

Hotel cancellation insurance

For a secure holiday!



Information leaflet

Dear guest!

More often than you might imagine, things do not go according to plan. Perhaps an unforeseen event prevents you from starting start your holiday, or you perhaps cannot reach your holiday destination because the roads are blocked due to bad weather or other natural disaster. This means that as well as the disappointment over a ruined holiday there are additional costs arising in respect of cancellation fees and extra overnight accommodation. Let us spare you these financial disadvantages, as well as all the associated irritation and inconvenience, with our all round insurance proposal!

The benefits included in this insurance package, which has been specially developed for holidays in Austria, are as follows:

1.	Travel cancellation*: Reimbursement of cancellation costs if you are unable to start your journey.	up to the price of the booked travel arrangement (20% self-insure retention in the case of illness)
2.	Delayed start of a booked holiday: a) Delayed arrival for which you are not to blame (e.g. vehicle breakdown): Reimbursement of necessary costs of overnight stays and meals during journey b) Severe weather conditions at holiday destination: Reimbursement of costs of necessary local overnight stays and meals in the event of road blocks (due to avalanche, flood, etc.)	up to 20% of the price of the booked travel arrangement max. € 365.-

The insured event extends to the insured person affected, his insured family members and up to a maximum of three additional insured persons travelling with him under a single joint booking. Please note that cover is not provided for premature curtailment of the booked stay.

* In case of claiming the **early booker discount**, following provisions shall apply:

1. Travel cancellation: Reimbursement of cancellation costs if you are unable to start your journey
(20% self-insure retention in the case of illness)

Cancellation from day of insurance conclusion
until the 28th day before commencement of travel

Room price for 3 days

Cancellation within the last 28 days
before commencement of travel

80% of the price for the booked stay

Conclusion of insurance agreement and start of cover:

The agreement must be concluded at the latest on the 8th day following the hotel booking. If it is done any later, cover is provided only from the 10th day following conclusion of the agreement.

The premium amounts 2,7% of the total price of the booked travel arrangement regardless of the number of persons. Maximum per person € 3,500.- or € 7,500.- per booking. The price of the booked travel arrangement, and at most the insured amount, shall be the maximum benefit provided by the insurer.

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Insured reasons for the cancellation of a booked holiday:

1. suddenly occurring illness, which needs to be confirmed by the treating doctor;
2. pregnancy of the insured person, if the pregnancy is only determined after booking the holiday;
3. serious accident or death of the insured person;
4. suddenly occurring illness, accident or death of a family member (spouse or cohabitee, parents, grandparents, step-parents, parents-in-law, siblings, children, stepchildren, children-in-law or grandchildren) of the insured person;
5. serious damage to the property of the insured person at his place of residence as a result of acts of God (fire, etc.) or the criminal act of a third party, making his presence necessary;
6. loss of the place of work without fault;
7. call-up to military service or alternative civilian service;
8. submission of an action for divorce before a joint holiday of the spouses affected;
9. failure to pass the school leaving examination;
10. receipt of an unexpected judicial summons.

Chronic illnesses, existing complaints and the consequences of accidents or illnesses treated or requiring treatment within the last 6 months before start of the journey shall only be insured if they become acute medically unexpectedly.

Non-insured persons: Persons with serious organic complaints requiring treatment, psychological diseases and illnesses of the nervous system are not insured.

What to do in an emergency?

1. Cancellation of a journey: Please notify your accommodation operator (hotel, guesthouse, etc.) without delay and send a confirmation of the reason for cancellation to your accommodation operator. If the journey was cancelled for medical reasons, we require a detailed medical certificate from your treating doctor.

2. Delayed start of booked stay due to circumstances occasioned by severe weather conditions (e.g. road block as the result of an avalanche), due to an accident or a vehicle breakdown: EUROPÄISCHE shall reimburse you for necessary costs of overnight stays and meals.

The EUROPÄISCHE Holiday Austria Insurance conditions (ERV-VHA 2003) Art. 1.-14., a copy of which can be obtained directly from EUROPÄISCHE or at www.europaeische.at, shall constitute the contractual basis. The insurance contract shall be governed by Austrian law. By way of premium payment, the insured person declares his consent to the terms and insurance conditions set forth herein.

For further **details and information** please contact:
 Europäische Reiseversicherung AG
 Kratochwjlestraße 4, A-1220 Wien
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 E-Mail: info@europaeische.at, www.europaeische.at

Insurer:
Europäische Reiseversicherung AG
 Kratochwjlestraße 4, A-1220 Wien
 Seat in Vienna, Commercial register HG Wien FN 55418y, DVR-Nr. 0490083
 Supervisory authority: FMA Financial Market Authority
 Department: Insurance Supervision, Praterstraße 23, A-1020 Vienna.

✂..... Please complete and fax to the hotel within 3 days.✂

- ☺ Yes, we are insuring our holiday and are remitting the premium and the down-payment.
- ☹ No, we do not require this service.

Name(s) of the insured person(s):	
booked from – to:	Credit card company:
Credit card number:	Expiration date:
Cardholder:	E-mail:

