We are there for you

Cancellation advisory service and help in an emergency

The cancellation advisory service is included in every Travel Cancellation Insurance. Experienced medical experts will advise you whether your travel has to be immediately cancelled in case of sickness or whether you can wait and see whether you will be fit to travel after all. We will bear any risk of higher cancellation costs.

If you require active assistance in an emergency the Assistance is there for you. Our 24-hour emergency service guarantees rapid and expert assistance all over the world!

Phone: +49.89.6 24 24-245
E-mail: notfall@allianz-assistance.de

Important for help in an emergency during travel:

• Please hold the exact address and phone number of your current whereabouts ready to hand.
• Note down the name of your contacts, e.g. physician, hospital or police.
• Describe as exactly as possible the facts of the case and have the necessary information at hand (beginning / end of travel, organizer, insurance policy number).

Questions about insurance benefits

Our Service team will provide you with any information you need on the subject of travel cover (mo – fr 08.30 am – 07.00 pm and sa 09.00 am – 02.00 pm):

Phone: +49.89.6 24 24-460
Fax: +49.89.6 24 24-244
E-mail: service@allianz-assistance.de
www.allianz-assistance.de

Notification of claim after travel

The simplest and quickest way of notifying us of your claim after travel is via www.allianz-assistance.de/schadenmeldung (or alternatively by post to our Claims Department).

Please note the following important information

Single premium: valid for one person in each case
Premium for a family or a couple: valid for a maximum of two adults (irrespective of their degree of kinship and common residence) and accompanying children up until they reach the age of 21. Any number of the insured person’s own children are covered by the insurance, otherwise the number of children is limited to a maximum of six. The names of all the insured persons must be listed.
Property: valid for rented property (e.g. holiday apartment, motorhome, houseboat, ferry trip)

Premium for persons from 67 years of age: A person’s age when insurance is taken out is relevant.

Insurance cover is provided only for the insured person(s) named on the insurance policy / travel confirmation / booking confirmation. The amount of the premium is usually based on the insurance cover selected, the term of the contract and the price of the insured travel. Premiums for higher travel prices are available upon request.

There is no insurance cover if the non-recurring or initial premium has not been paid, unless the insured party is not responsible for non-payment.

Allianz Global Assistance is a brand of AWP P&C S.A. The contractually agreed insurance payments are offered by AWP P&C S.A. in compliance with the Terms and Conditions of Insurance named below. Verbal agreements are invalid. Insurance tax is included in the premiums. No fees are charged. The premiums and service specifications documented in the booking confirmation are relevant for the scope of insurance.

Olaf Nink, Chief Executive Officer

AWP P&C S.A. Niederlassung für Deutschland
(Branch Germany)
Bahnhofstraße 16
D - 85609 Aschheim (near Munich)

Chief Executive Officer: Olaf Nink
Registration Court: München HRB 4605
VAT ID no: DE 129274528
Insurance tax no.: 9116 80200191

AWP P&C S.A.
Public limited company under French law
Registered Office: Saint-Ouen (France)
Commercial register: R.C.S. Bobigny 519 490 080
Board of Management: Rémi Grenier (Chairman), Ulrich Delius, Fabio de Ferrari, Anh Tran Hong, Claudius Leibfritz, Sylvie Ouizel, Lidia Luca-Lognonè
Product and Consumer Information

This information sheet serves to provide you with a brief overview of our insurance products. A description is only given of essential contents. The insurance cover including the sums insured and provisions on deductibles are exhaustively described in the Overview of Benefits and in the General Policy Conditions.

Travel Cancellation Insurance

Reimburses the:
• contractually agreed cancellation costs for the insured travel arrangements if travel is not commenced, alternatively the additional costs incurred for changing the travel booking to a more expensive travel season for an insured reason up to the amount of the cancellation costs;
• additional costs of the outward journey if the commencement of travel is delayed.

The insurance covers, among other things, an unexpected serious illness of the insured person or a close relative occurring after conclusion of contract which makes the scheduled travel unreasonable. An unexpected serious illness has occurred if specific symptoms of illness occur after being in a stable state of well-being and capable of working and travelling which prevent the commencement of travel and provide a reason for cancellation. Cf. § 2 AVB RK AWP for further insured events.

No insurance cover is provided, among other things, for events which were expected at the time of booking travel. Further exclusions in §§ 3 AVB RK AWP, 5 AVB AB AWP.

If an insured event occurs, you must immediately cancel the booking in order to keep the cancellation costs as low as possible. The later you cancel, the higher the cancellation costs. If the trip is cancelled later because the cure or improvement hoped for does not set in, it is possible that your compensation will be reduced. Cf. § 9 AVB AB AWP. Avoid this reduction by immediately contacting the Assistance in case of serious illnesses or accidental injuries. It will advise you on whether you should cancel the travel. If you follow the advice given, the insurance payment will not be reduced.

Health Assistance

Provides assistance in a personal emergency during the insured period: in case of illness, accident, death. It organises patient repatriation transportation with medically adequate means of transport as soon as medically advisable and appropriate. The Assistance is there for you 24 hours a day under a central phone number.

Travel Assistance

Provides assistance in a personal emergency as well as information services during the insured period. Assistance services are provided in the areas of safety, mobility, money and authorities, home and family. In case of illness, accident, death, loss of payment media or in the event of criminal prosecution etc. The Assistance is there for you 24 hours a day under a central phone number.

Travel Curtailment Insurance

Reimburses:
• the additional return travel costs incurred according to the nature and quality of the insured travel
• the part of the travel price for unused travel services at the location in the event of an unscheduled curtailment or interruption of travel e.g. due to an unexpected serious illness.

The insurance covers, among other things, an unexpected serious illness of the insured person or a close relative occurring after conclusion of contract which makes the scheduled travel unreasonable. An unexpected serious illness has occurred if specific symptoms of illness occur after being in a stable state of well-being and capable of working and travelling which curtail scheduled travel or prevent the scheduled continuation of travel and are a reason for returning home. Cf. § 2 AVB RA AWP for further insured events.

No insurance cover is provided, among other things, for events which were expected at the time of booking travel and at the time of starting out on travel. Further exclusions in §§ 3 AVB RA AWP, 5 AVB AB AWP.

Cover for Rebooking Fees

Reimburses the fees charged for rebooking travel up to a maximum of 50 per person / property, see § 1 AVB LG AWP.

Foreign Travel Health Insurance

Reimburses expenditures for all necessary medical assistance abroad in the event of acute illness and accidental injuries which occur during travel abroad:
• Medical treatment and hospital care
• Medication
• Search, rescue and recovery costs in case of accidents

The Assistance recommends the physician or the hospital with the highest medical standards that is located closest in each case. If the insured person follows the recommendation given by the Assistance, the following additional benefits are provided notwithstanding §§ 1 and 2 AVB RK AWP:
• Assumption of the documented, necessary telephone costs.
• Assumption of the documented travelling expenses to the recommended hospital.
• Accommodation of one accompanying relative in the hospital or close to the hospital if his or her constant presence is required for the full inpatient treatment of the insured person or, alternatively, the assumption of the documented expenses incurred for visits by an accompanying relative at the location at the agreed agreed.

Costs of treatment are not reimbursed for travel within countries in which the insured person has a permanent residence or in which he or she usually stays for longer than three months per year. Instead the insured persons will receive a hospital per diem payment for a maximum of 45 days in case of medically necessary inpatient treatment at the holiday destination due to an acute illness or injury occurring during travel. Patient repatriation transportation and repatriation of the insured person’s mortal remains are included in the insurance.

No insurance cover is provided, among other things, for treatment which the insured person knew was necessary before departure or which he or she could have expected based on the circumstances of which he or she was aware. Further exclusions in §§ 4 AVB RK AWP, 5 AVB AB AWP.

Patient Repatriation Transportation

AWP reimburses the costs of the medically advisable and appropriate return transportation of the insured person to the nearest suitable hospital in the event of death, the repatriation of the insured person’s mortal remains.

No insurance cover is provided, among other things, for return transportation due to medical treatment which the insured person knew was necessary before departure or which he or she could have expected in the circumstances of which he or she was aware. Further exclusions are specified in §§ 3 AVB RK AWP, 5 AVB AB AWP.

Please contact the Assistance immediately in case of serious injuries or illnesses.

Travel Luggage Insurance

Removes:
• The current value of the luggage carried with you if it is damaged or lost as a result of theft or robbery, force majeure or accidents in which the insured person suffers a serious injury or the means of transport is damaged.
• The current value of the checked-in luggage if it is damaged or lost up to the amount of the agreed sum insured if this equals the total value of the personal travel luggage.
• The documented expenses incurred to recover luggage. Or alternatively:
• The necessary replacement purchases to continue travel at a maximum of 10% of the sum insured if checked-in luggage does not arrive on the same day.

Restricted insurance cover is provided, among other things, for cameras and video cameras, IT equipment and electronic communication and entertainment devices including accessories as well as jewellery and valuables, spectacles and other medical devices (§ 3 AVB BG AWP).

No insurance cover is provided, among other things, for money, passenger, tickets or similar or for jewellery and valuables in checked-in luggage or for causing the insured event intentionally. If the insured event is caused by gross negligence, AWP is entitled to reduce the total according to the degree to which the insured person is at fault, cf. § 3 AVB BG AWP.

If your luggage is damaged or lost during transport, please notify the carrier immediately and ask for a written confirmation of damage. Please report any damage and other criminal acts to the nearest police station immediately and obtain a copy of the police record or at least a confirmation that the incident has been reported to the police.

If one of these obligations is violated, it is possible for the insurance payment to be reduced or forfeited, cf. § 8 AVB AB AWP in this connection.

Should the facts of a damaging event be fraudulently misrepresented, insurance cover lapses, see § 5 No. 3 AVB BG AWP.

Travel Accident Insurance

Provides indemnity if an insured accident leads to the permanent disability or to the death of the insured person during travel.

No insurance cover is provided, among other things, for accidents caused by mental disorders or impairments of consciousness or accidents suffered by the insured person as a pilot (also using aerial sports equipment). For further exclusions cf. §§ 2 AVB RU AWP, 5 AVB AB AWP.

Previous illnesses contributing to the damage caused to the insured person’s health may lead to restrictions in insurance benefits, cf. § 5 No. 1 AVB RU AWP.

For payment of the insurance benefits based on permanent disability, compliance with the special periods for the assertion of claims is required, cf. § 7 AVB RU AWP.

Travel Liability Insurance

Insurance cover against legal claims for damages asserted by third parties based on personal injury and damage to property up to the amount of the agreed sum insured.

No insurance cover is provided, among other things, for damage caused through the use of motor-driven vehicles or due to hunting and as a basic principle for items taken charge of (exception: rented premises). Nor is insurance cover provided for liability damage based on occupational activities, cf. § 3 AVB RH AWP.

Please notify AWP of the insured event in writing immediately and note all your duties and obligations in § 4 AVB RH AWP. If any duties or obligations are not complied with, the insurance payment may be reduced or forfeited, cf. § 9 AVB AB AWP in this connection.
Complaint Notice:
Our goal is to offer first-class services. It is equally important to us to respond to your concerns. If you are not satisfied with any of our products or our service, please notify us directly.

You can send us your complaints relating to contract or claim issues using any means of communication. You can reach us by telephone at +49.89.6 24 24-460, in writing by e-mail to service@allianz-assistance.de, or by regular mail to AWP P&C S.A., Beschwerdemanagement, Bahnhofstrasse 16, D - 85609 Aschheim (near Munich), Germany. Additional information on our complaint process can be found at www.allianz-reiseversicherung.de/beschwerde.

In addition, you can contact the responsible supervisory authority, Bundesanstalt für Finanzdienstleistungsaufsicht (BaFin - the German Federal Financial Supervisory Authority), Graurheindorfer Strasse 108, D - 53117 Bonn, Germany (www.bafin.de).

The contract is governed by the laws of the Federal Republic of Germany, unless this conflicts with international law. Legal action based on the insurance contract can be brought by the policyholder or the insured person before the court with jurisdiction over the principal place of business or the branch of the insurer. If the policyholder or the insured person is a natural person, legal action can also be brought before the court in the district of which the policyholder or the insured person has his place of residence when the legal action is brought or, if he does not have a place of residence, his habitual place of abode.

Data protection:
In accordance with the provisions of the German Federal Data Protection Act, we hereby inform you that if a claim is filed your personal data which is required to implement the insurance contract will be stored. To check the application or the damage, inquiries will also be sent to other insurers and inquiries by other insurers will be answered. Moreover, data will be sent to the reinsurer. The addresses of each recipient of data will be provided upon request.

Collection, processing and use of health data and disclosure of data to other parties:
Upon conclusion of contract the declarations of consent required to implement or terminate your insurance contract were given. You will find statements and information on data processing following the conditions.

Right to revoke contracts valid for a term of one month or more:
You can revoke your contractual declaration within 14 days in writing (e.g., letter, fax, e-mail) without stating reasons. The period begins after you have received the insurance certificate, the terms of the contract including the Terms and Conditions of Insurance, the additional information pursuant to § 7 (1) and (2) of the Insurance Contracts Act (VVG) in conjunction with §§ 1 through 4 of the VVG Decree on Information Duties - each of these notifications in written form. In case of contracts in electronic commerce (§ 312i (1)(1) of the German Civil Code (BGB), this period shall not commence prior to our performance of our duties pursuant to § 312i (1)(1) of the German Civil Code in conjunction with Article 246c of the Introductory Law to the German Civil Code (EGBGB).

The deadline for revocation is deemed met if the revocation is dispatched in good time. It must be sent to:
AWP P&C S.A., Bahnhofstraße 16, D - 85609 Aschheim (near Munich), Fax + 49.89.6 24 24-244, E-mail: service@allianz-assistance.de

Consequences of revocation:
When revocation is effective, insurance cover ceases and we shall refund to you that portion of the premium allocated to the period after receipt of the revocation if you consented to insurance cover beginning prior to the end of the revocation period. We are entitled in this case to retain that portion of the premium that is allocated to the period until receipt of the revocation. This is a sum calculated proportionally by days. Amounts to be refunded will be remitted without undue delay, no later than 30 days after receipt of the revocation. If insurance cover does not commence prior to the end of the revocation period, then effective revocation means that payments received must be refunded and uses made thereof (e.g., interest) must be disbursed.

Special notes:
Your right of revocation lapses when the contract is completely performed both by you and also by us at your express request before you have exercised your right of revocation.

Your AWP P&C S.A., Germany Branch
2. With all other classes of insurance

§ 5 In which cases does insurance cover not apply?

1. No insurance cover is provided in the following cases:

a) Damage or losses caused by strikes, nuclear energy, confiscation or occupation by a third party, as well as damage in areas, for which at the time of arrival the Foreign Office of the Federal Republic of Germany had issued a travel warning. If an insured person is such damage at the time when a travel warning is issued, insurance cover ends 14 days after the issuance of the travel warning. Insurance cover continues in spite of the travel warning if the end of travel is delayed for reasons beyond the control of the insured person.

b) Damage or losses as a result of war, civil war or warlike events. However, insurance cover is provided if the damage or loss occurs in the first 14 days after the start of the events. Insurance cover continues if the end of travel is delayed for reasons beyond the control of the insured person, in which the insured person is not responsible. Insurance cover will definitely not be provided in the event that the insured person stays in a country in which war or civil war is already being waged or the outbreak of war or civil war could be foreseen. Damage or losses caused by actively participating in war, civil war or warlike events is not insured.

c) Damage or losses intentionally caused by the insured person.

d) Expenditures, unless otherwise agreed.

e) Damage caused indirectly or directly through the use of ABC weapons or ABC materials.

2. If the insured person is not domiciled in the EU or in an EEA, insurance cover is provided only for travel within Europe and in countries bordering the Mediterranean.

3. If economic, trade or financial sanctions or embargoes imposed by one or more persons of the Federal Republic of Germany which are directly applicable to the contracting parties preclude insurance cover, no insurance cover is provided. This also applies in the event that embargoes or embargoes announced by the United States of America, unless precluded by European or German legal provisions. The remaining terms of contract remain unaltered.

§ 6 What are the duties and obligations of the insured person in the event of damage or loss?

The insured person is obliged to:

1. minimise the damage or loss as far as possible and avoid unnecessary expenditures,

2. report the damage or loss to ABC without delay,

3. describe the damaging event or the loss as well as the scope of the claim, truthfully provide ABC with any and all pertinent information and allow ABC to check the cause and amount of the claim asserted in a reasonable manner. The insured person must furnish proof in the form of original bills and receipts and release physicians from their confidentiality obligation as necessary—including the physicians of the assistance—if knowledge of data is necessary in order to establish whether ABC is obligated to indemnify and if so, the level of payment to be made. If ABC is unable to check the cause and amount of its obligation to indemnify because the insured person does not release physicians from their confidentiality obligation and does not indemnify ABC to check its obligation to indemnify in any other manner, the insurance payment will not become due.

7. When does ABC pay compensation?

As soon as ABC has determined whether and to what extent it has become obligated to indemnify the insured person, compensation is paid within two weeks. Compensation is paid solely by transfer to a bank account.

8. What applies if the insured person has claims for damages against third parties?

1. In accordance with statutory regulations, claims for damages against third parties arising from the same event, the insured is obligated to notify ABC, provided that the insured person suffers no disadvantage thereby.

2. Upon request by ABC, the insured person is obliged to confirm in writing the transfer of claims to this extent.

3. Any obligations to indemnify arising under other insurance contracts and by social insurance institutions will have precedence over this claim of ABC if the insured person first presents original bills to ABC for payment, ABC will be deemed to have made advance payment.

9. When does the insured person forfeit claims to insurance benefits due to a breach of obligations and the statute of limitations?

1. If an obligation is intentionally violated, ABC is released from its obligation to indemnify, in case of grossly negligent violation, ABC is entitled to demand in proportion to the degree of fault of the insured person.

2. The insured person must furnish proof that no gross negligence was involved. Except in case of fraudulent intent, ABC is obliged to indemnify if the insured person furnishes proof that the violation of the obligation is not the cause of either the occurrence or the determination or the scope of ABC’s obligation to indemnify.

3. The claim to an insurance benefit lapses in three years, calculated from the end of the year in which the claim occurred and the insured person obtained knowledge of the circumstance in which the claim was asserted, or would have obtained knowledge without gross negligence.

10. What form must be followed for submitting declarations of intent?

Notices or declarations of intent from the insured person and the insurer must be in writing (e.g. letter, fax, e-mail).

11. Which courts in Germany is responsible for dealing with the assertion of claims based on the insurance contract and which law applies?

a) In the event of the insured person’s death, the courts of Munich or the place where the insurance person has his permanent residence or habitual abode at the time the legal action is brought shall be the court of jurisdiction.

b) The courts of the Federal Republic of Germany apply insofar as they do not conflict with international law.

Travel Cancellation Insurance

AVB RR AWP E 14

§ 1 What is insured if travel is cancelled prior to commencement or if commencement is delayed?

1. If travel is cancelled prior to commencement, the cancellation costs owed under the contract for the insured travel arrangements are reimbursed.

2. In addition, the agency fee agreed upon booking, contractually owed to the travel agent, and invoice will be reimbursed insofar as the amount was taken into account in the agreed sum insured. If the agency fee exceeds the generally customary and appropriate amount, ABC may reduce the insurance payment to an appropriate amount.

3. The fees for the issuance of a visa are insured up to an amount of € 100 per insured person, provided that the visa fees are shown separately on the invoice and the invoice and the supporting documentation was submitted from the visa-issuing office for issuing the visa.

4. In case of a delayed commencement of travel for one of the reasons set out under § 2, ABC will reimburse the documented additional costs of travel incurred to the destination according to the nature and quality of the originally booked travel. An amount will be reimbursed which is equivalent to the cancellation costs owed that would have been reimbursed if travel had been immediately cancelled, however up to a maximum amount of € 1,500 per claim. The documented costs of necessary and reasonable expenditure and food and beverages. If the insured person does not redeem the voucher ABC, in case of the outward journey is delayed by at least two hours due to a delay in a means of public transport, the precise costs incurred for the connection of means of transportation has also been insured.

5. Alternatively to no. 1, if it proves that it is not possible to complete the booked travel, even if the insurance entitled to claim, named in § 2 AVB RR AWP, the additional costs incurred as a result of changing the booking to a more expensive travel service are insured (travel premium increase, measure requiring additional costs). Costs are reimbursed up to the amount of the cancellation costs owed and payable if travel had been cancelled immediately, i.e. immediately after the occurrence of the insured event.

6. If an insured person who booked a double room with another person insured with AWP has to cancel the travel for an insured reason, AWP will reimburse the surcharge for a single room or the share of the costs of the other person insured with AWP for the double room up to the amount of the cancellation costs that would have arisen in the event of a complete cancellation.

§ 2 On what conditions does ABC reimburse cancellation costs?

1. Insurance cover will apply if the insured person cannot reasonably be expected to complete the scheduled travel because he has suffered or a person close to him has suffered:

a) One of the following occurrences during the term of the cover:

• Death

• Sudden injury due to accidents

• Unexpected serious illness. An unexpected serious illness has occurred if specific symptoms of illness occur after being in a state of well-being and capable of travelling which prevent the commencement of travel and provide a reason for cancellation.

• Breakage of prostheses and loosening of implanted joints.

• Unexpected failure of an implant or pacemaker.

• Unexpected date to donate or receive organs and tissue (lifelong donation) as defined by the German Transplantation Act.

• Insoluble incompatibility.

• Inoculation incompatibility.

• Pregnancy, insofar as commencement of travel is impossible or unreasonably at a reduced level.

• Unexpected adoption of a minor child

• Damage to property due to fire, explosion, storm, lightning, flood, earthquake, burst water pipe or an intentional criminal act of a third party, insofar as the damage is substantial or the presence is necessary to resolve the case. Damage is considered substantial if a person in good faith believes that the damage to his property is not immediately or indirectly preventable.

• Loss of job due to an unexpected termination of employment by the employer for operational reasons.

• Unexpected commencement of employment or vocational training (employment subject to social insurance contributions or for at least 15 hours per week) or unexpected change of employer with a new employment contract.

• The insured person has completed or is leaving a class for good commencement before the insured event of travel, e.g. as a result of changing schools or failure of the pupil to move up a year if travel was booked before gaining knowledge of this fact and travel is unreasonable or impossible.

• Repetition of an examination not passed during school, vocational school or university education insofar as travel was booked prior to the original examination date and the date of the repeat examination unexpectedly falls within the period of the insured travel or is planned to be held within 14 days of scheduled completion of travel.

2. Persons at risk will be deemed to be the following persons in addition to the insured person:

a) The family members of the insured person. These are the spouse or life partner, their children, adopted children and stepchildren as well as parents, adopted parents and stepparents, siblings, grandparents, great-grandchildren, aunts and uncles, nieces and nephews, parents-in-law, children-in-law and brothers and sisters-in-law of the insured person.

b) Persons caring for non-accompanied minor for family members with nursing needs.

c) Persons who have booked travel together with the insured person and their family members. In the case of more than one insured person or more than two families with family members who have jointly booked travel, only the insured person’s respective family members and their family members in case of more than one insured person at risk, no longer the insured persons among themselves.

3. If a person at risk needs accommodation or care as a result of an unexpected serious illness or an unexpected serious injury, ABC reimburses as an alternative instead of the cancellation costs, the costs of care and nursing up to the amount of the contractually agreed cancellation costs at the time of the insured event if travel is cancelled without delay.
§ 3 What limitations on insurance cover are to be noted? No insurance cover is provided for the following:
1. Risks listed under § 5 of the General Provisions (AVB AB AWP).
2. Causes of accidents and service fees, which the travel agent charges only as a result of cancellation of travel, for changes or the loss of the rights of use in case of a time-sharing arrangement.
3. Events which could have been anticipated at the time of booking travel or upon conclusion of contract.
4. Insurable as, according to the circumstances, the illness occurred as a result of a contagious disease or caused by a natural catastrophe or due to fear of not and civil commotion, acts of war or terrorist acts.
5. Episode of a mental illness and any addictions.

§ 4 When must the insured person cancel travel (obligation) and what does WPA provide the insured? What other duties and obligations does the insured person have to note?

The insured person is obliged to do the following:

1. Cancel immediately after the occurrence of the insured cancellation event in order to keep cancellation costs to a minimum. In case of unexpected serious illnesses and severe accidental injuries, the medical service of the Assistance will support the insured person to decide whether and, if so, when the travel is to be cancelled. The insurance payment under § 9 A VB AWP due to a violation of the obligation to immediately cancel travel will not be reduced if the insured persons contact the Assistance immediately after the occurrence of the insured cancellation event and follows its recommendation.
2. Submit to AWP proof of insurance and booking documents together with the invoice for cancellation costs and proof of payment; if a property booking is cancelled, confirmation of rebooking to the original standard.
3. Obtain a medical certificate indicating the diagnosis and providing information on treatment, testifying to severe accidental injury, serious health condition, pregnancy and incubation incomparability or, in the case of psychical illnesses, a medical certificate from a psychiatry specialist.
4. In the event of the AWP requiring the notice of termination from the employer and if employment or vocational training is contracted, the contract and if jobs are changed, the old and new employer contact.
5. All other insured events by submitting suitable original documents (§ 6 A VB AWP).

§ 5 What deductible is borne by the insured person?

Unless otherwise agreed, the insured person will pay a deductible of 20% of the remuneration for loss of benefit, but no less than € 25 per person / property.

Health Assistance
AVB GAS AWP E 14

§ 1 What services does AWP provide under the Assistance?
1. AWP provides assistance and support to the insured person for the duration of insurance cover during travel in the event of any emergency defined below and will pay the costs at the amount stated in each case. AWP reserves the right to check coverage. Services provided and any cost assumption statements made by the Assistance as well as the reimbursement of service providers do not in principle acknowledge AWP's obligation to indemnify based on the insurance contract with the insured person.
2. AWP provides assistance to the insured person in the event the insured person is admitted to a hospital in an emergency defined below in order to use the services.
3. Insofar as the insured person may be unable to claim the reimbursement of expenditures incurred from either AWP or from any other payer, the insured person must return the amounts to AWP within one month of invoicing.

§ 2 What help does the Assistance provide in case of illness, accident and death during travel?
1. Outpatient treatment in a foreign country
Up on request, the Assistance will provide information on the possibilities of medical care and will provide the name of a German-speaking or English-speaking physician if possible. However, the Assistance will not make contact with the physician.

2. Inpatient treatment in a foreign country
In case of inpatient treatment of the insured person at a hospital, the Assistance will provide the following benefits:

a) Emergency treatment
As needed, the Assistance will make contact through its contact physician with each insured person's personal physician and help settle the medical treatment during the case; it will ensure that information is transmitted among the participating physicians. Upon request, the Assistance will inform relatives of the insured person.

b) Hospital visits
In case of inpatient treatment of the insured person, the Assistance will visit the hospital and, upon request of the insured person, will be present during treatment and will inform the insured person of the progress and time of discharge from the hospital.

c) Cost assumption statements
In case of outpatient hospital treatment, AWP will provide the hospital with a statement of cost assumption up to €15,000. This statement does not imply that AWP acknowledges that it has a duty to indemnify. AWP will assume the task of caring out settlement with the payer responsible in the form of the insured person. If no insurance cover is provided under the Travel Health Insurance, a cost assumption statement will only be provided in return for adequate security (e.g. bank guarantee).

3. Patient repatriation transportation
As soon as medically advisable and appropriate, the Assistance will organise return transportation using medically adequate means of transport. Insured persons closest to the travel office or closest to the hospital to the insured person's place of residence after prior consultation between the contract physician of the Assistance and the commercial physician of the insured and, if necessary, the legal representative of the insured.

4. If accompanying children under the age of 18 can no longer be taken care of as a result of the death, serious accidental injury or unexpected severe illness of the insured person, the Assistance will arrange for their return home.
5. Death
If the insured person dies during travel, the Assistance will organise the repatriation of the mortal remains of the insured person or alternatively the burial of the insured person at the destination upon request by the relatives.
6. Countries in which the insured person has a permanent residence or where he or she stays for longer than three months a year on a regular basis are not considered a foreign country.

§ 3 What support does the Assistance provide to obtain any medication required during travel?
When possible, the Assistance arranges the procurement of prescribed medication and its dispatch to the insured person in consultation with the insured person's personal physician. The insured person must reimburse the costs of such medication and its dispatch to the Assistance within one month after the completion of travel.

§ 4 What information does the Assistance provide?
1. General medical advice on travel destinations
Upon request by the insured person, the Assistance will also provide information on:
• the general medical care available at the holiday destination;
• particular risk areas;
• vaccinations required for the holiday destination;
• suitable destinations for particular syndromes;
• General explanation of medical terms (referred to as the Medical Interpreter Service).

Upon request by the insured person, the Assistance will explain diagnoses and other medical terms.

Travel Assistance
AVB GAS AWP E 14

§ 1 What services does AWP provide under the Assistance?
1. AWP provides assistance and support to the insured person for the duration of insurance cover during travel in the event of any emergency defined below and will pay the costs at the amount stated in each case. AWP reserves the right to check coverage. Services provided and any cost assumption statements made by the Assistance as well as the reimbursement of service providers do not in principle acknowledge AWP's obligation to indemnify based on the insurance contract with the insured person.
2. If AWP has contracted the Assistance to provide the insured persons of services not named below on a 24-hour basis.
3. The insured person must immediately contact the Assistance in an emergency in order to use the services.
4. Insofar as the insured person may be unable to claim the reimbursement of expenditures incurred from either AWP or from any other payer, the insured person must return the amounts to AWP within one month of invoicing.

Safety Assistance

§ 2 How does the Assistance support the safety inquiries of the insured person?

On the basis of a regularly updated database, the Assistance informs the insured person, upon inquiry, about the safety situation at the respective destination (information on the risk of riots, terrorist attacks, natural disasters and the general crime risk).

§ 3 How does the Assistance provide support in communications between the insured persons and in their home town during travel?

1. Emergency call for travellers via the radio
If the insured person cannot contact, the Assistance will endeavour to issue an emergency call to the traveller via the radio. AWP will pay the costs of this action.

2. Transmission of travel messages
If the insured person, his or her closest relatives or his or her employee in the event that the travel itinerary is changed or in case of an acute emergency, the Assistance will endeavour to transmit this information.

§ 4 What information can be obtained from the Assistance?
Upon request by the insured person, the Assistance will provide information on the following:
• Nearst consulate (address, telephone numbers and when it can be contacted)
• Travel warning and safety information issued by the Foreign Office of the Federal Republic of Germany.

Mobility Assistance

§ 5 What benefits does the Assistance provide in case of curtailment of travel and delayed return?
1. The Assistance organises return travel if the insured person is unable to complete the travel as planned by him or her, or his or her partner, or in case of bookings of up to five persons or in case of bookings of up to two families, a person travelling with him or her/them, or a relative of one of any of the same group or a person caring for minors (physically handling children) to accompany the traveller is affected by any one of the following occurrences:
• Death
• Severe injury due to accidental causes
• Unexpected serious illness.

2. If accompanying children under the age of 18 can no longer be taken care of as a result of the death, serious accidental injury or unexpected severe illness of the insured person, the Assistance will arrange for their return home.

§ 6 What services does the Assistance provide in case of disruptions to the travel itinerary due to the means of transport?
If the insured person misses a booked connection or if the contract transportation is disrupted (e.g. via a strike, protest etc.) the Assistance will help to make alternative bookings. The costs of such arrangements and increased travel costs shall be paid by the insured person. Upon request by the insured person, the Assistance will inform third parties of alterations to the planned travel itinerary.

§ 7 What services does the Assistance provide in case of Motor vehicle breakdown?
Upon request, the Assistance organises a breakdown / towing service in case of a breakdown during the period of insurance cover. The insured person pays the costs of the breakdown / towing service.

Money and Authorities Assistance
§ 8 What services does the Assistance provide in case of any damage to travel-related properties?
1. If the insured person experiences financial difficulties during travel due to loss of personal payment media, the Assistance will establish contact with the insured person's bank and support bank in transferring the amount made available to the insured person. If it is not possible to establish contact with said bank within 24 hours, AWP will provide a bridging loan to the insured person up to a maximum amount of €1,500. This amount must be repaid to AWP within one month after completion of the journey.
2. If credit cards or EC cards are lost or stolen, the Assistance will help with the stop payment on these cards. However, the Assistance will not be liable for proper procedure in regard to stopping payments against such cards or for any financial losses incurred.
3. If travel documents are lost, the Assistance will help the insured to obtain replacement documents.

§ 9 What services does the Assistance provide in case of any criminal prosecution measures during travel?
If the insured person is arrested or threatened with imprisonment, the Assistance will help to arrange a lawyer and an interpreter. AWP will advance up to €3,000 to cover court, lawyer and interpreter fees and, if necessary, up to €13,000 bail. The insured person shall repay the amounts advanced immediately on return, but within three months at the latest.

Home and Family Assistance
§ 10 What other support does the Assistance provide during the period of insurance cover?
1. Child care Upon request, the Assistance organises care of the children under 16 within Germany living in the same household as the insured person through organisations specialising in child care. The carer is selected in concert with the insured person, if possible. Child care is provided at the house / flat of the insured person as far as possible. The insured person pays the costs of the child care.

2. Nursing care
Upon request, the Assistance organises nursing care or the care of sick or elderly family members of the insured person within Germany through-service providers specialising in nursing and care. A suitable carer is selected in consultation with the insured person as far as possible. The insured person pays the costs for the nursing and care.

3. Doctor's visits
Upon request, the Assistance organises a doctor's service between the place of residence and the destination to be reached (e.g. travelling distance, psychological, psychiatric assistance, etc.) to the travel agent, the travel office or the travel agent or the travel office. The service provider is selected in concert with the insured person, if possible. The insured person pays the costs of the doctor's visits.

4. Arrangement of medical specialists
Upon request, the Assistance will arrange for a physical therapist, consultation to other medical specialists. The insured person pays the costs for the services provided by the specialists.

5. Animal accommodation
Upon request, the Assistance organises the accommodation and care of the pets living in the same household as the insured person within Germany. Dogs, cats, hamsters, guinea pigs and rabbits are considered pets. The insured person pays the costs for the accommodation and care.
6. House-related matters
a) Cleaner / household assistant
Upon request, the Assistance arranges for a household assistant to help the insured person in Germany. The insured person pays the costs of the household assistant.
b) Gardening service / Snow clearance service
Upon request, the Assistance organises a service partner for the care of the garden of the insured person within Germany. The insured person pays the costs for the garden service. Upon request, the Assistance organises a service partner for snow clearance for which the insured person is responsible as the house owner or tenant at his or her place of residence within Germany. The insured person pays the costs for snow clearance. The Assistance shall not assume the statutory duties to make premises safe for persons and vehicles.
c) Legal representation
Upon request, the Assistance organises a service partner for the rectification of the respective damage in case of burglary or theft of the house or flat of the insured person within Germany after approval by the authorities. The insured person pays the costs of the work performed by the service provider.
d) Laundry service
Upon request by the insured person, the Assistance organises a laundry service within Germany. The insured person pays the costs of the laundry service.
e) Shopping service
Upon request by the insured person, the Assistance organises a shopping service within Germany. The insured person pays the costs of the shopping service.
7. Checking of curriculum vitae / cover letter for job applications
Upon request, the Assistance checks the curriculum vitae and/or the cover letter for future job applications. No costs will be charged for this service to the insured person.
8. Naming of an pharmacy on stand-by duty
Upon request by the insured person, the Assistance will provide the name of a pharmacy on stand-by duty within Germany. No costs will be charged for this service.

Travel Curtailment Insurance

AVB BA AWPE 14

§ 1 What is the subject matter of the insurance?
1. Organisation of return travel
Upon request, the Assistance will organise return travel if the insured person cannot end his travel as planned for an insured event.
2. Cost reimbursement

AWP reimburses
a) Fees for an unscheduled curtailment or interruption of travel for an insured reason the additional return travel costs that are documented to have been incurred, in accordance with the nature and quality of the booked and insured travel, insofar as travel to and from the destination were booked and insured.
b) The part of the travel price for the booked and not yet used travel services at the location.
c) The additional costs of accommodation for the insured person in accordance with the nature and class of the originally booked return travel services that are documented to have been incurred, in accordance with the nature and quality of the booked and insured travel, insofar as travel to and from the destination were booked and insured.
d) The documented additional costs of return travel incurred in accordance with the nature and class of the originally booked return travel up to €1,500 per claim if the insured person misses a connecting means of transportation on account of a connecting means of public transportation by at least two hours (carnival time) and return travel must be continued with a delay for this reason. The documented costs for necessary and reasonable expenses (food and board) up to €1,500 per claim are also reimbursable in case of the return travel of the insured person delayed by at least two hours on account of a delay in means of public transportation. Any reimbursement requires that the connecting means of transportation was also insured (cover for delay during return travel).
e) If the insured person cannot end the travel as planned on account of negligible force majeure at the holiday destination (e.g. avalanches, landslides, flooding, earthquake), AWP reimburses the additional costs incurred by the insured person in accordance with the nature and class of travel. The payment is limited to a total of €4,000 per claim.
f) If the insured person temporarily cannot participate in a booked tour, AWP will reimburse the follow-up travel costs in order to reorganize with the tour group, but no more than the part of the travel price of the continued travel services not yet used.
3. If travel is not interrupted or ended as planned, the insured person will immediately make contact with the Assistance. The insured person will contribute to clarification and furnish proof that the completion of travel was impossible or unreasonable.

§ 2 On what conditions does AWP provide indemnity?
1. Insurance cover will apply, if the scheduled completion of travel cannot be reasonably expected because he himself or a person at risk is affected by one of the following occurrences during the term of travel:
   - Death
   - Severe injury due to accidental cause
   - Unexpected severe illness. An unexpected serious illness has occurred if specific symptoms of illness occur after being in a stable state of well-being and capable of travelling, which prevents the scheduled completion or continuation of travel and are a reason for returning home.
   - Breakdown of prostheses and loosening of implanted joints.
   - Unexpected failure of an implanted pacemaker.
   - Unexpected death due to heart attack or stroke.
   - Damage to property due to fire, explosion, storm, lightning, flood, earthquake, burst water pipe or an intentional criminal act of a third party, insurable as the damage is substantial or the property is necessary to the existence or value.
   - Insured person has to be rescued or recovered after an accident.
   - The cost of rescue and recovery measures are also covered up to €5,000 if the insured person has to be rescued or recovered after an accident.
   - AWP shall be deemed to be not the country in which the insured person maintains a permanent residence or in which he or she usually stays for longer than three months per year.

§ 3 What costs are reimbursed in case of medical treatment abroad?
AWP reimburses the following costs, if medical treatment abroad is provided to the insured person as a result of:

a) The family members of the insured person. These are the spouse or fellow partner, their children, adopted children and stepchildren and possible persons of paternity and stepfather, siblings, grandparents, grandchildren, aunts and uncles, nieces and nephews, parents-in-law, children-in-law and brother-in-laws.

b) Persons caring for non-accompanying minors or for family members with nursing needs.

- The purchase of prostheses and pacemakers that are required as a result of a first time as a result of accidents or illnesses occurring during travel and which serve to treat the consequences of the accident or illness.
- The medical necessary travel to the nearest hospital abroad to treat the insured person.
- The medical necessary transportation to the nearest hospital abroad to treat the insured person.
- The medical necessary return travel of the insured person. AWP will reimburse the follow-up travel costs in case of:
- Unplanned death.
- Unplanned serious illness.
- Unplanned severe injury due to accidental cause.
- Unplanned death due to heart attack or stroke.
- Severe injury due to accidental cause.
- Unplanned serious illness.

- The cost of rescue and recovery measures are also covered up to €5,000 if the insured person has to be rescued or recovered after an accident.
- The cost of rescue and recovery measures are also covered up to €5,000 if the insured person has to be rescued or recovered after an accident.
- AWP shall be deemed to be not the country in which the insured person maintains a permanent residence or in which he or she usually stays for longer than three months per year.

§ 5 What additional costs does AWP reimburse?
A. Reimbursement of rebooking fees
If a change is made to the booking within the booked season and up to 42 days before commencement of travel and insofar as it is agreed to in the contract, AWP will reimburse the rebooking fees saved under the contract up to a maximum amount of €50 per insured person; if the booking is for property, the maximum amount is €50 per property.

Foreign Travel Health Insurance

AVB BK AWPE 14

§ 1 What is insured?
1. The costs of treatment for acute illnesses and accidents occurring during travel abroad, and treatment costs for rescue and recovery measures are also covered up to €5,000 if the insured person has to be rescued or recovered after an accident.
2. AWP shall be deemed to be not the country in which the insured person maintains a permanent residence or in which he or she usually stays for longer than three months per year.

§ 2 What costs are reimbursed in case of medical treatment abroad?
1. AWP reimburses expenditures for all necessary medical assistance abroad, including costs insured for:
   a) Outpatient treatment by a physician
   b) Medical treatment and medication prescribed by a physician (including drugs)
   c) Inpatient treatment in hospital, including operations that cannot be postponed. Necessary costs of treatment for acute pregnancy-related illnesses and major congenital diseases that cannot be postponed, the delivery of premature babies up to the 36th week of pregnancy and miscarriages are also reimbursed. In case of a miscarriage, the costs of rescue and recovery treatment of the newborn child abroad will also be covered up to €100,000, (notwithstanding § 1 AVB BA AWP).
   d) Dental treatment deemed medically necessary for inpatient treatment in the nearest hospital abroad and back to the insured person’s accommodation.
   e) Medical necessary patient transportation to the nearest hospital abroad for transport of doctor and equipment to the accommodation; a maximum amount of €200 is reimbursed per claim.
   f) Medical necessary aids (e.g. walking sticks, the rental fee for a wheelchair, canes) up to €250 per insured event; medically necessary aids that become necessary on account of an injury caused or suffered abroad.
   g) Pain-killling dental treatment, including simple fillings and re-pairs to dentures and provisional dentures after an accident up to €250.
   h) The purchase of prostheses and pacemakers that are required for the first time as a result of accidents or illnesses occurring during travel and which serve to treat the consequences of the accident or illness.
   i) The medical necessary return travel of the insured person.

2. AWP reimburses the costs of medical treatment up to the day the insured is fit to be transported.
3. Hospital per diem payments are covered.

If the costs of medically necessary full inpatient medical treatment in a foreign country are paid by a third party, AWP will make a deduction of the per diem pays at the event of: (a) additional food also for visitors etc.) up to a maximum amount of €30 per day, for no longer than 45 days from the start of medical treatment. The insured person cannot incur any financial damage by costs being shared with another insurer because AWP may possibly waive the participation of the other insurer or will compensate the damage to the insured person.

4. In the event of a life-threatening illness of the insured person or in case of a period of inpatient treatment lasting longer than ten days, AWP will pay the travelling expenses of a person close to the insured person to travel to the place where the hospital is located and back to his or her place of residence.
5. If the accompanying children under the age of 18 can no longer be taken care of as a result of a death, serious accidental injury or unexpected severe illness of the insured person, the Assistance will arrange for their return home. AWP will pay the additional costs incurred compared to the previously planned return travel.
6. If a child included in the insurance up to and including the age of 18 has to undergo inpatient hospital treatment, AWP will reimburse the costs for accommodation of an accompanying person at the hospital.
7. Unless otherwise agreed, the insured person pays a deductible of €100 per insured event.

§ 3 What additional costs does AWP reimburse?
A. Reimbursement of rebooking fees
If a change is made to the booking within the booked season and up to 42 days before commencement of travel and insofar as it is agreed to in the contract, AWP will reimburse the rebooking fees saved under the contract up to a maximum amount of €50 per insured person; if the booking is for property, the maximum amount is €50 per property.

Cover for Rebooking Fees

AVB IG AWPE 1 4
3. Accommodation of one accompanying relative in the hospital or close to the hospital if his or her constant presence is required during the full inpatient treatment of the insured person up to a maximum amount of € 80 per day, limited to eight days.

4. Alternatively:

Assumption of the documented expenses incurred for visits by an accompanying relative located at the residence of the insured person, in the event of medically necessary full inpatient treatment at the hospital to the insured person's place of residence or to the nearest hospital in the event of death.

5. The hospital per diem payment is paid for the duration of the inpatient treatment of the insured person up to a maximum amount of € 30 per day, limited to five days.

§ 4 What limitations on insurance cover are to be noted?

No insurance cover is provided for:

a) Medical treatment and other measures ordered by a physician who was not an accompanying physician, unless medically necessary due to the accident or the consequences thereof.

b) Treatment at home.

c) Treatment following return transportation.

d) Treatment involving an operation caused by infertility, need of nursing care or detention.

§ 5 What are the duties and obligations of the insured person in case of damage or loss?

1. The insured person is obliged to do the following:

a) Contact the Assistance immediately in the event of inpatient treatment at a hospital, prior to the commencement of any in- tensive diagnostic or therapeutic procedures as an inpatient or outpatient, and prior to any submission of acknowledgments of payment.

b) Provide AWP with all information required to organise and carry out return transportation.

2. Consent to return or repatriation to his or her home country, assuming the insured person is fit to be transported, if the Assistance authorizes the return on account of the nature of the illness and the treatment required.

3. Submit to AWP the original invoices or duplicates with an original statement and stamp by another insurance company concerning the benefits granted; these will then become the property of AWP.

§ 6 What services does AWP provide to insured persons for travel to countries which are not foreign countries as defined by § 1 No. 2 AVB RK AWP for these persons?

1. In case of travel within countries which are not foreign countries as defined by § 1 No. 2 AVB RK AWP for the insured persons, insured persons will receive a hospital per diem payment of € 30 per day from the day on which the medically necessary full inpatient hospital treatment at the hospital location due to an acute illness or injury occurring during travel.

2. The hospital per diem payment is paid for the duration of the medically necessary full inpatient treatment at the hospital location, however up to 45 days from the start of medical treatment at the hospital.

3. In addition, AWP provides the benefits of patient repatriation transportation and repatriation of the insured's mortal remains to the nearest location.

Travel Luggage Insurance

AVB BG AWP E 14

§ 1 What is insured?

Any and all personal items and effects needed by the insured person during travel, as well as gifts and souvenirs, are deemed insured travel luggage.

§ 2 When does insurance cover apply?

1. Self-carried luggage:

The insurer will provide indemnity if luggage carried by the insured person is lost or damaged during travel as a result of the following causes:

a) Theft, burglary, robbery, larceny by extortion, intentional damage to property by third parties.

b) Accidents in which the insured person suffers a severe injury or the means of transport is damaged.

c) Fire, explosion, storm, hail, weight of snow, lightning, high water, flooding, avalanche, volcanic eruption, earthquake and any natural phenomenon.

d) Checks-in luggage:

AWP will indemnify as follows:

a) If checked-in luggage is lost or damaged while in the custody of a carrier, an accommodation/lodging provider or luggage office.

b) If checked-in luggage does not reach the destination on the same day as the insured person.

Documented expenses incurred to recover luggage or for re-necessity measures in order to continue travel are reimbursed at a maximum of 10 % of the sum insured.

§ 3 Which items does the insurance not cover and what restrictions apply with regard to insurance cover?

1. No insurance cover is provided for the following:

a) Money, securities, passenger tickets and documents of any kind of the exception of official identification documents and visas.

b) Motor-driven land, air and water vehicles, including accesso- ries, hunting and sports weapons, including accessories.

c) Carreras and video cameras as checked-in luggage, including accessories, as well as jewellery and valuables.

d) Damage to sports equipment when used according to their purpose.

5. What are the duties and obligations of the insured person in the event of damage or loss?

1. The insured person is required to report losses or damage caused by criminal acts immediately to the nearest police station re- sponsible or accessible by submitting a list of all the items lost and have this report confirmed. The insurer is to be provided with a certificate thereof.

2. Lost or damaged checked-in luggage must be reported imme- diately to the carrier, accommodation/lodging provider or luggage office. Loss or damage which is not externally visible must be reported in writing immediately upon discovery and in compliance with any complaint deadline, but no later than within 14 days after the insured event occurred. The insurer must be provided with appropriate certificates.

3. The insured person will lose his or her entitlement to insurance benefits if he or she fraudulently makes false statements in con- nection with the claim, in particular in the loss report, contrary to his or her knowledge, even if AWP suffers no disadvantage as a result.

Travel Accident Insurance

AVB BU AWP E 14

§ 1 What is insured?

What is an accident?

1. AWP provides insurance benefits from the agreed sum insured if an accident during travel leads to the death or permanent disability of the insured person.

2. An accident is deemed to have occurred:

a) If the insured person involuntarily suffers damage to his or her health as a result of an occurrence which has a sudden and external impact on his or her body.
§ 5 What limitations on benefits are to be noted?

1. Should illnesses or ailments have contributed to an impairment of health or the consequences thereof caused by the accident, the benefits payable will be reduced in proportion to the contribution factored into such illness or ailments, provided such factor is at least 25%.

2. In the event of death or disability due to exposure or frostbite, a maximum of 10 % of the respective sum insured will be payable in accordance with § 1 No. 2.

§ 6 What action is to be taken after an accident has occurred (obligations)?

The insured person is obliged to do the following:

1. Undergo a medical examination by physicians appointed by AWP. The necessary costs of such examination and any loss of income incurred thereby will be borne by AWP.

2. Release the physician giving treatment or carrying out examinations as well as other insurers and authorities from their professional confidentiality obligation.

§ 7 When does AWP pay permanent disability benefits?

1. As soon as AWP has received the documents that are to be submitted by the insured person for the purpose of documenting the circumstances and consequences of the accident and documenting the completion of the curative treatment necessary for determining the degree of disability, AWP is obliged to declare within three months whether and to what extent it recognises a claim.

2. If AWP recognises a claim, benefits will be paid within a period of two weeks.

3. Within one year after the accident, disability benefits may be claimed before completion of curative treatment only up to the sum payable in the event of death.

4. The insured person and AWP are entitled to have the degree of disability determined each year by a physician for a period not exceeding three years after the occurrence of the accident. This right must be exercised before the end of the period. Should the final assessment of disability result in higher disability benefits than AWP had already paid, the extra amount will be subject to payment at 5% annual interest.

Recovery costs under the Travel Accident Insurance

§ 1 What costs does AWP pay for search, rescue and recovery measures?

Unless otherwise insured, AWP will reimburse the costs up to the amount of the respective sum insured for:

1. search, rescue and recovery measures by rescue services authorised to do so;

2. first-aid;

3. the transport to the nearest hospital or to the nearest place which is beneficial for the insured person's health.

§ 2 When is insurance cover provided?

Insurance cover is provided if the insured person needs to be rescued or recovered because he or she:

1. has had an accident,

2. is in an emergency situation (e.g. emergency situation on a mountain or at sea) and

3. is missing and it is feared that something has happened to him or her.

Travel Liability Insurance

AWP BH AWP €14

§ 1 What risk does AWP assume?

AWP provides insurance cover against everyday liability risks if a third party asserts claims for damages against the insured person based on a damaging event that occurred during travel on the grounds of statutory liability provisions as defined under private law. Damaging events are defined as death, injury or impairment to health (personal injury) or damage to or destruction of property (damage to property).

§ 2 How does AWP protect the insured person against liability?

This applies to the following liability claims and to what extent does it pay indemnity?

1. AWP examines liability claims regarding their validity, awards unjustified claims and reimburses the compensation owed by the insured person. AWP reimburses the compensation if it recognises its duty to indemnify as a result of approval of the liability on the part of the insured person. AWP also pays compensation if it effects or approves a settlement or where decreed by a court ruling.

2. If the injured party or his or her legal successor asserts a liability claim in court, AWP will conduct the legal dispute at its own expense on behalf of the insured person.

3. If AWP fails to settle a liability claim by admission, satisfaction or settlement on account of the resistance of the insured person, AWP shall not be required to pay any additional expenses incurred for the main issue, interest and the costs.

4. The sums insured as stipulated in the insurance policy or in the overview of benefits is the maximum limit of benefits payable by AWP.

§ 3 What risks are not insured?

Liability is excluded for the following:

1. Liability claims

a) within the three years after the occurrence of the insured person's statutory liability as a result of contractual or other commitments;

b) arising between insured persons travelling together and insured persons and their accompanying relatives;

c) due to transmission of illness by the insured person;

d) due to damage arising from professional activities;

2. Salary, pension, wage or other defined amounts, subsis-

3. tive, medical treatment in case of incapacity and welfare claims;

f) in respect of performance of contracts, post-performance, arising from self-help, rescission, price reduction, or for dam-

4. ages instead of performance, for replacement of pecuniary loss on account of a delay in payment or on account of other compensation payments occurring instead of fulfillment. This is also applicable in cases of statutory claims.

2. Liability claims against the insured person

a) for hunting and for loss or damage resulting from participa-

b) tion in horse racing, cycle racing or racing with motored vehicles, boxing, or wrestling bouts and preparations for such events;

b) for loss or damage to articles belonging to third parties which the insured person has hired or borrowed or obtained as a result of unlawful interference with the possessions of or which or which are in the insured person's safe custody.

Insurance cover does, however, extend to personal liability for damage to buildings during travel, particularly to rented holiday apartments and hotel rooms or the accommodation but not to the furniture and fittings. If the insured person is staying with host parents, insurance cover is also provided for liability claims based on damage to movable items of the host parents up to a maximum of € 10,000. No insurance cover is provided for liability claims based on loss of face or tear or extreme strain or use.

c) as the owner, possessor, keeper or driver of a motor vehicle, aircraft, or motor-driven watercraft due to damage caused by the use of such a vehicle;

d) as a pet owner;

2. for hazards that are directly connected to the willful and unlawful committing of a criminal act.

§ 4 What are the duties and obligations of the insured person after the occurrence of damage or loss?

An insured event is deemed to be a damaging event that could entail liability claims against the insured person.

1. Each and every insured event must be reported in writing to AWP immediately.

2. The insured person must also immediately inform AWP of any initiation of a preliminary investigation or issuance of an order of summary punishment or payment order, even if AWP already knows about the insured event.

3. If a claim for compensation has been asserted against the insured person, he or she must notify AWP thereof within one week after the claim is raised.

4. The insured person may notify AWP when a claim has been asserted that involves judicial or state assistance.

5. The insured person is obliged to take all possible steps to mini-

6. mize the loss while complying with AWP's instructions and to take every action that is necessary for the purposes of limiting the loss. The insured person must provide a detailed and truthful loss report, supply information on all circumstances connected with the dam-

aging event and submit all documents.

6. If the liability claim is taken to a court of law, the insured per-

7. son shall allow AWP to conduct the proceedings, grant the legal counsel appointed and nominated by AWP full power of attorney to act on his or her behalf and submit all declarations deemed necessary by the legal counsel or AWP. Without awaiting instructions from AWP, the insured person shall raise objections within the specified period or seek the necessary legal remedies against orders for payment of damages decreed by the courts or by the state.

7. If the insured person obtains the right to demand the cancellati-

8. on or reduction of a payable annuity as a consequence of altered circumstances, the insured person is obliged to allow AWP to exercise such right on his or her behalf. The provisions of Nos. 3 to 5 apply accordingly.

8. AWP is considered to have full authority to submit all declarations on behalf of the insured person.
What do you do in any case of damage?
The insured person must minimise and document the damage as far as possible. For this reason, please ensure that you have suitable proof of the occurrence of the damage (e.g. confirmation of damage, medical certificate) and of the extent of damage (e.g. bills, receipts).

What do you have to do if you are not sure if you can cancel your travel?
If taking part in travel is unreasonable or impossible due to an insured event (see §§ 2 AVB RA AWP / 1 AVB RA AX AWP), you must immediately cancel the travel and notify AWP. N.B.: If the cure or improvement hoped for does not set in after a serious illness or accidental injury and travel is cancelled later for this reason, AWP will generally not reimburse the higher cancellation costs which are incurred as a result. Therefore please contact the Assistance immediately after the occurrence of the illness or accidental injury. If you follow the recommendation given by the Assistance in your decision about whether and when to cancel travel, the insurance payment specified under § 9 AVB AB AWP will not be reduced.

In case of an insured event, AWP will reimburse you the cancellation costs owed under the contract less the deductible in accordance with the conditions. For this purpose, AWP requires the following:
- Confirmation of travel specifying the services booked, the travellers and the price of travel
- Certificate of insurance
- Bill for the cancellation costs and proof of payment (in case of cancellation of a holiday apartment or any other property: confirmation of any re-letting by the landlord)

Important: The bills must show the name of the person receiving treatment, the name of the illness, the treatment data and the individual medical services provided and the costs of these. Prescriptions must provide information on the medications prescribed, the prices and bear the stamp of the pharmacy.

What should you remember if your luggage is damaged or stolen?
Please immediately notify the transport company if your luggage is damaged or lost during transport. Should you not discover the damage until later (for example when unpacking) you are required to notify the transport company thereof in writing within seven days after receipt of the luggage.

Important: Airlines and railways issue a confirmation of damage which you must submit to AWP. In case of damage that you discover at your holiday destination, the courier (local travel management) will help you to obtain a written confirmation of the loss report. In case of theft and other criminal offences, please immediately report this to the nearest police station. Ask for a copy of the police report or at least a confirmation that an offence has been reported.

What should you remember for claims under the Travel Accident Insurance or Travel Liability Insurance?
Please note the names and addresses of witnesses who saw the damaging event. Ask for a copy of the police report if the police was called in to investigate the matter. Notify AWP and submit these documents and information with your loss report.

General information in the event of claim

What do you do in any case of damage?
The insured person must minimise and document the damage as far as possible. For this reason, please ensure that you have suitable proof of the occurrence of the damage (e.g. confirmation of damage, medical certificate) and of the extent of damage (e.g. bills, receipts).

What do you have to do if you are not sure if you can cancel your travel?
If taking part in travel is unreasonable or impossible due to an insured event (see §§ 2 AVB RA AWP / 1 AVB RA AX AWP), you must immediately cancel the travel and notify AWP. N.B.: If the cure or improvement hoped for does not set in after a serious illness or accidental injury and travel is cancelled later for this reason, AWP will generally not reimburse the higher cancellation costs which are incurred as a result. Therefore please contact the Assistance immediately after the occurrence of the illness or accidental injury. If you follow the recommendation given by the Assistance in your decision about whether and when to cancel travel, the insurance payment specified under § 9 AVB AB AWP will not be reduced.

In case of an insured event, AWP will reimburse you the cancellation costs owed under the contract less the deductible in accordance with the conditions. For this purpose, AWP requires the following:
- Confirmation of travel specifying the services booked, the travellers and the price of travel
- Certificate of insurance
- Bill for the cancellation costs and proof of payment (in case of cancellation of a holiday apartment or any other property: confirmation of any re-letting by the landlord)

Important: The bills must show the name of the person receiving treatment, the name of the illness, the treatment data and the individual medical services provided and the costs of these. Prescriptions must provide information on the medications prescribed, the prices and bear the stamp of the pharmacy.

What should you remember if your luggage is damaged or stolen?
Please immediately notify the transport company if your luggage is damaged or lost during transport. Should you not discover the damage until later (for example when unpacking) you are required to notify the transport company thereof in writing within seven days after receipt of the luggage.

Important: Airlines and railways issue a confirmation of damage which you must submit to AWP. In case of damage that you discover at your holiday destination, the courier (local travel management) will help you to obtain a written confirmation of the loss report. In case of theft and other criminal offences, please immediately report this to the nearest police station. Ask for a copy of the police report or at least a confirmation that an offence has been reported.

What should you remember for claims under the Travel Accident Insurance or Travel Liability Insurance?
Please note the names and addresses of witnesses who saw the damaging event. Ask for a copy of the police report if the police was called in to investigate the matter. Notify AWP and submit these documents and information with your loss report.

General information in the event of claim

What do you do in any case of damage?
The insured person must minimise and document the damage as far as possible. For this reason, please ensure that you have suitable proof of the occurrence of the damage (e.g. confirmation of damage, medical certificate) and of the extent of damage (e.g. bills, receipts).

What do you have to do if you are not sure if you can cancel your travel?
If taking part in travel is unreasonable or impossible due to an insured event (see §§ 2 AVB RA AWP / 1 AVB RA AX AWP), you must immediately cancel the travel and notify AWP. N.B.: If the cure or improvement hoped for does not set in after a serious illness or accidental injury and travel is cancelled later for this reason, AWP will generally not reimburse the higher cancellation costs which are incurred as a result. Therefore please contact the Assistance immediately after the occurrence of the illness or accidental injury. If you follow the recommendation given by the Assistance in your decision about whether and when to cancel travel, the insurance payment specified under § 9 AVB AB AWP will not be reduced.

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Declarations and information on data processing

I. Consent to the collection and use of health data and declaration of release from secrecy.

The declarations of consent and of release from secrecy printed under I. were prepared as coordinated between the Gesamtverband Deutscher Versicherungswirtschaft e.V. (GDV) and data protection authorities.

The Insurance Contract Act, the Federal Data Protection Act and other data protection provisions do not include an adequate legal basis for the collection, processing and use of health data by the insurer. For this reason we need your consent as required by data protection laws. In the event of a claim, we may require your release from secrecy in order to obtain your health data from parties subject to secrecy (e.g. physicians).

Furthermore, we require your release from secrecy in order to disclose your health data or other data protected under § 203 of the German Criminal Code, e.g. the fact that there is a contract with you, your customer number or other identification data, to other parties, e.g. assurance, logistics or IT service providers.

The following declarations of consent are indispensable for the implementation or termination of your insurance contract (processing of your claim). Should you not submit these, it will not usually be possible to enter into any contract.

The declarations relate to the way we handle your health data and other data subject to secrecy (under 1.), in connection with requests from these third parties (under 2.) and when disclosing them to parties external to the insurer (under 3.)

The declarations also apply to persons legally represented by you who are included in the insurance, e.g. to your children, if they do not recognise the significance of this consent and thus cannot submit their own declarations.

1. Consent to the collection, saving and use of your health data

I consent to AWP P&C S.A. collecting, saving and using the health data notified by me in the future, provided that this is required to implement or terminate the insurance contract.

2. Request of health data from third parties to verify the duty to indemnify.

To check our duty to indemnify it may be necessary for us to check information on your state of health which you provided to substantiate claims or which is shown in the documents submitted (e.g. bills, prescriptions, expert opinions) or notifications, e.g. by a physician or other member of the health profession.

This verification is carried out only to the extent necessary. To do so, we require your consent including a release from secrecy for us and for these parties if, in the course of these requests, health data or other information subject to secrecy are disclosed.

We will inform you in each individual case of the persons or establishments that are required to provide information and for what purpose. You can then decide in each case whether you consent to the collection and use of your health data by the insurer; release the persons or establishments named and their employees from secrecy and consent to the transfer of your health data to the insurer, or whether you will provide the required documents yourself.

3. Disclosure of your health data and other data subject to secrecy to parties outside AWP P&C S.A.

We contractually oblige the parties named below to observe provisions on data protection and data security.

3.1 Disclosure of data for medical assessment

To check our duty to indemnify, it may be necessary to call in medical experts. We require your consent and release from secrecy for this purpose if your health data and other data subject to secrecy are transferred in this connection. You will be informed of each transfer of data.

I hereby consent and agree that AWP P&C S.A. may transmit my health data to medical experts if this is necessary for reviewing the obligation to pay benefits in my insurance claim and that the health data are used there for the proper purpose and the results are sent back to AWP. I release the persons working for AWP P&C S.A. and the experts from their nondisclosure duty with respect to the health data and other data protected under StGB (German Criminal Code) § 203.

3.2 Transfer of tasks to other parties (business enterprises or persons)

We do not perform in part certain tasks in the course of which your health data might be collected, processed and used. We have therefore transferred these tasks to other companies. If your data subject to secrecy are disclosed in the course of this, we require your release from secrecy for us and, where necessary, for other parties.

We carry out a constantly updated list of the parties and categories of parties that collect, process or use data subject to secrecy on our behalf as agreed. This list shows the tasks which have been transferred to the individual parties. The currently valid list is enclosed directly with the declarations. An up-to-date list can also be viewed on the Internet under www.allianz-reversversicherung.de/daten-verarbeitung or requested from us (AWP P&C S.A., Bahnhofstraße 16, D - 85509 Aschheim (near Munich)), Phone +49.89.62424-460, service@allianz-assistance.de). We need your consent for the disclosure of your health data and for use of such data by the parties listed at these points.

I consent to AWP P&C S.A. transferring my health data to the parties named in the list mentioned above and to the collection, processing and use of my health data by those parties for the purposes stated to the same extent as AWP P&C S.A. would be allowed to do. Insofar as necessary, I release the employees of the parties entrusted with this task from secrecy for the disclosure of health data and other data protected under § 203 of the German Criminal Code.

3.3 Disclosure of data to reinsurers

To ensure that your claims are satisfied, AWP P&C S.A. can conclude contracts with reinsurers that partially or completely assume the risk of damage. This can also include previous illnesses notified by me in the future, provided that this is required to implement or terminate the insurance contract.

We require your consent as required by data protection laws. In the event of a claim, we may require your release from secrecy in order to obtain your health data from parties subject to secrecy (e.g. physicians).

Furthermore, we require your release from secrecy in order to disclose your health data or other data protected under § 203 of the German Criminal Code, e.g. the fact that there is a contract with you, your customer number or other identification data, to other parties, e.g. assurance, logistics or IT service providers.

The following declarations of consent are indispensable for the implementation or termination of your insurance contract (processing of your claim). Should you not submit these, it will not usually be possible to enter into any contract.

The declarations relate to the way we handle your health data and other data subject to secrecy (under 1.), in connection with requests from these third parties (under 2.) and when disclosing them to parties external to the insurer (under 3.)

The declarations also apply to persons legally represented by you who are included in the insurance, e.g. to your children, if they do not recognise the significance of this consent and thus cannot submit their own declarations.

1) Consent to AWP P&C S.A. transferring my health data to the parties named in the list mentioned above and to the collection, processing and use of my health data by those parties for the purposes stated to the same extent as AWP P&C S.A. would be allowed to do. Insofar as necessary, I release the employees of the parties entrusted with this task from secrecy for the disclosure of health data and other data protected under § 203 of the German Criminal Code.

I consent to AWP P&C S.A. transferring my health data to reinsurers, provided that this is necessary for the assertion of legal claims for reimbursement in my insurance case; that the health data is used appropriately and that the results are relayed back to AWP. Insofar as is necessary, I release from their confidentiality obligations any persons acting on behalf of AWP P&C S.A. and consultants, with respect to the health data and further pursuant to data protected under Section 203 of the StGB (German Criminal Code).

Statements by the insured person(s) or the legal representative of the person(s) to be insured:

I hereby make the declarations on data processing submitted by the applicant or the person interested in insurance on my own behalf or on behalf of the person(s) to be insured

Allianz Group companies (marked with *) and service providers that use personal data on behalf of the insurer who are subject to secrecy and/or collect, process or use health data:

• Mandial Kundenservice GmbH *(claims processing)
• AWP Romania SA *(claims processing)
• Allianz Handwerker Services GmbH *(technical services for companies of the Allianz Group)
• Allianz Managed Operations & Services SE *(shared services for companies of the Allianz Group)
• AWP Service Deutschland GmbH *(assistance services)
• rehaCare GmbH *, medical and professional rehabilitation company (rehab services)
• PCO Holdings AG *(technical services)
• MAWISTA GmbH *(sales and customer-related services, telephone service)
• incontes GmbH *(sales and customer-related services, telephone service)
• IMB Consult GmbH *(support in the preparation of medical reports)
• ViAmed GmbH *(medical consulting, support in the preparation of medical reports)
• Experts *(medical and nursing assessment and preparation of expert reports)
• Nursing services and providers of medical aids *(arrangement of nursing services and medical aid providers)
• Patient repatriation transports *(medically advisable or necessary repatriation from abroad)

II. Disclosure of data to other insurers

Pursuant to the Insurance Contract Act the insured person must notify the insurer of all important circumstances for claim settlement in case of damage. This can also include previous illnesses and claims or notifications about other similar insurance. In certain cases, such as double insurance, legal subrogation and where there are cost sharing agreements, personal data must be exchanged between insurers. Also to prevent any misuse of insurance it may be necessary to request information from other insurers or to provide suitable information upon request. In the process, the data of the person affected are disclosed, such as his or her name and address, type of insurance cover and the risk or information on the claim (type of damage, amount of claim, date of damage).