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EUROPÄISCHE REISEVERSICHERUNG 

# Information sheet Hotelstorno Plus

Dear Guest,

As the saying goes, the best laid plans often go awry. Whether you have to cancel your complete holiday or return home earlier than planned - it is best to play it safe and book travel insurance at the same time as your holiday.

This insurance package was designed especially for your holiday in Austria and includes the following benefits:

1.	<b>Cancellation cover if you are unable to make the trip:</b> Cancellation fee reimbursement if you are unable to make the trip	up to the value of the journey booked (without excess)
2.	<b>Termination of your journey:</b> Reimbursement of the booked but unused part of the arrangement	up to the value of the journey booked (without excess)
3.	<b>Delayed commencement of your booked stay:</b> a. If the journey to your holiday location is delayed through no fault of your own (e.g. car break-down): reimbursement of costs incurred en route for overnight board and lodging b. Due to a natural event on location (avalanche, landslide, etc.): reimbursement of costs incurred for overnight board and lodging due to closed roads	up to 20 % of the value of the booked trip, max. € 365,-
4.	<b>If you have to extend your stay involuntarily:</b> due to accident, illness or a natural event: reimbursement of additional costs incurred on location (incl. meals)	up to 50 % of the value of the booked trip, max. € 2.000,-
5.	<b>Search and rescue costs</b> In case of distress at sea or in the mountains (including helicopter rescue)	up to € 7.500,-

These events are covered for the insured person, insured members of their family, and a maximum of three other insured persons partaking in the journey as long as the trip was booked collectively. The following persons are considered to be family members: the insured person's spouse (or live-in partner), children (step-children, children-in-law, and grandchildren), parents (step-parents, parents-in-law, and grandparents), and siblings.

**Premium:** The insurance premium is 5% of the cost of the booked journey.

<b>Example:</b>	<b>Cost of journey € 1.000,- x 5% = € 50,- insurance premium</b>
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Maximum duration of stay is 31 days. Please note that the maximum insurable travel cost (maximum insured amount) is limited to € 3.500,- per person and € 7.500,- per booking.

### Insured reasons for cancellation and termination of the journey:

- \*Unexpected serious illness of the insured guest. A pregnancy determined after the journey has been booked is also recognised as a reason for inability to travel;
- \*Serious accident or death of the insured guest;
- \*Death, serious accident or unexpected serious illness of a family member (spouse or live-in partner, parents, grandparents, step-parents, parents-in-law, siblings, children, step-children, children-in-law, grandchildren);
- Significant damage to the insured guest's property at his place of residence due to a natural event (e.g. fire) or criminal damage caused by a third party necessitating his presence;
- job loss through no fault of the insured guest due to termination of employment by the guest's employer;
- A call to basic military or civilian service on condition that the competent authority will not accept the booked journey as reason for postponing the call;
- Submitting an application for divorce prior to the commencement of a joint journey by the partners in marriage;
- Failing to pass a graduation examination immediately prior to an insured journey booked before the examination was held;
- The unexpected receipt of a court summons on condition that the competent court will not accept the journey booked by the guest as a reason to postpone the summons.

\*Medical events leading to insurance claims must be confirmed in writing by the attending physician.

**Please note:** existing medical conditions (but see Section 4, Point.2 ERV-RVB Hotellerie 2005) are only insured if they unexpectedly become acute.

## Conclusion of insurance coverage:

Conclusion of insurance coverage must occur simultaneously with either the booking or down payment (whenever the booking does not occur until down payment has been received). Insurance coverage will not begin until 10 days after conclusion if conclusion occurs at a later date.

## What should you do in case of a claim?

**1. Cancellation:** Immediately inform your host (hotel, guesthouse, ...) and send confirmation of your reason for cancellation to your host and the insurance company. If you cancel for health reasons we also require a detailed medical certificate from your attending physician to be submitted simultaneously.

**2. Premature termination:** Should you terminate your holiday prematurely due to illness or accident we will require an appropriate medical certificate issued by the attending physician **at your holiday location!**

**3. Delayed begin of the booked stay and unscheduled termination:** Please submit the receipts for the costs you incurred for board and lodging together with confirmation of the reason (doctor's certificate, official confirmation of road closure or accident or break-down, etc.) to ERV.

**4. Search and rescue costs:** In case of a claim please inform the EUROPÄISCHE immediately by telephone or fax stating the details of the event. The EUROPÄISCHE will settle the costs directly with the search and rescue company on site.

## Contractual basis:

The EUROPÄISCHE terms and conditions of insurance policies of the hotel industry (ERV-RVB Hotellerie 2005) form the contractual basis of this agreement. You can request a copy from [www.europaeische.at](http://www.europaeische.at) or from the EUROPÄISCHE insurance company.

Each insurance sum represents the maximum amount payable by the insurer. The insurance contract is subject to Austrian law. By paying the insurance premium the insured person declares agreement with the expressed provisions and insurance terms and conditions.

For further **details and information** please contact:

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Insurer:

**Europäische Reiseversicherung AG**, A-1090 Vienna, Augasse 5-7. Registered office: Vienna (commercial register: HG Wien, FN 55418y, DVR-Nr. 0490083). Address of the financial market authority/insurance regulation: Praterstraße 23, 1020 Vienna.