-hour Emergency Hotline.
- 1.4 You will find the requirements for the individual insured events in the following sections.

2. What medical treatment do we pay for →abroad?

- 2.1 Medical treatment costs and medicines:
→Medically necessary treatment, which is performed or prescribed by doctors, is insured. The medical treatment and medicine must be recognized by conventional medicine.
 - 2.2 Alternative treatments and medicines are covered by the insurance if
 - A) these have proved in practice to be equally promising of success.
 - B) no conventional medical methods or medicines are available.

They must be prescribed or carried out by alternative practitioners, chiropractors or osteopaths.
 - 2.3 We will pay the costs for:
 - A) In-patient treatment in the hospital.
 - B) Outpatient treatment.
 - C) Operations.
 - D) Diagnostic X-rays.
 - E) Radiation therapy, phototherapy and other physical treatments.
 - F) Medicines, massages, medicinal packs, inhalations and physiotherapy.
 - G) Drugs and bandages.
 - H) Vaccinations required during your →insured stay.
 - I) Pain-relieving dental treatment including basic dental fillings.
 - J) Repair of existing dentures and existing dental prostheses.
 - K) Temporary dentures or temporary dental prostheses after an accident.
 - L) Pacemakers and prostheses: If they become necessary for the first time during the →insured stay and are required to ensure that you can be transported.
 - M) Aids, which become necessary for the first time during the →insured stay, e.g. Zimmer frames, rental of a wheelchair.
 - N) A maximum of five out-patient psychoanalytical or psychotherapeutic sessions.
 - O) Medically necessary rehabilitation treatments.
 - 2.3 Does a treatment or another measure exceed what is →medically necessary? We can then reduce our payment to a reasonable amount.
The fees and charges invoiced may not exceed the amount, which is generally deemed to be customary and reasonable in the relevant country. Otherwise, we can reduce the reimbursement to the standard rates applicable in the country.
 - 2.4 Telephone costs: We will reimburse the proven telephone costs for necessary calls to our Emergency Hotline.
- #### 3. What do we pay for pregnancy →abroad?
- 3.1 We will pay for the costs incurred →abroad for:
 - A) Medical treatment of pregnancy complications.
 - B) Termination of pregnancy on medical grounds.
 - C) Premature births up to and including the 36th week of pregnancy.
 - D) Miscarriages up to and including the 36th week of pregnancy.
 - E) Medical treatment for your newborn child in the event of a premature birth up to and including the 36th week of pregnancy.
 - 3.2 Did you become pregnant during the →insured stay? Then we will pay for the costs incurred →abroad for:
 - A) Prenatal care including ultrasound examinations.
 - B) Medical treatment of pregnancy complications.
 - C) In-patient or outpatient delivery of the baby.
We will pay for the additional costs of a caesarean if it is →medically necessary.

- D) Termination of pregnancy on medical grounds.
- E) Obstetricians and midwives.
- F) Postnatal care for mothers and the newborn baby.

4. You would like psychological help?

You get into an emergency and need psychological assistance? Then we will provide an initial counselling by telephone.

5. When do we pay the hospital daily benefit?

You do not want us to pay the in-patient medical treatment costs? Instead, you will get a hospital daily benefit of € 50 per day. We will pay this amount for a maximum of 30 days from the start of the in-patient treatment. You have to inform us of your choice at the beginning of the treatment.

6. A child has to be treated as an in-patient?

Does an under-age child travelling on the trip have to be treated as an in-patient? We will then pay the costs for the accommodation of a person to accompany the child while she /he is in hospital.

7. Are you still not able to be transported at the end of your →insured stay?

We will then pay the costs of treatment until the day on which you can be moved.

8. What do we pay for in the case of the return transport of the patient and ambulance service?

- 8.1 We will organise your return transport with medically adequate means of transport if it is medically reasonable and justifiable. We will pay the costs for this. We will bring you back to your place of residence in your →home country or to a suitable hospital nearest to your place of residence in your →home country.
- 8.2 We will bring your luggage back to your place of residence in your →home country if a return transport was organised for you.
- 8.3 We will refund the costs for your →medically required ambulance service in a suitable hospital →abroad and back to the accommodation:
 - A) For in-patient treatment.
 - B) For initial outpatient treatment.

9. What do we reimburse in the case of death?

- 9.1 At the request of your →relatives, we will organise your repatriation. Repatriation will be to your last place of residence prior to the start of the →insured stay. We will pay the costs for the repatriation.
- 9.2 Alternatively, we will organise the burial →abroad. We will pay the burial costs up to the amount of the repatriation costs.
- 9.3 We will bring your luggage back to your last place of residence in your →home country prior to the start of the →insured stay.

10. You would like advice on medical care or medicines?

- 10.1 You have questions before or during your →insured stay with regard to medical care →abroad? We will inform you about the options available for medical care. If it is possible, we will give you the name of an English-speaking doctor.
- 10.2 We will give you advice on:
 - A) Medicines, which are necessary during the →insured stay.
 - B) Substitute medicinal products if medicines, which you require during the →insured stay, are lost.

11. How do we help in the case of hospitalisation?

- 11.1 A doctor, who has been appointed by us, will establish contact with the hospital doctors giving treatment. If it is necessary, we will consult your GP. We ensure that information is passed on between the doctors involved. If you wish, we will inform your →relatives.
- 11.2 You are expected to stay in hospital for more than five days? Then we will organise the journey of a person close to you to the hospital and then back to his /her place of residence. We will pay the costs for the journey there and back.
- 11.3 We will give the hospital in which you are being treated a guarantee to pay costs up to € 15,000. We will settle the charges with the hospital. If the costs are not covered by the insurance, any costs borne by us must be paid back to us within one month after invoicing. If the costs are covered by the insurance, we will increase the cost payment guarantee if required.

- 12. Care**
 You can no longer care for under-age children or persons in need of care during the →insured stay due to illness, injury resulting from an accident or death?
 In this case
 A) we will reimburse you for the costs of emergency care.
 B) we will organise the return journey for the children or the persons in need of care. We will pay the additional costs for the return journey. Alternatively, we will organise the journey of a person close to you to the place of stay and back to your place of residence. We will pay the costs for the journey there and back.
- 13. Are search, rescue and recovery costs insured?**
 We reimburse search, rescue and recovery costs up to € 10,000. These must be incurred as a result of illness, an accident or death.
- 14. What is not insured?**
 The following is not insured:
 A) Medical treatment which was a reason for going on the →insured stay.
 B) Medical treatment where you were already aware before the start of the →insured stay that it would have to be carried out during your →insured stay, e.g. dialysis. However, there is insurance cover if you had to go on the trip because of the death of your spouse, civil partner or an immediate relative.
- C) Purchase and repair of visual and hearing aids.
 D) Illnesses and injuries, which occur as a result of a deliberate act, and their consequences.
 E) Treatment of alcoholism, drug-related diseases and other addictions including withdrawal treatments and cures.
 F) Need for care or safekeeping.
 G) Hypnosis.
 H) Treatments by spouses or civil partners, parents or children. Documented material costs will be paid in accordance with the tariff.
- 15. What obligations do you have after the insured event has occurred?**
- 15.1 You must comply with the obligations of the General Terms and Conditions.
- 15.2 You or, in the event of death, your legal successor must contact our Emergency Hotline →immediately:
 A) Before the start of in-patient treatment.
 B) Before carrying out the return transport of the patient.
 C) Before burial →abroad or before repatriation in the event of death.
 D) If children or persons in need of care, who are accompanying you, can no longer be cared for.
- 15.3 If we ask you, you are obliged to submit to us the original invoices or copies with proof that another insurer has reimbursed the costs.
- 16. What are the consequences of a breach of obligations?**
 We are not obliged to pay any benefit if you deliberately infringe one of the above obligations. In the event of gross negligence, we may reduce our benefit in line with the severity of the culpability. This does not apply if you can prove that you have not infringed the obligation through gross negligence. Your insurance cover remains in force if you can prove that the breach of the obligation neither caused the occurrence nor the detection of the insured event nor was it responsible for the determination or the extent of the benefit. However, in so far as you fraudulently infringe an obligation we are under no obligation whatsoever to pay any benefit.
- 17. What happens in the case of claims against other insurance companies?**
 Will you lose your premium refund from another health insurance policy, because this insurance company contributed to the reimbursement in our favour? We will then either waive the sharing of costs or make up for this loss.

Your Policy Attachment Foreign Protection Comfort

ERGO

Reiseversicherung

Insurance cover is provided in line with the tariffs taken out and documented on your premium note/policy.

Customer information

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),
Christof Flosbach, 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 / ReisePolice WORLD 2019 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 habitual residence is in Germany, the following applies: The insurance tax for property insurance is 19 %. If your habitual 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.

Contact

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

+49 89 4166-1727

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

Email: contact@ergo-reiseversicherung.de

Internet: www.ergo-reiseversicherung.de

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

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.

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 -

Right of revocation:

You can revoke your contractual declaration in writing (e.g. letter, email) within 14 days without giving reasons. The period begins after you have received, in writing, the insurance policy, the contractual provisions, including the general terms and conditions of insurance, the additional information pursuant to § 7 par. 1 and 2 of the Insurance Contract Act (VVG) in conjunction with §§ 1 to 4 of the Decree on Information Duties (VVG-InfoV) and this revocation notice respectively; with contracts in electronic business transactions, however, not before the fulfilment of our obligations in accordance with § 312i par. 1 sentence 1 of the Civil Code (BGB) in conjunction with article 246c of the Introductory Act to the Civil Code (EGBGB). To comply with the revocation deadline, it is sufficient that you send the revocation within the specified period.

Send the revocation to:
ERGO Reiseversicherung AG
Postfach 800545, 81605 München
Email: contact@ergo-reiseversicherung.de

Consequences of revocation:

In the case of an effective revocation, the insurance cover ends and we reimburse you the portion of the premium outstanding after receipt of the revocation if you have consented to insurance cover beginning prior to the end of the revocation period. We reserve the right to withhold the portion of the premium that is allocated to the period until receipt of the revocation; this refers to the amount calculated pro rata per day.

Amounts to be repaid will be reimbursed immediately, at the latest 30 days after receipt of the revocation. If insurance cover does not begin before the end of the period of revocation, the effective revocation means that payments received must be refunded and uses made thereof (e.g. interest) must be returned.

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.

If you have exercised your right of revocation effectively in accordance with § 8 of the Insurance Contract Act (VVG), you are also no longer bound to any contract linked to the insurance contract. A linked contract exists if it has reference to the revoked contract and pertains a service provided by the insurer or a third party on the basis of an agreement between the third party and the insurer. A contractual penalty may be neither agreed nor claimed.

Special notes: Your right of revocation expires if the contract has been fully performed upon your explicit request both by you and by us, before you exercised your right of revocation.

- End of the Revocation Notice -

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 habitual 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.

What are your options when making complaints?

You have the option to send your questions or complaints to Bundesanstalt für Finanzdienstleistungsaufsicht (BaFin), Graurheindorfer Straße 108, 53117 Bonn. We do not participate in a dispute settlement procedure before a consumer conciliation board.

ERGO Reiseversicherung AG


Bader


Haase

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 / ReisePolice WORLD 2019 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 Accident Insurance:

<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

B Personal Liability Insurance:

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

C Insurance of Deportation Costs:

<input type="checkbox"/>	Document for deportation costs by the authorities
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D Interruption Insurance:

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 ReisePolice WORLD provided by ERGO Reiseversicherung AG (VB-ERV/ReisePolice WORLD 2019)*

The regulations of the **General Terms and Conditions** and the **Glossary** apply to the ReisePolice WORLD insurances 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. The policyholder and insured person

1.1 You are the policyholder if you concluded the insurance contract with us. You are then our contractual partner. If you insured yourself you are the policyholder and also the insured person at the same time. As the insured person you are covered by the insurance. This is conditional on A) you being named in the insurance documents. B) you are only temporarily abroad (for example at school, as a language student, student, doctoral student, guest researcher, intern, volunteer, backpacker or participant in work and travel programmes – booked by an organization or yourself).

Have you insured another person? In this case you are the policyholder and the other person is the insured person.

- 1.2 You can conclude an insurance contract with us if your habitual residence or the registered office of your company is in Germany or another EU or EEA country.
- 1.3 Do you want to insure a risk period of up to four months? If so, notwithstanding section 1.2, you can conclude the insurance contract with us if you make the contractual declaration in Germany or another EU or EEA country.
- 1.4 If we ask, you must provide proof that the above requirements for the conclusion of the contract have been met. If you do not provide this proof, no insurance contract has been concluded despite payment of the premium.

2. For what stay do you have insurance cover?

You have insurance cover for your →insured stay.

3. When does your insurance cover begin and end?

- 3.1 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.
- 3.2 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.

4. 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 to the same extent as for your stay abroad. This applies for a period not exceeding eight weeks per →insurance year. A condition of insurance is that your habitual residence is Germany or another EU/EEA country.

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

- 5.1 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 habitual residence.
- 5.2 Proof that the requirements under Sect. 5.1 are met must be provided at our request. If they are not met, no insurance policy is concluded despite payment of the premium.

6. As the policyholder, what must you keep in mind when paying the premium?

- 6.1 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.
- 6.2 If the premium has not been paid when the insured event occurs, we will not pay any benefits. This does not apply if you are not responsible for non-payment.
- 6.3 Important points about the direct debit procedure: The payment is made on time if we are able to debit the premium on due date and the account holder does not object to a legitimate collection. If we are unable to debit the premium for no rea-

son attributable to you, the following applies: the payment is still on time, if it is made immediately after a request for payment has been issued in writing.

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

- 7.1 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 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 unexpectedly? 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.
- 7.2 You travel to an area where a travel warning has been issued by the →Foreign Office of the Federal Republic of Germany at the time of entry? Then you are not covered by insurance.
- 7.3 These exclusions apply in addition to the exclusions named in the respective Special Section.

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

- 8.1 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.
- 8.2 You must furnish suitable proof of the damaging event. The evidence you submit becomes our property. We reserve the right to request original documents. You may request their return within a period of six weeks.
- 8.3 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.

9. What are the consequences of a breach of obligations?

We are not obliged to pay any benefit if you deliberately infringe one of the above obligations. In the event of gross negligence, we may reduce our benefit in line with the severity of the culpability. This does not apply if you can prove that you have not infringed the obligation through gross negligence. Your insurance cover remains in force if you can prove that the breach of the obligation neither caused the occurrence nor the detection of the insured event nor was it responsible for the determination or the extent of the benefit. However, in so far as you fraudulently infringe an obligation we are under no obligation whatsoever to pay any benefit.

10. When will you receive payment?

- 10.1 Once we have determined our liability, you will receive the payment →immediately.
- 10.2 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.

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

- 11.1 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 the detriment of the policyholder or insured person.

Irrespective of a legal subrogation, you are legally obliged to assign these claims for compensation to us up to the amount of the benefit we paid.

- 11.2 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.
- 11.3 Sections 11.1 and 11.2 do not apply to the Accident Insurance.

12. Which law applies? Which court is responsible?

- 12.1 Where legally permitted, German law will apply to this policy.
- 12.2 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 jurisdictions:
- A) Munich.
 - B) The court at your place of residence or your habitual residence at the time the complaint is filed.
- 12.3 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. Which limitation periods must you take into account?

- 13.1 Your claims made under the insurance policy normally become time-barred within three years. The limitation period commences at the end of the year in which the claim originated and in which you became or ought to have become aware of it.
- 13.2 Have you put us on notice about your claim? In this case the limitation period is delayed until our decision reaches you in writing.

Glossary

Abroad:

Abroad is not deemed to be the country in which you have your habitual 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: 030 -18 170 (24 h service)

Fax: 030 -18 17 34 02

Internet address: www.auswaertiges-amt.de

Home country:

Your home country is the country in which you have your habitual 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.

* Important: The information contained in this English version of the Terms and Conditions of Insurance for ReisePolice WORLD 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 Versicherungen der ReisePolice WORLD (VB-ERV/ReisePolice WORLD 2019)" shall prevail at all times.

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.

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, cousins, parents-in-law, children-in-law, brothers-in-law, sisters-in-law.

- 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 %.

- 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.

Special sections

A Accident Insurance

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 %

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 € 10.000.
- 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.

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 are the consequences of a breach of obligations?

We are not obliged to pay any benefit if you deliberately infringe one of the above obligations. In the event of gross negligence, we may reduce our benefit in line with the severity of the culpability. This does not apply if you can prove that you have not infringed the obligation through gross negligence. Your insurance cover remains in force if you can prove that the breach of the obligation neither caused the occurrence nor the detection of the insured event nor was it responsible for the determination or the extent of the benefit. However, in so far as you fraudulently infringe an obligation we are under no obligation whatsoever to pay any benefit.

B Personal Liability Insurance

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
 - a) with an internship that you graduate as part of your studies. The sum insured for this is € 10,000;
 - b) 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 also 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 € 2,500 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 are the consequences of a breach of obligations?
- We are not obliged to pay any benefit if you deliberately infringe one of the above obligations. In the event of gross negligence, we may reduce our benefit in line with the severity of the culpability. This does not apply if you can prove that you have not infringed the obligation through gross negligence. Your insurance cover remains in force if you can prove that the breach of the obligation neither caused the occurrence nor the detection of the insured event nor was it responsible for the determination or the extent of the benefit. However, in so far as you fraudulently infringe an obligation we are under no obligation whatsoever to pay any benefit.

C Insurance of Deportation Costs

(Supplementary benefit for Personal Liability Insurance 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.

D Interruption Insurance

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 We will pay your travel costs. These are the costs for your journey to your →home country and back to the place of your →insured stay. 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 are the consequences of a breach of obligations?

We are not obliged to pay any benefit if you deliberately infringe one of the above obligations. In the event of gross negligence, we may reduce our benefit in line with the severity of the culpability. This does not apply if you can prove that you have not infringed the obligation through gross negligence. Your insurance cover remains in force if you can prove that the breach of the obligation neither caused the occurrence nor the detection of the insured event nor was it responsible for the determination or the extent of the benefit. However, in so far as you fraudulently infringe an obligation we are under no obligation whatsoever to pay any benefit.

Your Policy Attachment

Foreign Protection Comfort Plus

ERGO

Reiseversicherung

Insurance cover is provided in line with the tariffs taken out and documented on your premium note/policy.

Customer information

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),
Christof Flosbach, 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 / ReisePolice WORLD 2019 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 habitual residence is in Germany, the following applies: The insurance tax for property insurance is 19 %. If your habitual 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.

Contact

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

+49 89 4166-1727

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

Email: contact@ergo-reiseversicherung.de

Internet: www.ergo-reiseversicherung.de

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

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.

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 -

Right of revocation:

You can revoke your contractual declaration in writing (e.g. letter, email) within 14 days without giving reasons. The period begins after you have received, in writing, the insurance policy, the contractual provisions, including the general terms and conditions of insurance, the additional information pursuant to § 7 par. 1 and 2 of the Insurance Contract Act (VVG) in conjunction with §§ 1 to 4 of the Decree on Information Duties (VVG-InfoV) and this revocation notice respectively; with contracts in electronic business transactions, however, not before the fulfilment of our obligations in accordance with § 312i par. 1 sentence 1 of the Civil Code (BGB) in conjunction with article 246c of the Introductory Act to the Civil Code (EGBGB). To comply with the revocation deadline, it is sufficient that you send the revocation within the specified period.

Send the revocation to:

ERGO Reiseversicherung AG
Postfach 800545, 81605 München
Email: contact@ergo-reiseversicherung.de

Consequences of revocation:

In the case of an effective revocation, the insurance cover ends and we reimburse you the portion of the premium outstanding after receipt of the revocation if you have consented to insurance cover beginning prior to the end of the revocation period. We reserve the right to withhold the portion of the premium that is allocated to the period until receipt of the revocation; this refers to the amount calculated pro rata per day.

Amounts to be repaid will be reimbursed immediately, at the latest 30 days after receipt of the revocation. If insurance cover does not begin before the end of the period of revocation, the effective revocation means that payments received must be refunded and uses made thereof (e.g. interest) must be returned.

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.

If you have exercised your right of revocation effectively in accordance with § 8 of the Insurance Contract Act (VVG), you are also no longer bound to any contract linked to the insurance contract. A linked contract exists if it has reference to the revoked contract and pertains a service provided by the insurer or a third party on the basis of an agreement between the third party and the insurer. A contractual penalty may be neither agreed nor claimed.

Special notes: Your right of revocation expires if the contract has been fully performed upon your explicit request both by you and by us, before you exercised your right of revocation.

- End of the Revocation Notice -

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 habitual 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.

What are your options when making complaints?

You have the option to send your questions or complaints to Bundesanstalt für Finanzdienstleistungsaufsicht (BaFin), Graurheindorfer Straße 108, 53117 Bonn. We do not participate in a dispute settlement procedure before a consumer conciliation board.

ERGO Reiseversicherung AG


Bader


Haase

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 / ReisePolice WORLD 2019 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 Accident Insurance:

<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

B Personal Liability Insurance:

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

C Insurance of Deportation Costs:

<input type="checkbox"/>	Document for deportation costs by the authorities
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D Interruption Insurance:

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)

E Luggage Insurance:

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 4166-1727. You can find further information on the internet www.ergo-reiseversicherung.de/schadensmeldung

Terms and Conditions of Insurance for ReisePolice WORLD provided by ERGO Reiseversicherung AG (VB-ERV/ReisePolice WORLD 2019)*

The regulations of the **General Terms and Conditions** and the **Glossary** apply to the ReisePolice WORLD insurances 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. The policyholder and insured person

1.1 You are the policyholder if you concluded the insurance contract with us. You are then our contractual partner. If you insured yourself you are the policyholder and also the insured person at the same time. As the insured person you are covered by the insurance. This is conditional on A) you being named in the insurance documents. B) you are only temporarily abroad (for example at school, as a language student, student, doctoral student, guest researcher, intern, volunteer, backpacker or participant in work and travel programmes – booked by an organization or yourself).

Have you insured another person? In this case you are the policyholder and the other person is the insured person.

- 1.2 You can conclude an insurance contract with us if your habitual residence or the registered office of your company is in Germany or another EU or EEA country.
- 1.3 Do you want to insure a risk period of up to four months? If so, notwithstanding section 1.2, you can conclude the insurance contract with us if you make the contractual declaration in Germany or another EU or EEA country.
- 1.4 If we ask, you must provide proof that the above requirements for the conclusion of the contract have been met. If you do not provide this proof, no insurance contract has been concluded despite payment of the premium.

2. For what stay do you have insurance cover?

You have insurance cover for your →insured stay.

3. When does your insurance cover begin and end?

- 3.1 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.
- 3.2 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.

4. 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 to the same extent as for your stay abroad. This applies for a period not exceeding eight weeks per →insurance year. A condition of insurance is that your habitual residence is Germany or another EU/EEA country.

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

- 5.1 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 habitual residence.
- 5.2 Proof that the requirements under Sect. 5.1 are met must be provided at our request. If they are not met, no insurance policy is concluded despite payment of the premium.

6. As the policyholder, what must you keep in mind when paying the premium?

- 6.1 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.
- 6.2 If the premium has not been paid when the insured event occurs, we will not pay any benefits. This does not apply if you are not responsible for non-payment.
- 6.3 Important points about the direct debit procedure: The payment is made on time if we are able to debit the premium on due date and the account holder does not object to a legitimate collection. If we are unable to debit the premium for no rea-

son attributable to you, the following applies: the payment is still on time, if it is made immediately after a request for payment has been issued in writing.

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

- 7.1 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 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 unexpectedly? 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.
- 7.2 You travel to an area where a travel warning has been issued by the →Foreign Office of the Federal Republic of Germany at the time of entry? Then you are not covered by insurance.
- 7.3 These exclusions apply in addition to the exclusions named in the respective Special Section.

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

- 8.1 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.
- 8.2 You must furnish suitable proof of the damaging event. The evidence you submit becomes our property. We reserve the right to request original documents. You may request their return within a period of six weeks.
- 8.3 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.

9. What are the consequences of a breach of obligations?

We are not obliged to pay any benefit if you deliberately infringe one of the above obligations. In the event of gross negligence, we may reduce our benefit in line with the severity of the culpability. This does not apply if you can prove that you have not infringed the obligation through gross negligence. Your insurance cover remains in force if you can prove that the breach of the obligation neither caused the occurrence nor the detection of the insured event nor was it responsible for the determination or the extent of the benefit. However, in so far as you fraudulently infringe an obligation we are under no obligation whatsoever to pay any benefit.

10. When will you receive payment?

- 10.1 Once we have determined our liability, you will receive the payment →immediately.
- 10.2 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.

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

- 11.1 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 the detriment of the policyholder or insured person.

Irrespective of a legal subrogation, you are legally obliged to assign these claims for compensation to us up to the amount of the benefit we paid.

- 11.2 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.
- 11.3 Sections 11.1 and 11.2 do not apply to the Accident Insurance.

12. Which law applies? Which court is responsible?

- 12.1 Where legally permitted, German law will apply to this policy.
- 12.2 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 jurisdictions:
- A) Munich.
 - B) The court at your place of residence or your habitual residence at the time the complaint is filed.
- 12.3 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. Which limitation periods must you take into account?

- 13.1 Your claims made under the insurance policy normally become time-barred within three years. The limitation period commences at the end of the year in which the claim originated and in which you became or ought to have become aware of it.
- 13.2 Have you put us on notice about your claim? In this case the limitation period is delayed until our decision reaches you in writing.

Glossary

Abroad:

Abroad is not deemed to be the country in which you have your habitual 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.

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.

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: 030 -18 170 (24 h service)
Fax: 030 -18 17 34 02
Internet address: www.auswaertiges-amt.de

* Important: The information contained in this English version of the Terms and Conditions of Insurance for ReisePolice WORLD 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 Versicherungen der ReisePolice WORLD (VB-ERV/ReisePolice WORLD 2019)" shall prevail at all times.

Home country:

Your home country is the country in which you have your habitual 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.

Natural events:

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

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, cousins, parents-in-law, children-in-law, brothers-in-law, sisters-in-law.

Sports equipment:

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

Special sections

A Accident Insurance

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) Have 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 €10.000.

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 are the consequences of a breach of obligations?

We are not obliged to pay any benefit if you deliberately infringe one of the above obligations. In the event of gross negligence, we may reduce our benefit in line with the severity of the culpability. This does not apply if you can prove that you have not infringed the obligation through gross negligence. Your insurance cover remains in force if you can prove that the breach of the obligation neither caused the occurrence nor the detection of the insured event nor was it responsible for the determination or the extent of the benefit. However, in so far as you fraudulently infringe an obligation we are under no obligation whatsoever to pay any benefit.

B Personal Liability Insurance

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
 - a) with an internship that you graduate as part of your studies. The sum insured for this is € 10,000;
 - b) 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 also 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 € 2,500 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 are the consequences of a breach of obligations?**
- We are not obliged to pay any benefit if you deliberately infringe one of the above obligations. In the event of gross negligence, we may reduce our benefit in line with the severity of the culpability. This does not apply if you can prove that you have not infringed the obligation through gross negligence. Your insurance cover remains in force if you can prove that the breach of the obligation neither caused the occurrence nor the detection of the insured event nor was it responsible for the determination or the extent of the benefit. However, in so far as you fraudulently infringe an obligation we are under no obligation whatsoever to pay any benefit.

C Insurance of Deportation Costs

(Supplementary benefit for Personal Liability Insurance 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.

D Interruption Insurance

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 We will pay your travel costs. These are the costs for your journey to your →home country and back to the place of your →insured stay. 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 are the consequences of a breach of obligations?

We are not obliged to pay any benefit if you deliberately infringe one of the above obligations. In the event of gross negligence, we may reduce our benefit in line with the severity of the culpability. This does not apply if you can prove that you have not infringed the obligation through gross negligence. Your insurance cover remains in force if you can prove that the breach of the obligation neither caused the occurrence nor the detection of the insured event nor was it responsible for the determination or the extent of the benefit. However, in so far as you fraudulently infringe an obligation we are under no obligation whatsoever to pay any benefit.

E Luggage Insurance

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, drones, 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 are the consequences of a breach of obligations?**
We are not obliged to pay any benefit if you deliberately infringe one of the above obligations. In the event of gross negligence, we may reduce our benefit in line with the severity of the culpability. This does not apply if you can prove that you have not infringed the obligation through gross negligence. Your insurance cover remains in force if you can prove that the breach of the obligation neither caused the occurrence nor the detection of the insured event nor was it responsible for the determination or the extent of the benefit. However, in so far as you fraudulently infringe an obligation we are under no obligation whatsoever to pay any benefit.