

COVERAGE SUMMARY AT MyTravel Storno Safe 2104

COVERAGE	WHEN IT APPLIES	MAXIMUM BENEFIT
Trip Cancellation Coverage	You have to cancel your trip before you depart. 20% deductible for cancellation due to any unforeseen reason according to point 27 in the general insurance conditions	According to the premium booked
Trip Interruption Coverage	Your travel plans are interrupted while you are on your trip. Maximum reimbursement for early return € 5.000 Maximum reimbursement for onward journey € 500	According to the premium booked
Trip Delay Coverage	Your travel plans are delayed while you are on your trip. Maximum reimbursement per 24-hour period of delay: No Receipts Daily Limit: € 100 Minimum Required Delay: 8 hours With Receipts Daily Limit: € 200 Minimum Required Delay: 8 hours	€ 3.000

The above is only a brief description of the coverage available under your policy. Terms, conditions, and exclusions apply to all coverages. Please carefully review *your policy* for complete details. The definitions of the terms in the definitions section of the *policy* will also apply to this Coverage Summary.

Important Notices:

- These insurance conditions in English are only for information purposes. Only the general insurance conditions in German for the current product are an integral part of the contract. German language will be used to issue the *policy* and for claims handling.
- *Your policy* does not cover pre-existing medical conditions.
- If not otherwise specified, the benefit limits shown above are per *policy*.
- If *your policy* was purchased with a one-way booking, *your* Departure Date will be the departure date for *your trip* as shown on *your* travel documents, and your Coverage End Date and Return Date will be the return date for *your trip* as shown on *your* travel documents. Please contact *us* if *you* need to make any changes to *your* dates.

OUR PROMISE TO YOU

For customer service, please:

call: +43 1 525 03-6811 (8:00 – 18:00h, Mon - Fri)
e-Mail: service.at@allianz.com
online: www.allianz-travel.at

For emergency assistance during your *trip*, please:

call: +43 1 525 03-245

To file a claim, please visit:

<https://allianz-protection.com>

Withdrawal information

You may withdraw from this contract within 14 days of receipt of the insurance *policy* without giving any reason. The withdrawal must be in written form (letter, fax, e-mail). If the insurance contract was concluded by means of distance selling, the aforementioned right of withdrawal applies only to contracts with a term of more than one month. The withdrawal period begins with the notification of the conclusion of the insurance contract (= sending of the policy or insurance certificate), but not before *you* have received the *policy*/insurance conditions including the provisions on the determination or amendment of the premium and this instruction on the right of withdrawal.

Please send the notice of withdrawal to:

AWP P&C S.A., Austrian branch
Att. Servicecenter
Hietzinger Kai 101 - 105
1130 Vienna
e-mail: service.at@allianz.com

In order to comply with the withdrawal period, it is sufficient that *you* send the declaration of withdrawal before the expiry of the withdrawal period. The declaration is also effective if it comes into the power of your insurance agent.

With the withdrawal, any insurance cover already granted and future obligations arising from the insurance contract shall end. If we have already granted cover, we shall be entitled to a premium corresponding to the period of cover. If you have already paid premiums to us in excess of this premium, we will refund this excess part without deductions. The right of withdrawal expires at the latest one month after you have received the *policy*/insurance conditions including this instruction on the right of withdrawal.

Complaints

Our aim is to provide first-class services. It is equally important to us to address *your* concerns. If *you* are ever dissatisfied with *our* products or service, you can contact *us* at any time: quality.at@allianz.com (internal complaints office pursuant to §127e VAG).

You can also report insurance complaints to the following address:

Complaints Office for Insurance Companies at the Federal Ministry of Labor, Social Affairs, Health, Care and Consumer Protection pursuant to §33 of the Insurance Supervision Act (VAG)

Department III/3,

Stubenring 1, 1010 Vienna

Tel. +43 1 71100 -862501 or -862504

e-mail: versicherungsbeschwerde@sozialministerium.at

GENERAL INSURANCE CONDITIONS

WHO WE ARE

AWP P&C S.A., Austrian branch
Hietzinger Kai 101-105
1130 Wien
Austria

We are an Austrian branch of AWP P&C S.A., which has its registered office in Saint-Ouen, France. We also operate under the trading name Allianz Travel.

AWP P&C S.A., which has its registered office in 7 rue Dora Maar, Saint-Ouen, France, is authorized by L'Autorité de Contrôle Prudentiel et de Résolution (ACPR) 4 Place de Budapest CS 92459, Paris Cedex 09.

ABOUT THIS POLICY

This *policy* is *our* contract with *you*. Please read it carefully. We have tried to make it simple and easy to understand while also clearly describing the terms and conditions of *your* coverage. If *you* have any questions, we are available during our working hours listed in Coverage Summary. Just visit *us* online or give *us* a call using the contact information listed in Coverage Summary. And, if *your* travel arrangements change, please be sure to let *us* know so we can make any necessary updates to *your policy*.

This *policy* has been issued based on the information *you* provided at the time of purchase. We will provide the insurance described in this *policy* in return for payment of the premium and *your* compliance with all provisions of this *policy*. You will also notice that some words are italicized. These words are defined in the "Definitions" section. Words that are capitalized refer to the document and coverage names found in this *policy*. Headings are provided for convenience only and do not affect *your* coverage in any way.

WHAT THIS POLICY INCLUDES AND WHOM IT COVERS

This travel insurance *policy* covers only the sudden and unexpected specific situations, events, and losses included in this *policy*, and only under the conditions described. Please review this *policy* carefully.

Your *policy* consists of 3 parts:

1. *Policy* Document
2. General Insurance Conditions
3. Data privacy notice

NOTE:

Not every loss is covered, even if it is due to something sudden, unexpected, or out of *your* control. Only those losses meeting the conditions described in this General Insurance Conditions document may be covered. Please refer to the General Exclusions section of this document for exclusions applicable to all coverages under *your policy*.

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DEFINITIONS

Throughout this *policy*, words and any form of the word appearing in italics are defined in this section.

Accident	An unexpected and unintended event that causes <i>injury</i> , property damage, or both.
Accommodation	A hotel or any other kind of lodging for which <i>you</i> make a reservation or where <i>you</i> stay and incur an expense.
Adoption proceeding	A mandatory legal proceeding or other meeting required by law to be attended by <i>you</i> as a prospective adoptive parent(s) in order to legally adopt a minor child.
Climbing sports	An activity utilizing harnesses, ropes, belays, crampons, or ice axes. It does not include supervised climbing on artificial surfaces intended for recreational climbing.
Cohabitant	A person you currently live with and have lived with for at least 12 consecutive months and who is at least 18 years old.
Computer System	Any computer, hardware, software, or communication system or electronic device (including but not limited to smart phone, laptop, tablet, wearable device), server, cloud, microcontroller, or similar system, including any associated input, output, data storage device, networking equipment, or backup facility.
Covered reasons	The specifically named situations or events for which <i>you</i> are covered under this <i>policy</i> .
Cyber Risk	Any loss, damage, liability, claim, cost, or expense of any nature directly or indirectly caused by, contributed to by, resulting from, or arising out of or in connection with, any one or more instances of any of the following: <ol style="list-style-type: none"> 1. Any unauthorized, malicious, or <i>illegal act</i>, or the threat of such act(s), involving access to, or the processing, use, or operation of, any <i>computer system</i>; 2. Any error or omission involving access to, or the processing, use, or operation of any <i>computer system</i>; 3. Any partial or total unavailability or failure to access, process, use, or operate any <i>computer system</i>; or 4. Any loss of use, reduction in functionality, repair, replacement, restoration or reproduction of any data, including any amount pertaining to the value of such data.
Departure date	The originally scheduled date that <i>you</i> have selected to begin travel as shown on <i>your trip</i> itinerary and in <i>your policy</i> .
Doctor	Someone who is legally authorized to practice medicine or dentistry and is licensed if required. This cannot be <i>you</i> , a <i>traveling companion</i> , <i>your family member</i> , a <i>traveling companion's family member</i> , or the sick or <i>injured person's family member</i> .
Epidemic	A contagious disease recognized or referred to as an epidemic by a representative of the World Health Organization (WHO) or an official government authority.
Family member	<i>Your</i> : <ol style="list-style-type: none"> 1. Spouse (by marriage, common law, domestic partnership, or civil union); 2. <i>Cohabitants</i>; 3. Parents and stepparents; 4. Children, stepchildren, foster children, adopted children, or children currently in the adoption process; 5. Siblings; 6. Grandparents and grandchildren; 7. The following in-laws: mother, father, son, daughter, brother, sister, and grandparent; 8. Aunts, uncles, nieces, and nephews; 9. Legal guardians and wards; 10. Paid, live-in caregivers.
First responder	Emergency personnel (such as a police officer, emergency medical technician, or firefighter) who are among those responsible for going immediately to the scene of an accident or emergency to provide aid and relief.
High-altitude activity	An activity that includes, or is intended to include, going above 4500 meters in elevation, other than as a passenger in a commercial aircraft.
Illegal act	An act that violates law where it is committed.
Injury	Physical bodily harm.
Local public transportation	Local, commuter, or other urban transit system carriers (such as commuter rail, city bus, subway, ferry, taxi, for-hire driver, or other such carriers) that transport <i>you</i> or a <i>traveling companion</i> less than 150 kilometers.
Mechanical breakdown	An electric, electronical or mechanical issue, which prevents the vehicle from being driven normally, including running out of fluids (except fuel).
Natural disaster	A large-scale extreme weather or geological event that damages property, disrupts transportation or utilities, or endangers people, including without limitation: earthquake, fire, flood, hurricane, or volcanic eruption.
Pandemic	An <i>epidemic</i> that is recognized or referred to as a pandemic by a representative of the World Health Organization (WHO) or an official government authority.
Policy	The travel insurance coverage purchased. The <i>policy</i> includes the policy document, the general terms and conditions, the summary of your coverage incl. withdrawal information and privacy notice.

Political risk	Any kind of events, organized resistance or actions intending or implying the intention to overthrow, supplant or change the existing ruler or constitutional government, including but not limited to: <ul style="list-style-type: none"> • Nationalization; • Confiscation; • Expropriation (including Selective Discrimination and Forced Abandonment); • Deprivation; • Requisition; • Revolution; • Rebellion; • Insurrection; • Civil commotion assuming to proportion of or amounting to an uprising; • Military and usurped power.
Primary residence	Your permanent, fixed home address for legal and tax purposes.
Pre-existing medical condition	An <i>injury</i> , illness, or medical condition that, within the 120 days prior to and including the purchase date of this <i>policy</i> , and: <ol style="list-style-type: none"> 1. Caused a person to seek medical examination, diagnosis, care, or treatment by a <i>doctor</i>; 2. Presented symptoms; 3. Required a person to take medication prescribed by a <i>doctor</i> (unless the condition or symptoms are controlled by that prescription, and the prescription has not changed). <p>The illness, <i>injury</i>, or medical condition does not need to be formally diagnosed in order to be considered a <i>pre-existing medical condition</i>.</p> <p>For example, a sprained knee <i>you</i> have had treated in the 120 days prior to and including the purchase date of <i>your policy</i> will be considered a <i>pre-existing medical condition</i>. If <i>you</i> later have to cancel <i>your trip</i> because, for instance, the sprained knee now requires surgery, or because <i>your</i> recovery is taking longer than expected, or for any other reason arising out of the knee sprain, this would be considered a <i>pre-existing medical condition</i>.</p>
Quarantine	Mandatory involuntary confinement by order or other official directive of a government, public or regulatory authority, or the captain of a commercial vessel on which <i>you</i> are booked to travel during <i>your trip</i> , which is intended to stop the spread of a contagious disease to which <i>you</i> or a <i>traveling companion</i> has been exposed.
Refund	Cash, credit, or a voucher for future travel that <i>you</i> are eligible to receive from a <i>travel supplier</i> , or any credit, recovery, or reimbursement <i>you</i> are eligible to receive from <i>your</i> employer, another insurance company, a credit card issuer, or any other entity.
Service animal	Any dog that is individually trained to do work or perform tasks for the benefit of an individual with a disability, including a physical, sensory, psychiatric, intellectual, or other mental disability. Examples of work or tasks include, but are not limited to guiding people who are blind, alerting people who are deaf, and pulling a wheelchair. Other species of animals, whether wild or domestic, trained or untrained, are not considered service animals. The crime deterrent effects of an animal's presence and the provision of emotional support, well-being, comfort, or companionship are not considered work or tasks under this definition.
Severe weather	Hazardous weather conditions including but not limited to windstorms, hurricanes, tornados, fog, hailstorms, rainstorms, snow storms, or ice storms.
Terrorist event	An act carried out by an organized terrorist group recognized by the government authority and applicable law of <i>your</i> country of residence that <i>injures</i> people or damages property to achieve a political, ethnic, or religious result. It does not include general civil protest, unrest, rioting, or acts of war.
Traffic Accident	An unexpected and unintended traffic-related event, <i>other than mechanical breakdown</i> , that causes <i>injury</i> , property damage, or both.
Travel carrier	A company licensed to commercially transport passengers between cities for a fee by land, air, or water. It does not include: <ol style="list-style-type: none"> 1. Rental vehicle companies; 2. Private or non-commercial transportation carriers; 3. Chartered transportation, except for group transportation chartered by <i>your</i> tour operator; or 4. <i>Local public transportation</i>.
Travel supplier	A travel agent, tour operator, airline, cruise line, hotel, railway company, or other travel service provider.
Traveling companion	A person or <i>service animal</i> traveling with <i>you</i> or traveling to accompany <i>you</i> on <i>your trip</i> . A group or tour leader is not considered a <i>traveling companion</i> unless <i>you</i> are sharing the same room with the group or tour leader.
Trip	<i>Your</i> travel to, within, and/or from a location away from <i>your primary residence</i> . It cannot include travel with the intent to receive health care or medical treatment of any kind, or moving, or commuting to and from work, and it cannot last longer than 365 days.
Uninhabitable	A <i>natural disaster</i> , fire, flood, burglary, storm, or vandalism has caused enough damage (including extended loss of power, gas, or water) to make a reasonable person find their home or destination inaccessible or unfit for use.
We, Us, or Our	AWP P&C S.A. – Austrian Branch, trading as Allianz Travel
You or Your	All persons listed as insureds in the <i>policy</i> .

WHEN YOUR COVERAGE BEGINS AND ENDS

You are only eligible for coverage if we accept your request for insurance. Your policy's coverage effective date and coverage end date are indicated in your policy. The policy is effective at 00:00 on the day after we receive the order and you pay the full premium. The order must be received and the full premium must be paid on or before the departure date.

Coverage is only provided for losses that occur while your policy is in effect.

Except for one-way and same-day return trips, the departure date and return date that you provided at time of purchase are counted as two separate days of travel when we calculate the duration of your trip.

Your policy ends on the coverage end date listed in your Specific Conditions. However, there are situations where your policy may end on a different date. If your policy was purchased with a one-way booking, your coverage end date will be the scheduled return date for your trip, as shown on your travel documents (not exceeding 365 days from the departure date shown on your travel documents). Additionally, your policy will end on the earliest of:

1. At 23:59 on the day you cancel your policy; or
2. At 23:59 on the day you file a trip cancellation claim with us;
3. At 23:59 on the day you end your trip, if you end your trip early;
4. At 23:59 on the day you arrive at a medical facility for further care if you end your trip due to a medical reason;
5. At 23:59 on the 365th day of the trip.

However, if your return travel is delayed due to a covered reason, we will extend your coverage period until the earlier of when you are able to return to your point of origin or primary residence, or until you arrive at a medical facility for further care following a medical repatriation or trip interruption.

Please note that this policy applies for a specific trip and cannot be renewed.

DESCRIPTION OF COVERAGES

In this section, we will describe the many different types of insurance coverages, which are included in your policy. We explain each type of coverage and the specific conditions that must be met for the coverage to apply. **Please note that exclusions may apply.**

A. TRIP CANCELLATION COVERAGE

If your trip is canceled or rescheduled for a covered reason listed below, we will reimburse you for your non-refundable trip payments, deposits, cancellation fees, and change fees costs to rebook your transportation (less available refunds), up to the maximum benefit for trip cancellation coverage listed in your Coverage Summary. Please note that this coverage only applies before you have left for your trip.

Also, if you prepaid for shared accommodations and your traveling companion cancels their trip due to one or more of the covered reasons listed below, we will reimburse any additional accommodation fees you are required to pay.

IMPORTANT: You must notify all of your travel suppliers within 48 hours of discovering that you will need to cancel your trip (this includes being advised to cancel your trip by a doctor). If you notify any travel suppliers later than that and get a smaller refund as a result, we will not cover the difference. If a serious illness, injury, or medical condition prevents you from being able to notify your travel suppliers within that 48-hour period, you must notify them as soon as you are able.

Covered reasons:

1. You or a traveling companion becomes ill or injured, or develops a medical condition disabling enough to make you cancel your trip (including being diagnosed with an epidemic or pandemic disease such as COVID-19).

The following conditions apply:

- a. A doctor advises you or a traveling companion to cancel your trip before you cancel it.

2. A family member who is not traveling with you becomes ill or injured, or develops a medical condition (including being diagnosed with an epidemic or pandemic disease such as COVID-19).

The following condition applies:

- a. The illness, injury, or medical condition must be considered life threatening by a doctor, or require hospitalization.

3. You, a traveling companion, family member, or your service animal dies on or after your policy's coverage effective date and before your trip.

4. You or a traveling companion is quarantined before your trip due to having been exposed to:

- a. A contagious disease other than an epidemic or pandemic; or
- b. An epidemic or pandemic (such as COVID-19), but only when the following conditions are met:
 - i. The quarantine is specific to you or a traveling companion, meaning that you or a traveling companion must be specifically and individually designated by name in an order or directive to be placed in quarantine due to an epidemic or pandemic; and
 - ii. The quarantine does not apply generally or broadly (a) to some segment or all of a population, geographical area, building, or vessel (including shelter-in-place, stay-at-home, safer-at-home, or other similar restriction), or (b) based on to, from, or through where the person is traveling. This condition applies even if the quarantine order or directive specifically designates you or a traveling companion by name to be quarantined.

5. You or a *traveling companion* is in a *traffic accident* on the *departure date*.

One of the following conditions must apply:

- a. You or a *traveling companion* need medical attention; or
- b. Your or a *traveling companion's* vehicle needs to be repaired because it is not safe to operate.

6. You are legally required to attend a legal proceeding during *your trip*.

The following condition applies:

- a. The attendance is not in the course of *your* occupation (for example, if *you* are attending in *your* capacity as an attorney, court clerk, expert witness, law enforcement officer, or other such occupation, this would not be covered).

7. Your *primary residence* becomes *uninhabitable*.

8. Your *travel carrier* cannot get you to your original itinerary's destination for at least 24 consecutive hours from the originally scheduled arrival time due to one of the following reasons:

- A. A *natural disaster*;
- B. *Severe weather*;
- C. Strike, unless threatened or announced prior to the purchase of *your policy*; or
- D. Government-mandated shutdown of airline or train operations. This does not include travel alerts/bulletins or prohibitions by any government or public authority.

However, if you can get to your original destination another way, we will reimburse you for the following, up to your *policy's* trip cancellation coverage maximum benefit:

- i. The necessary cost of the alternative transportation, less available *refunds*; and
- ii. The cost of any lost prepaid *accommodations* caused by your delayed arrival, less available *refunds*.

The following conditions apply:

- a. Alternate transportation arrangements must be in a similar or lower class of service as you were originally booked with your *travel carrier*.
- b. Coverage for a strike does not apply when the striking workers are employed by the *travel carrier*, or an affiliate of the *travel carrier*, from which you purchased your *policy*.

9. You or a *traveling companion* is terminated by a current employer after *your policy's* purchase date.

The following conditions apply:

- a. The termination is not your or your *traveling companion's* fault;
- b. The employment must have been permanent (not temporary or contract); and
- c. The employment must have been for at least 12 continuous months.

10. You or a *traveling companion* secures permanent, paid employment, after *your policy's* purchase date, that requires presence at work during the originally scheduled *trip dates*.

11. You or a *traveling companion's primary residence* is permanently relocated by at least 150 kilometers due to a transfer by you or a *traveling companion's* current employer. This coverage includes relocation due to transfer by your spouse's current employer.

12. You or a *travelling companion* serving as a *first responder* is called in for duty due to an *accident* or emergency (including a *natural disaster*) to provide aid or relief during the originally scheduled *trip dates*.

13. You or a *traveling companion* receive a legal notice to attend an *adoption proceeding* during your *trip*.

14. You or a *traveling companion* is medically unable to receive an immunization required for entry into a destination.

15. Your or *travel companion's* travel documents required for the *trip* are stolen.

The following condition applies:

- a. You must provide evidence of your efforts to obtain replacement documents that would allow you to keep the originally scheduled *trip dates*.

16. You or a *traveling companion* is refused a tourist visa by the authorities of the destination or transit country.

17. You find out you are pregnant after purchasing this *policy*.

18. You need to attend the birth of a *family member's* child.

19. Your destination becomes *uninhabitable*.

20 Family outside *your* country of residence cannot accommodate *you* during *your trip*, as planned, because someone in their household has died, become seriously ill or *injured*, or developed a serious medical condition.

21 Government authorities order a mandatory evacuation at *your* destination that is in effect within 24 hours prior to *your departure date*.

The following condition applies:

a. *Your policy* was purchased prior to public knowledge of the event leading to the mandatory evacuation.

22 *You* or a *traveling companion* legally separates or divorces on or after *your policy's* coverage effective date but before *your* scheduled *departure date*.

The following condition applies:

a. *Your policy* was purchased within 14 days of the *trip* purchase date.

23 *You* or a *traveling companion's* vehicle experiences a *mechanical breakdown* on the way to the departure point of *your trip*.

24 *You* or a *traveling companion's* primary vehicle intended for transporting *you* or the *travelling companion* to the point of *your trip's* departure or intended to be the primary mode of transportation during *your trip* is stolen.

25 *You* fail the final exam or *you* fail to advance to the next grade level at an accredited educational establishment, where *you* are a student.

26 *Your* tour operator or commercial event organizer cancels *your* multi-day tour or multi-day event that is the main purpose of *your trip* and was purchased prior to *your departure date* due to:

- a. A *natural disaster*;
- b. *Severe weather*.

NOTE: We will not reimburse *you* for the cost of the cancelled multi-day tour or multi-day event. We will reimburse *you* for the pre-paid, non-refundable cost of *accommodations* for and transportation to and from the cancelled multi-day tour or multi-day event.

27 Any sudden and unforeseeable event outside of *your* control and that *you* could not have anticipated affecting *you* prior to *your departure date*.

The following conditions apply:

- a. The underlying sudden and unforeseeable event must be preventing *you* from departing on *your trip*; and
- b. *You* must provide to *us* verifiable proof of the underlying sudden and unforeseeable event.

NOTE: Reimbursement for losses under this *covered reason* are limited to 80% of the maximum benefit amount listed in *your* Coverage Summary for Trip Cancellation.

Only the following exclusions will apply to the above *covered reason*:

- a. **Any loss or event that was known, foreseeable, intended, or expected when *your policy* was purchased;**
- b. ***Your* intentional self-harm or if *you* attempt or commit suicide;**
- c. **A criminal act resulting in a conviction, except when *you*, a *traveling companion*, a *family member*, or *your service animal* is the victim of such act;**
- d. **An *epidemic* or *pandemic*;**
- e. **Acts committed with the intent to cause loss;**
- f. **Air, water, or other pollution, or the threat of a pollutant release, including thermal, biological, and chemical pollution or contamination;**
- g. **Nuclear reaction, radiation, or radioactive contamination;**
- h. **War (declared or undeclared), acts of war, or military disciplinary action;**
- i. **Terrorist events, civil disorder or unrest;**
- j. **Acts, travel alerts/bulletins, or prohibitions by any government or public authority;**
- k. **Any *travel supplier's* complete cessation of operations due to financial condition, with or without filing for bankruptcy; or**
- l. ***Your* intent to receive health care or medical treatment of any kind while on *your trip*.**

This *policy* does not provide any coverage, benefit, or services for any activity that would violate any applicable law or regulation, including without limitation any economic/trade sanction or embargo.

IMPORTANT: *You* are not eligible for reimbursement under this coverage if:

1. *Your travel carrier* tickets do not show travel date(s); or
2. The travel dates on *your policy* do not represent *your* actual travel dates.

B. TRIP INTERRUPTION COVERAGE

If *you* have to interrupt *your trip* or end it early due to one or more of the *covered reasons* listed below, we will reimburse *you*, less available *refunds*, up to the maximum benefit for *trip* interruption coverage listed in *your* Coverage Summary, for:

- i. The prorated portion of *your* insured unused non-refundable *trip* payments and deposits.
- ii. Additional *accommodation* fees *you* are required to pay, if *you* prepaid for shared *accommodations* and *your traveling companion* has to interrupt their *trip*.
- iii. Necessary transportation expenses *you* incur to continue *your trip* or return to *your primary residence*.
 - We will reimburse *you* either for the new return *travel carrier* ticket to *your primary residence* or for the non-refundable portion of *your* original return ticket, but not both.
- iv. Additional *accommodation* and transportation expenses if the interruption causes *you* to stay at *your* destination (or the location of the interruption) longer than originally planned. **There is a per *policy* maximum of € 100 per person per day for 10 days.**

IMPORTANT: *You* must notify all of *your travel suppliers* within 24 hours of discovering that *you* will need to interrupt *your trip* (this includes being advised to interrupt *your trip* by a *doctor*). If *you* notify any *travel suppliers* later than that and get a smaller *refund* as a result, we will not cover the difference. If a serious illness, *injury*, or medical condition prevents *you* from being able to notify *your travel suppliers* within that 24-hour period, *you* must notify them as soon as *you* are able.

Covered reasons:

1. *You* or a *traveling companion* becomes ill or *injured*, or develops a medical condition disabling enough to make *you* interrupt *your trip* (including being diagnosed with an *epidemic* or *pandemic* disease such as COVID-19).

The following conditions apply:

- a. A *doctor* must either examine or consult with *you* or the *traveling companion* before *you* make a decision to interrupt the *trip*.
- b. *You* must not have travelled against *your* home country's government advice or against local authority advice at *your trip* destination.

2. A *family member* who is not traveling with *you* becomes ill or *injured*, or develops a medical condition (including being diagnosed with an *epidemic* or *pandemic* disease such as COVID-19).

The following condition applies:

- a. The illness, *injury*, or medical condition must be considered life threatening by a *doctor*, or require hospitalization.

3. *You*, a *traveling companion*, *family member*, or *your service animal* dies during *your trip*.

4. *You* or a *traveling companion* is *quarantined* during *your trip* due to having been exposed to:

- a. A contagious disease other than an *epidemic* or *pandemic*; or
- b. An *epidemic* or *pandemic* (such as COVID-19), but only when the following conditions are met:
 - i. The *quarantine* is specific to *you* or a *traveling companion*, meaning that *you* or a *traveling companion* must be specifically and individually designated by name in an order or directive to be placed in *quarantine* due to an *epidemic* or *pandemic*; and
 - ii. The *quarantine* does not apply generally or broadly (a) to some segment or all of a population, geographical area, building, or vessel (including shelter-in-place, stay-at-home, safer-at-home, or other similar restriction), or (b) based on to, from, or through where the person is traveling. This condition (ii) applies even if the *quarantine* order or directive specifically designates *you* or a *traveling companion* by name to be *quarantined*.

5. *You* or a *traveling companion* is in a *traffic accident* (not including a *mechanical breakdown*).

One of the following conditions must apply:

- a. *You* or a *traveling companion* needs medical attention; or
- b. The vehicle needs to be repaired because it is not safe to operate.

6. *You* are legally required to attend a legal proceeding during *your trip*.

The following condition applies:

- a. The attendance is not in the course of *your* occupation (for example, if *you* are attending in *your* capacity as an attorney, court clerk, expert witness, law enforcement officer or other such occupation, this would not be covered).

7. *Your primary residence* becomes *uninhabitable*.

8. *Your travel carrier* cannot get *you* to *your* original itinerary's destination for at least 24 consecutive hours from the originally scheduled arrival time due to one of the following reasons:

- A. A *natural disaster*;
- B. *Severe weather*;
- C. *Strike*;
- D. Government-mandated shutdown. This does not include travel alerts/bulletins or prohibitions by any government or public authority.

However, if *you* can get to *your* original destination another way, we will reimburse *you* for the following, up to *your policy*'s maximum *trip* interruption coverage maximum benefit:

- i. The necessary cost of alternate transportation, less available *refunds*; and
- ii. The cost of any lost prepaid *accommodations* caused by *your* delayed arrival, less available *refunds*.

The following conditions apply:

- a. Alternate transportation arrangements must be in a similar or lower class of service as *you* were originally booked with *your travel carrier*.
 - b. Coverage for a strike does not apply when the striking workers are employed by the *travel carrier*, or an affiliate of the *travel carrier*, from which *you* purchased *your policy*.
9. *You* or a *travelling companion* serving as a *first responder* is called in for duty due to an *accident* or emergency (including a *natural disaster*) to provide aid or relief during the originally scheduled *trip* dates.
10. *You* or a *traveling companion* is a traveler on a hijacked aircraft, train, vehicle, or vessel.
11. *You* miss at least 50% of the length of *your trip* due to one of the following:
- a. A *travel carrier* delay, not including a *travel carrier* cancellation without rebooking;
 - b. A strike, unless threatened or announced prior to the purchase of *your policy*;
 - c. A *natural disaster*;
 - d. Roads are closed or impassable due to *severe weather*;
 - e. Lost or stolen travel documents that are required and cannot be replaced in time for continuation of *your trip*;
 - i. *You* must provide evidence of *your* efforts to obtain replacement documents
 - f. Civil disorder.
12. A *travel carrier* denies *you* or a *traveling companion* boarding based on a suspicion that *you* or a *traveling companion* has a contagious medical condition (including an *epidemic* or *pandemic* disease such as COVID-19). This does not include *your* refusal or failure to comply with rules or requirements to travel or of entry to *your* destination.
13. *You* need to attend the birth of a *family member's* child.
14. *Your* destination becomes *uninhabitable*.
15. Family outside *your* country of residence cannot accommodate *you* during *your trip*, as planned, because someone in their household has died, become seriously ill or *injured*, or developed a serious medical condition.
16. Government authorities order a mandatory evacuation at *your* destination while *you* are on *your trip*.

The following condition applies:

- a. *Your policy* was purchased prior to public knowledge of the event leading to the mandatory evacuation.
17. *You* or a *traveling companion's* vehicle experiences a *mechanical breakdown* during *your trip*, which results in the vehicle being unable to be driven safely.
18. *You* or a *traveling companion's* vehicle, which serves as a primary mode of transportation during *your trip*, is stolen.

C. TRAVEL DELAY COVERAGE

If *your* or a *traveling companion's trip* is delayed for one of the *covered reasons* listed below, we will reimburse *you* for the following expenses, less available *refunds*, up to the maximum benefit shown in *your* Coverage Summary for travel delay:

- i. *Your* lost prepaid *trip* expenses and additional expenses *you* incur while and where *you* are delayed for meals, *accommodation*, communication, and local transportation, subject to a daily (24 hours) limit listed in *your* Coverage Summary:
 - If *you* provide receipts, the With Receipts Daily Limit applies; or
 - If *you* do not provide receipts, the No Receipts Daily Limit applies.
- ii. If the delay causes *you* to miss the departure of *your* cruise or tour, necessary transportation expenses to either help *you* rejoin *your* cruise/tour or reach *your* destination.
- iii. If the delay causes *you* to miss the departure of *your* flight or train due to a *local public transportation* delay on *your* way to the departure airport or train station, necessary transportation expenses to either help *you* reach *your* destination or return home.

NOTE: We will not reimburse *you* for any expenses that are *your travel carrier's* or *travel supplier's* responsibility.

The delay must be for at least the Minimum Required Delay listed in *your* Coverage Summary and due to one of the following *covered reasons*:

1. A *travel carrier* delay;
2. A strike, unless threatened or announced prior to the purchase of *your policy*;
3. *Quarantine* during *your trip* due to having been exposed to:
 - a. A contagious disease other than an *epidemic* or *pandemic*;
 - b. An *epidemic* or *pandemic* (such as COVID-19), but only when the following conditions are met:
 - i. The *quarantine* is specific to *you* or a *traveling companion*, meaning that *you* or a *traveling companion* must be specifically and individually designated by name in an order or directive to be placed in *quarantine* due to an *epidemic* or *pandemic*; and
 - ii. The *quarantine* does not apply generally or broadly (a) to some segment or all of a population, geographical area, building, or vessel (including shelter-in-place, stay-at-home, safer-at-home, or other similar restriction), or (b) based on to, from, or through where the person is traveling. This condition (ii) applies even if the *quarantine* order or directive specifically designates *you* or a *traveling companion* by name to be *quarantined*.
4. A *natural disaster*;
5. Lost or stolen travel documents;
6. Hijacking, unless it is a *terrorist event*;
7. Civil disorder, unless it rises to the level of *political risk*;

8. A traffic accident; or
9. A travel carrier denies you or a traveling companion boarding based on a suspicion that you or a traveling companion has a contagious medical condition (including an epidemic or pandemic disease such as COVID-19). This does not include your refusal or failure to comply with rules or requirements to travel or of entry to your destination.

D. TRAVEL SERVICES DURING YOUR TRIP

If you need travel services during your trip, we are available 24 hours a day. With our global reach and multi-lingual staff, we are here to help you.

Finding a Doctor or Medical Facility

If you need care from a doctor or medical facility while you are traveling, we can assist you in finding one.

Monitoring Your Care

If you are hospitalized, our medical staff will stay in contact with you and the doctor caring for you. We can also notify your family and your doctor back home of your illness or injury and update them on your status.

Lost Travel Documents Assistance

If your passport or other travel documents are lost or stolen, we can assist you in getting your documents replaced and can help you change your travel arrangements as required.

Emergency Language Translation

We can assist you with translation services in the event you need help in a foreign country.

Emergency Cash Assistance

If your travel is delayed or interrupted and you need extra money to pay for unexpected expenses, we can assist in arranging the transfer of funds from your family or friends.

Legal Referrals

We can help you find local legal advice if you need it while you are traveling.

Emergency Message Delivery

We can assist you in getting an urgent message to someone back home.

GENERAL EXCLUSIONS

This section describes the general exclusions applicable to all coverages under your policy. An "exclusion" is something that is not covered by this insurance policy, and therefore no payment or service would be available.

This policy does not provide coverage for any loss that results directly or indirectly from any of the following general exclusions if they affect you, a traveling companion, or a family member:

1. Any loss, condition, or event that was known, foreseeable, intended, or expected when your policy was purchased;
2. Pre-Existing medical conditions;
3. Your intentional self-harm or if you attempt or commit suicide;
4. Normal, complication-free pregnancy or childbirth, except when normal, complication-free pregnancy or childbirth is expressly referenced in and covered under trip cancellation coverage or trip interruption coverage;
5. Fertility treatments or elective abortion;
6. The use or abuse of alcohol or drugs, or any related physical symptoms. This does not apply to drugs prescribed by a doctor and used as prescribed;
7. Acts committed with the intent to cause loss;
8. Operating or working as a crew member (including as a trainee or learner/student) aboard any aircraft or commercial vehicle or commercial watercraft;
9. Participating in or training for any professional or semi-professional sporting competition;
10. Participating in extreme, high-risk sports and activities in general and the following activities in particular:
 - a. Skydiving, BASE jumping, hang gliding, or parachuting;
 - b. Bungee jumping;
 - c. Caving, rappelling, or spelunking;
 - d. Skiing or snowboarding outside marked trails or in an area accessed by helicopter;
 - e. Climbing sports or free climbing;
 - f. Any high-altitude activity;
 - g. Personal combat or fighting sports;
 - h. Racing or practicing to race any motorized vehicle or watercraft;
 - i. Free diving;
 - j. Scuba diving at a depth greater than 20 meters or without a dive master.
11. An illegal act resulting in a conviction, except when you, a traveling companion, or a family member is the victim of such act;
12. An epidemic or pandemic, except when an epidemic or pandemic is expressly referenced in and covered under trip cancellation coverage, trip interruption coverage, travel delay coverage or emergency medical/dental coverage;
13. Natural disaster, except as expressly covered under trip cancellation coverage, or trip Interruption coverage, or travel delay coverage;
14. Air, water, or other pollution, or the threat of a pollutant release, including thermal, biological, and chemical pollution or contamination;
15. Nuclear reaction, radiation, or radioactive contamination;

16. War (declared or undeclared) or acts of war;
17. Military duty, except as expressly covered under trip cancellation coverage or trip interruption coverage;
18. Civil disorder or unrest, except when civil disorder or unrest is expressly referenced in and covered under trip interruption coverage or travel delay coverage;
19. *Terrorist events*, except when *terrorist events* are expressly referenced in and covered under trip cancellation coverage, trip interruption coverage, or travel delay coverage. This exclusion does not apply to Emergency Medical or Emergency Transportation coverage;
20. Acts, travel alerts/bulletins, or prohibitions by any government or public authority, except as expressly covered under trip cancellation coverage or trip interruption coverage;
21. *Political risk*;
22. *Cyber risk*;
23. Any *travel supplier's* complete cessation of operations due to financial condition, with or without filing for bankruptcy;
24. *Travel supplier* restrictions on any *baggage*, including medical supplies and equipment;
25. Ordinary wear and tear or defective materials or workmanship;
26. An act of gross negligence by *you* or a *traveling companion*;
27. *Your* intent to receive health care or medical treatment of any kind while on *your trip*; or
28. Travel against the orders or advice of any government or other public authority.

This *policy* does not provide any coverage, benefit, or services for any activity that would violate any applicable law or regulation, including without limitation any economic/trade sanction or embargo. This *policy* does not provide coverage for travel to and within North Korea.

IMPORTANT: *You* are not eligible for reimbursement under any coverage if:

1. *Your travel carrier* tickets do not show travel date(s); or
2. The travel dates in *your policy* do not represent *your actual* travel dates (does not apply to insurance purchased with a one-way booking).

CLAIMS INFORMATION

Claims notification

Before reporting a claim, please check *your* policy and the description of *your* coverage. Keep in mind that not every loss is covered, even if they are sudden and unexpected.

IMPORTANT: Here *you* will find information on how to notify *your* claim. Please be aware, that for *you* all sections apply, which are covered in *your* product and listed in the Coverage Summary.

To file your claim online:

- Open the link www.allianz-protection.com
- Enter *your policy* number
- Check which forms and documents are required and upload them
- Submit *your* claim, you can Check the status of processing at any time afterwards

To submit *your* claim by phone or mail:

- Email: claims.at@allianz.com
- Phone : +43 1 525 03-6822

What must be done for each type of a claim?

You are obliged to keep the damage as low as possible and to prove it. Therefore, in each case, please obtain suitable evidence of the occurrence of the damage (e.g. confirmation of damage, medical certificate) and the extent of the damage (e.g. invoices, receipts). Please send *us your* notice of claim with the appropriate evidence without delay.

The following evidence is required for all submissions:

- The original booking confirmation of the *trip* with details of the booked service, the travel participants and the price of the *trip* including the *policy*
- Invoices, receipts and payment confirmations for all costs incurred
- Information on whether *you* have other travel insurance, such as through a credit card, private health insurance, motorists' club, etc.
- Any other relevant and helpful documents confirming the claim submitted
- Bank details with name and address of the payee

For the exact supporting documents required for *your* individual claim, please refer to the "required documents" section when submitting via the online portal.

For your convenience, *you* will find an overview of the required documents here.

For the handling of cancellation or trip interruption claims we require:

For all claims:

- the original booking confirmation of the *trip* stating the service booked, the travel participants and the *trip* price.
- The cancellation invoice (or invoices) confirming the cancellation costs incurred including the tour operator's cancellation schedule
- a full explanation of why *you* had to cancel, interrupt, or completely abandon *your trip*
- confirmation(s) of payment of all expenses claimed
- Information and corresponding receipts regarding any *refunds*

For medical reasons:

- Detailed medical documentation including medical history of the medical event. (e.g. patient file, treatment documents, discharge report, findings)
- confirmation of sick leave from an insurance company physician, if requested
- a certified copy of the death certificate, if applicable
- Proof of relationship (birth certificate, marriage certificate) if event of relatives
- Registration form for Proof of cohabitation

If quarantine :

- (Segregation) notice from the competent authority with details of the period of quarantine issued to *you* or *your travel companion* by name.

In case of a *traffic accident*:

- a police report describing and confirming the *traffic accident*
- *accident* report from the motor vehicle liability insurance company

As a result of adoption proceedings:

- Official summons to the court proceedings

If your residence became uninhabitable:

- confirmation from the appropriate government agency of the circumstances in *your* home

If caused by a *terrorist event*:

- Information about the *terrorist event* that caused *you* to cancel or interrupt *your trip*

If unexpected termination:

- Employment contract, letter of resignation, statement of deregistration from social security

For all reasons not listed here

- relevant confirmations from offices, authorities, institutions in order to be able to check the reason for the damage

For the processing of emergency medical/ dental claims we require:

- *Doctor's* report (with patient's name, diagnosis, treatment data);
- *Doctor's* or *hospital* bill including settlement/payment confirmation from the statutory health insurance fund or private health insurance company
- Other invoices or receipts with payment confirmation of the issuer for which compensation is claimed

For the settlement of claims of the travel delay coverage we need:

- An explanation of what caused the delay
- confirmation from the airline or carrier about the delay, including a description of the cause
- Original airline ticket(s), train ticket(s), train ticket(s)
- Receipts, invoices for additional transportation and/or *accommodation costs*

For handling *baggage* claims we need:

- A police report filed with the appropriate security agency.
- A written confirmation from the tour operator or the *accommodation* provider
- The Property Irregularity report (PIR) from the airline or carrier in case of damage or loss of *your baggage*.
- Original Invoices, receipts or other appropriate proof of ownership of the claimed items
- Repair invoice or cost estimate

In order to process claims for delayed *baggage*, we require:

- A written confirmation of the Property Irregularity report (PIR) from the airline or carrier about the temporary loss of *your baggage*, including a description of when *you* received *your baggage* back.
- Invoices for absolutely necessary new purchases while *you* were waiting for the delivery of *your baggage*

GENERAL PROVISIONS AND CONDITIONS

Applicable law:

Austrian law shall apply, place of jurisdiction is Vienna.

Loss of entitlement to insurance benefits:

We shall be exempt from paying benefits if *you* intentionally make false statements on the occasion of the *covered event*, in particular in the notification of the claim, conceal circumstances material to the claim or falsify evidence, even if this does not cause *us* any disadvantage.

When do we pay the compensation amount:

Our cash benefits are due upon completion of the investigations necessary to determine the *covered event* and the scope of the benefit. However, the due date will not be affected if, after the expiry of two months from the request for a cash benefit, *you* request an explanation from *us* as to why the investigations could not yet be completed and *we* do not comply with this request within one month.

If these investigations have not been completed by the expiry of one month since the notification of the insured event, *you* can demand partial payments in the amount of the minimum amount that *we* have to pay according to the situation, taking into account the total claim. (Extract from § 11 VersVG)

Subsidiary agreements:

No intermediary is authorized to promise insurance coverage that deviates from the General Insurance Conditions listed above by means of verbal or written collateral agreements, or to make an assessment of a circumstance that is binding for the insurer.