

Information sheet

Dear guest!

No doubt you are looking forward to your holiday. However, anything might happen before you set off, or during your holiday! Prepare for any such event by taking out a hotel cancellation plus policy now.

The Hotelstorno Plus insurance package includes the following benefits:

Benefits

1. Cancellation cover	Cancellation fee reimbursement if you are unable to make the trip	up to the value of the journey booked
2. Termination of your journey	Reimbursement of the booked but unused part of the arrangement	up to the value of the journey booked
3. Delayed commencement of your booked stay	<p>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</p> <p>b. Due to a natural event on location (avalanche, landslide, etc.): reimbursement of costs incurred for overnight board and lodging due to closed roads</p>	up to 20 % of the value of the booked trip, max. € 400,-
4. If you have to extend your stay involuntarily	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. Search and rescue costs	In case of distress at sea or in the mountains (including helicopter rescue)	up to € 7.500,-

Cover applies in respect of stays of up to 31 days' duration in Europe.

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.
 Example: Cost of journey € 1.000,- x 5 % = € 50,- insurance premium

The premium is based on the overall room/apartment price (including any booking charges) for all insured persons. Please note that the maximum insurable travel cost (maximum insured amount) is limited to € 4.000,- per person and € 10.000,- per booking. The minimum premium is € 5,- per insurance policy concluded.

Insured reasons for cancellation and termination of the journey

1. suddenly occurring serious illness, serious health consequences resulting from an accident or death of the insured person*;
2. suddenly occurring serious illness, serious health consequences resulting from an accident or death of a family member, making your presence at the place of residence absolutely necessary*;
3. pregnancy, if the pregnancy is only determined after booking the journey*;
4. severe pregnancy complications;
5. serious damage to your property at your place of residence as a result of acts of God (fire, etc.) or the criminal act of a third party, making your presence necessary;
6. loss of job without fault, as a result of notice of termination issued by the employer;
7. call-up to basic military service or alternative civilian service;
8. submission of an action for divorce (the corresponding application for separation by mutual agreement) to the competent court;
9. failure to pass the school-leaving certificate examination, or a similar final examination for a course of school education lasting at least 3 years;
10. receipt of an unexpected judicial summons of the insured person.

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

Please note: existing medical conditions (but see Article 13 ERV-RVB Hotellerie 2007) 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 EUROPÄISCHE.

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.

**Emergency phone 24 hours a day:
+43/1/50 444 00**

Contractual basis

The EUROPÄISCHE terms and conditions of insurance policies of the hotel industry (ERV-RVB Hotellerie 2007) form the contractual basis of this agreement. You can request a copy from 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.

Details and information

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Insurer

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