

Benefits

Trip cancellation	
1. Cancellation costs if trip not started	up to selected trip price (no excess)
Trip curtailment	
2. Reimbursement of booked but unused travel services	up to selected trip price
Delayed arrival	
3. Reimbursement of additional costs of overnight accommodation and meals during the outward journey	up to € 400.-
Involuntary extension of holiday	
4. Reimbursement of additional costs of overnight accommodation and meals at the holiday destination	up to € 2,000.-
Search and rescue including helicopter rescue	
5. Search and rescue costs in the event of an accident, or in the event of distress in the mountains or at sea	up to € 7,500.-

Premiums

for one trip up to 31 days in Europe

Trip price up to	Premium	Trip price up to	Premium
€ 200.-	€ 10.-	€ 2,500.-	€ 125.-
€ 300.-	€ 15.-	€ 3,000.-	€ 150.-
€ 400.-	€ 20.-	€ 3,500.-	€ 175.-
€ 500.-	€ 25.-	€ 4,000.-	€ 200.-
€ 600.-	€ 30.-	€ 4,500.-	€ 225.-
€ 800.-	€ 40.-	€ 5,000.-	€ 250.-
€ 1,000.-	€ 50.-	€ 6,000.-	€ 300.-
€ 1,200.-	€ 60.-	€ 7,000.-	€ 350.-
€ 1,400.-	€ 70.-	€ 8,000.-	€ 400.-
€ 1,600.-	€ 80.-	€ 9,000.-	€ 450.-
€ 1,800.-	€ 90.-	€ 10,000.-	€ 500.-
€ 2,000.-	€ 100.-		

The insurance cover for trip cancellation benefits shall commence upon payment of premium. The insurance must be taken out at the same time as the journey is booked. If the premium is not paid at the same time as the journey is booked, cover for trip cancellation benefits does not start until the 10th day following conclusion of insurance. (except in cases of accident, death or act of God).

If you are taking out Hotel Cancellation Plus for more than one person travelling together, please select the premium for the trip price (incl. any additional booked benefits and travel expenses) for all persons.

Please note that the maximum sum insured for trip cancellation per booking/event insured is € 10,000.-. Higher sums are only valid if approved in writing by Europäische.

Insured reasons for Trip cancellation / Trip curtailment

The following events are covered as reasons for trip cancellation / trip interruption, if as a result you are unexpectedly unable to commence the trip or have to break it off:

- unexpectedly occurring serious illness*, serious physical injury caused by an accident, adverse reactions to a vaccination or death;
- loosening of implanted joints*;
- unexpectedly occurring serious illness*, serious physical injury caused by an accident or death (including suicide) of a family member, making your presence absolutely necessary
- pregnancy, if the pregnancy is determined after booking the journey, or severe pregnancy complications up to the 35th week of pregnancy inclusive*;
- serious damage to your property at the place of residence as a result of acts of God (e.g. flood, storm), fire, burst water pipes or criminal act of a third party, making your presence absolutely necessary;
- loss of job without fault, as a result of notice of termination issued by the employer;
- call-up to basic military service or alternative civilian service;
- submission of an action for divorce to the competent court or, in the case of registered life partnerships, the submission of a petition for dissolution before the trip to be taken jointly by the married couple/civil partners;
- dissolution of the relationship of two partners living together (who have had the same registered address for at least 6 months) by the giving up of the joint residence immediately before the trip to be undertaken jointly by the partners concerned;
- failure to pass the school-leaving certificate examination, or a similar final examination for a course of school education lasting at least 3 years;
- receipt of an unexpected judicial summons.

* In the event of sickness/accident please have a detailed medical certificate made out by the treating doctor.

No cover is provided, for example, if the reason for trip cancellation or trip interruption

- already existed or was foreseeable;
- is connected with an existing illness of the insured person or a person who represents a cancellation risk (e.g. family member), which has been treated
 - on an outpatient basis in the last 6 months or
 - on an inpatient basis in the last 9 months
 before the policy is taken out (in the case of trip cancellation) or before the start of the trip (in the case of trip interruption) (except for check up examinations).

Who is insured?

The insured event shall apply to the insured person concerned and additionally for the following co-travelling persons with equivalent insurance:

- family members of the insured person concerned;
- per insured event a maximum of three further persons.

Family members shall be the spouse (or registered life partner or live-in partner in a joint household), the children (stepchildren, children-in-law, grandchildren, foster children), the parents (step parents, parents-in-law, grandparents, foster parents), the siblings and brothers-in-law and sisters-in-law of the insured person; in the case of registered life partner or live-in partner in a joint household also their children, parents and siblings before the policy is taken out (in the case of trip cancellation) or before the start of the trip (in the case of trip curtailment) (except for check up examinations).