

ATTENTION: This document contains only the most important information relating to your insurance contract. All pre-contractual information and contractual information is provided in the insurance policy, the insurance product information document and general conditions for travel insurance of the insurance company Europäische ERV-RVB SLO 2009.

What is this type of insurance?

Cancellation insurance includes travel cancellation insurance.



What is insured?

- ✓ Absence from travel.
Insured causes are:
- ✓ unexpected serious illness
- ✓ serious physical injuries caused by an accident
- ✓ death
- ✓ pregnancy complications
- ✓ serious damage to the property at the place of residence due to natural disaster or criminal act
- ✓ in case of absence we reimburse the contractually specified costs of cancellation up to no more than the amount of the insured journey costs.



What is not insured?

- ✗ intentional acts of the insured person or acts arising from gross negligence of the insured person
- ✗ official orders
- ✗ considerable impairment due to alcohol, drugs or medications
- ✗ if the cancellation already existed or was foreseeable
- ✗ certain illnesses are not covered or are not covered if they have been treated in a hospital within the last 12 months before the policy is taken out



Are there any restrictions on cover?

- ! In every insured case services are limited by the agreed sum insured.
- ! Own participation amounts to 15% (in case of cancellation insurance with own participation).



Where am I covered?

- ✓ You are covered according to the selected tariff **"worldwide"**.



What are my obligations?

- Insured event must be immediately reported and losses must be kept at a minimum.
- You are obliged to contribute to the determination of facts. In particular, you must provide information and original invoices.
- Travel cancellation insurance is additionally subject to: if a loss event occurs you must immediately cancel the trip, however, at the latest in the moment such insured event increases the cancellation costs.



When and how do I pay?

The premium is a one-off premium and must be paid in advance when the policy is taken out and in accordance with the agreed payment method.



When does the cover start and end?

The insurance applies to a trip with a duration of no more than 3 months.
The condition for insurance cover is the payment of premium.

Travel cancellation insurance: insurance cover begins the moment the insurance is taken out. After making a reservation of the trip the cover refers only to the events that occur on the 10th day following the conclusion of insurance (other than accidents, death or natural disasters). It ends when the insured trip begins.



How do I cancel the contract?

The insurance contract terminates automatically at the end of the trip or if the maximum duration of an insured trip is exceeded (3 months).

This information document is based on the Commission Implementing Regulation (EU) 2017/1469 of 11 August 2017 taking into account the Directive (EU) 2016/97 of the European Parliament and of the Council of 20 January 2016 on insurance distribution.

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