

Documents to Insurance Policy 11_9111

Only valid in conjunction with the premiums and service specifications shown on the booking confirmation.
The taking out of insurance is documented on the booking confirmation (insurance policy)!

Overview of Benefits

MH Travel Protection Comprehensive

- **Travel Cancellation Insurance**
Deductible: 10 % of the reimbursable loss (at least € 10 per person)
- **Foreign Travel Health Insurance**
incl. Patient Repatriation Transportation
Sum insured: € 150,000 per person for medication, physician and hospital expenses
Deductible: € 100 per person for each insured event
Pain-killing dental treatment: € 200 per person (No deductible)
- **Travel-Assistance**
- **Travel Luggage Insurance**
Sum insured: € 1,000 per person
Deductible: 10 % of the reimbursable loss (at least € 10 per person)

Emergency assistance and cancellation advice

Sick before or during travel?

The Travel Assistance guarantees rapid and expert assistance all over the world 24 hours a day! Our specialists will advise and inform you professionally and can help you avoid payment reductions.

Phone +49.89.6 24 24-403

Fax +49.89.6 24 24-246

Important!

- Please hold the exact address and phone number of your current whereabouts ready.
- Note down the name of your contacts, e.g. physician, hospital or police.
- Describe as exactly as possible the facts of the case and have the necessary information at hand (e.g. address of your bank, account/credit card number, bank code etc.).

Should you have any questions on insurance payments, please contact our Service Team. We will provide you with any information you need on the subject of travel cover:

Phone +49.89.6 24 24-539

Fax +49.89.6 24 24-244

E-mail: service@allianz-assistance.de

Please send your loss reports incl. the booking confirmation and further documentation to the Claims Department of AGA International S.A. (see address on the right) or notify us of the damage simply and quickly via the Internet under www.allianz-assistance.de/schadenmeldung

Please note the following important information

Type of travel: valid for all types of travel – except for sea voyages

Scope of validity: worldwide

Maximum travel price: € 2.500 per person

Travel duration: The insurances are valid for the duration of a trip (from the start of travel until the end of the return journey), maximum 31 days.

Single premium: valid for one person in each case. Accompanying children up until they reach the age of 2 are also insured.

Guidelines on taking out insurance: The MH Travel Protection Comprehensive can only be booked in connection with an Malaysia Airlines ticket via the Malaysia Airlines Homepage. The Travel Cancellation Insurance is only valid for flights booked via Malaysia Airlines, all other products are valid for the whole trip. Insurance cover is provided only if this insurance is agreed upon within 48 hours of booking the United Malaysia flight and is correspondingly documented on the certificate of insurance.

Insurance cover is provided only for the person(s) named on the travel confirmation / insurance policy and if the premium has been paid for it.

As the legal company name of our main branch was changed beginning 2011, our company name is now AGA International S.A., Niederlassung für Deutschland. ELVIA Travel Cover is continued as a trademark.

The contractually agreed insurance payments are offered by AGA International S.A. in compliance with the Terms and Conditions of Insurance named below. Verbal agreements are invalid. Insurance tax is included in the premiums. No fees are charged. The premiums and service specifications documented in the booking confirmation are relevant for the scope of insurance.



Olaf Nink, Chief Executive Officer

AGA International S.A.
Niederlassung für Deutschland
(Germany Branch)
Ludmillastraße 26
D - 81543 Munich

The principal place of business of the S.A. is Paris/France
Chief Executive Officer for Germany:
Olaf Nink, Munich
HRB 4605 Local Court of Munich

Product and Consumer Information

This information sheet serves to provide you with a brief overview of our insurance products. A description is only given of essential contents. The insurance cover including the sums insured and provisions on deductibles are exhaustively described in your documents to the insurance policy and in the General Policy Conditions.

Travel Cancellation Insurance reimburses the

- contractually agreed cancellation costs for the insured travel arrangements if travel is not commenced

The insurance covers, among other things, an unexpected serious illness of the insured person or a close relative occurring after conclusion of contract which makes the scheduled travel unreasonable. An unexpected serious illness has occurred if specific symptoms of illness occur after being in a stable state of well-being and capable of working and travelling which prevent the commencement of travel and provide a reason for cancellation. Cf. § 2 AVB RR for further insured events.

No insurance cover is provided, among other things, for events which were expected at the time of booking travel. Further exclusions in §§ 3 AVB RR, 5 AVB AB.

If an insured event occurs, you must immediately cancel the booking in order to keep the cancellation costs as low as possible. The later you cancel, the higher the cancellation costs. If the trip is cancelled later because the cure or improvement hoped for does not set in, it is possible that your compensation will be reduced (cf. § 9 AVB AB). Avoid this reduction by immediately contacting the Assistance in case of serious illnesses or accidental injuries. It will advise you on whether you should cancel the travel. If you follow the advice given, the insurance payment will not be reduced.

Foreign Travel Health Insurance reimburses

expenditures for all necessary medical assistance abroad in the event of acute illness and accidental injuries which occur during travel abroad:

- Medical treatment and hospital care
- Medication
- Search, rescue and recovery costs in case of accidents

The Assistance recommends the physician or the hospital with the highest medical standards that is located closest in each case. If the insured person follows the recommendation given by the Assistance, the following additional benefits are provided notwithstanding §§ 1 and 2 AVB RK:

- Assumption of the documented, necessary telephone costs.
- Assumption of the documented travelling expenses to the recommended contact point.
- Accommodation of one accompanying relative in the hospital or close to the hospital if his or her constant presence is required during the full inpatient treatment of the insured person or, alternatively, the assumption of the documented expenses incurred for visits by an accompanying relative at the location at the amount agreed.

No insurance cover is provided, among other things, for treatment which the insured person knew was necessary before departure or which he or she could have expected based on the circumstances of which he or she was aware. Further exclusions in §§ 4 AVB RK, 5 AVB AB.

Patient Repatriation Transportation

AGA reimburses the costs of the medically advisable and appropriate return transportation of the insured person to the nearest suitable hospital to the insured person's place of residence and, in the event of death, the repatriation of the insured person's mortal remains.

No insurance cover is provided, among other things, for return transportation due to medical treatment which the insured person knew was necessary before departure or which he or she could have expected in the circumstances of which he or she was aware. Further exclusions are specified in §§ 3 RT, 5 AVB AB.

Please contact the Assistance immediately in case of serious injuries or illnesses

Travel Assistance

Provides assistance worldwide in an emergency in a foreign country: in case of illness, accident, death, loss of payment media or in the event of criminal prosecution. It organises patient repatriation transportation with medically adequate means of transport as soon as medically advisable and appropriate. The Assistance is there for you 24 hours a day under a central phone number.

Travel Luggage Insurance reimburses

- The current value of the luggage carried with you if it is damaged or lost as a result of theft or robbery, force majeure or accidents in which the insured person suffers a severe injury or the means of transport is damaged.
- The current value of the checked-in luggage if it is damaged or lost up to the amount of the agreed sum insured if this equals the total value of the personal travel luggage.
- The documented expenses incurred to recover luggage. Or alternatively:
- The necessary replacement purchases to continue travel at a maximum of € 200 insured if checked-in luggage does not arrive on the same day.

Restricted insurance cover is provided, among other things, for cameras, video cameras and electronic entertainment devices including accessories as well as jewellery and valuables (§ 3 AVB RG).

No insurance cover is provided, among other things, for money, passenger tickets, data processing devices and their accessories, software, mobile telephones, eyeglasses, contact lenses, hearing aids and other medical aids or similar or for jewellery and valuables in checked-in luggage or for causing the insured event intentionally or by gross negligence, cf. § 3 AVB RG.

If your luggage is damaged or lost during transport, please notify the carrier immediately and ask for a written confirmation of damage. Please report any damage and other criminal acts to the nearest police station immediately and obtain a copy of the police record or at least a confirmation that the incident has been reported to the police.

If one of these obligations is violated, it is possible for the insurance payment to be reduced or forfeited, cf. § 9 AVB AB in this connection.

Should the facts of a damaging event be fraudulently misrepresented, insurance cover lapses, see § 5 No. 3 AVB RG.

For all classes of insurance, the Federal Insurance Supervisory Authority, Bundesanstalt für Finanzdienstleistungsaufsicht (BaFin), Graurheindorfer Straße 108, D - 53117 Bonn, Germany, is responsible for complaints.

The contract is governed by the laws of the Federal Republic of Germany, unless this conflicts with international law. Legal action based on the insurance contract can be brought by the policyholder or the insured person before the court with jurisdiction over the principal place of business or the branch of the insurer. If the policyholder or the insured person is a natural person, legal action can also be brought before the court in the district of which the policyholder or the insured person has his place of residence when the legal action is brought or, if he does not have a place of residence, his habitual place of abode.

Data protection:

In accordance with the provisions of the German Federal Data Protection Act, we hereby inform you that if a claim is filed your personal data which is required to implement the insurance contract will be stored. To check the application or the damage, inquiries will also be sent to other insurers and inquiries by other insurers will be answered. Moreover, data will be sent to the re-insurer.

We draw your attention to the fact that your consent in this connection is valid beyond the end of the insurance contract. By rejecting an application to conclude a contract, your consent ends. The addresses of each recipient of data will be provided upon request.

Right to revoke contracts valid for a term of one month or more:

You can revoke your contractual declaration within 14 days in writing (e.g., letter, fax, e-mail) without stating reasons. The period begins after you have received the insurance certificate, the terms of the contract including the Terms and Conditions of Insurance, the additional information pursuant to Section 7 (1) and (2) of the Insurance Contracts Act (VVG) in conjunction with Sections 1 through 4 of the VVG Decree on Information Duties - each of these notifications in written form. In case of contracts in electronic commerce (Section 312e (1)(1) of the German Civil Code (BGB)), this period shall not commence prior to our performance of our duties pursuant to Section 312e (1)(1) of the German Civil Code in conjunction with Article 246 (3) of the Introductory Law to the German Civil Code (EGBGB).

The deadline for revocation is deemed met if the revocation is dispatched in good time. It must be sent to:

AGAI International S.A., Ludmillastraße 26, D - 81543 Munich, Germany, fax + 49.89.6 24 24-244, e-mail: service@allianz-assistance.de

Consequences of revocation:

When revocation is effective, insurance cover ceases and we shall refund to you that portion of the premium allocated to the period after receipt of the revocation if you consented to insurance cover beginning prior to the end of the revocation period. We are entitled in this case to retain that portion of the premium that is allocated to the period until receipt of the revocation. This is a sum calculated proportionally by days. Amounts to be refunded will be remitted without undue delay, no later than 30 days after receipt of the revocation. If insurance cover does not commence prior to the end of the revocation period, then effective revocation means that payments received must be refunded and uses made thereof (e.g., interest) must be disbursed.

Special notes:

Your right of revocation lapses when the contract is completely performed both by you and also by us at your express request before you have exercised your right of revocation.

Your AGA International S.A., Germany Branch

Terms and Conditions of AGA International S.A., Germany Branch, for Travel Cover

Hereinafter referred to as AGA

General Provisions for Travel Cover AVB AB E 11 AIR

The regulations as stipulated under §§ 1 to 11 below apply to all AGA Travel Cover Products. The General Policy Conditions (AVB) printed below apply to the respective insurance. Insurance cover is provided if you have contractually agreed the insurance concerned.

§ 1 Who is insured?

The persons named in the policy or the group of persons specified in the certificate of insurance are deemed insured persons, provided that the premium has been paid.

§ 2 For which travel is the insurance applicable?

Insurance cover applies to the respective insured travel in the agreed area of cover.

§ 3 When is the premium payable?

The premium must be paid on delivery of the insurance policy. Insurance cover becomes effective only if the premium was paid before the start of the travel / beginning of cover.

§ 4 When does the insurance begin and end?

1. In the case of Travel Cancellation Insurance, insurance cover begins on conclusion of the insurance contract for the booked travel and ends on commencement of travel.
2. With all other classes of insurance
 - a) insurance cover begins upon commencement of the insured travel and
 - b) ends at the agreed point in time, however at the latest when the insured travel ends;
 - c) insurance cover is extended beyond the scheduled end of travel if the agreed insurance covers the whole of the scheduled travel and the completion of travel is delayed for reasons beyond the control of the insured person.

§ 5 In which cases does insurance cover not apply?

No insurance cover is provided in the following cases:

1. Damage or loss caused by strikes, riots, acts of war, pandemics, nuclear energy, confiscation and other acts by public authorities, as well as damage in countries for which the German Department of Foreign Affairs has issued a travel warning.
2. Damage or losses intentionally caused by the insured person.
3. Expeditions, unless otherwise agreed.

§ 6 What are the duties and obligations of the insured person in the event of damage or loss?

The insured person is obliged to

1. minimise the damage or loss as far as possible and avoid unnecessary costs;
2. report the damage or loss to AGA without delay;
3. describe the damaging event or the loss as well as the scope of the claim and truthfully provide AGA with any and all pertinent information. The insured person must furnish proof in the form of original bills and receipts, release physicians from their confidentiality obligation as necessary – including the physicians of the Assistance – and allow AGA to reasonably examine the cause and amount of the asserted claim.

§ 7 When does AGA pay compensation?

As soon as AGA has determined whether and to what extent it has an obligation to indemnify, compensation is paid within two weeks.

§ 8 What applies if the insured person has claims for damages against third parties?

1. In accordance with statutory regulations, claims for damages against third parties pass to AGA up to the level of payment effected, provided that the insured person suffers no disadvantage thereby.
2. Upon request by AGA, the insured person is obliged to confirm in writing the transfer of claims to this extent.
3. Any obligations to indemnify arising under other insurance contracts and by social insurance institutions will have precedence over those of AGA. If the insured person first presents original bills to AGA for payment, AGA will be deemed to have made advance payment.

§ 9 When does the insured person forfeit claims to insurance benefits due to a breach of obligations and the statute of limitations?

1. If an obligation is intentionally violated, AGA is released from its obligation to indemnify; in case of grossly negligent violation, AGA is entitled to reduce its payment in proportion to the seriousness of the fault of the insured person.
2. The insured person must furnish proof that no gross negligence was involved. Except in case of fraudulent intent, AGA is obliged to indemnify if the insured person furnishes proof that the violation of the obligation is not the cause of either the occurrence or the determination or the scope of AGA's obligation to indemnify.
3. The claim to an insurance benefit lapses in three years, calculated from the end of the year in which the claim occurred and the insured person obtained knowledge of the circumstances in

order to assert the claim, or would have obtained knowledge without gross negligence.

§ 10 What form must be followed for submitting declarations of intent?

1. Notices and declarations of intent from the insured person and the insurer must be in writing (e.g. letter, fax, e-mail).
2. Insurance agents are not authorised to accept such documents.

§ 11 Which court in Germany is responsible for dealing with the assertion of claims based on the insurance contract and which law applies?

1. At the option of the insured person, the courts of Munich or the place in Germany where the insured person has his permanent residence or habitual abode at the time the legal action is brought will have jurisdiction and venue.
2. The laws of the Federal Republic of Germany apply insofar as they do not conflict with international law.

Travel Cancellation Insurance AVB RR E 11 AIR

§ 1 What is insured if travel is cancelled prior to commencement of commencement is delayed?

In case of non-commencement of travel, the cancellation costs contractually owed from the insured travel arrangement are insured up to a flight price of no more than € 2,500.

§ 2 On what conditions does AGA reimburse cancellation costs?

1. Insurance cover will apply if the insured person cannot reasonably be expected to complete the scheduled travel because he himself or a person at risk is affected by one of the following occurrences during the term of the cover:
 - Death
 - Severe injury due to accidental causes
 - Unexpected serious illness
 - Complications of pregnancy, insofar as the pregnancy only commenced after travel was booked
 - Damage to the insured person's property due to fire, explosion, storm, lightning, flood, earthquake or an intentional criminal act of a third party, insofar as the damage is substantial or the presence of the insured person is necessary to resolve the case.
 - Impossibility of completing travel as a result of war or a natural catastrophe in the destination area and an official travel warning from the German Foreign Office
 - Loss of employment on the part of the insured person or a person at risk travelling with him owing to an unexpected termination of employment by the employer for operational reasons.
 - Unexpected commencement of an employment relationship by the insured person or a person at risk travelling with the insured person, insofar as this person was unemployed at the time travel was booked.
 - Unexpected indispensability at the workplace.
2. Persons at risk will be deemed to be the following persons in addition to the insured person:
 - a) The family members of the insured person. These are the spouse or life partner, their children, adopted children and step-children, parents, adopted parents and stepparents, siblings, grandparents, grandchildren, aunts and uncles, nieces and nephews, parents-in-law, children-in-law and brothers and sisters-in-law of the insured person.
 - b) Persons who have booked and insured travel together with the insured person, and their family members, insofar as the insured person would have had to travel alone as a consequence of the cancellation of the person travelling with them.

§ 3 What limitations on insurance cover are to be noted?

No insurance cover is provided for the following:

1. Risks listed under § 5 of the General Provisions (AVB AB).
2. Charges, e.g. processing and service fees, which the travel agent charges only as a result of cancellation of travel.
3. Events which could be anticipated at the time of booking.
4. Insofar as, according to the circumstances, the illness occurred as a psychological reaction to a terrorist act, an aviation accident, a natural catastrophe or due to fear of riot and civil commotion, events of war or terrorist acts.
5. In the case of an attack in a chronic psychological illness.

§ 4 When must the insured person cancel travel (obligation) and what assistance does AGA provide? What other duties and obligations does the insured person have to note?

The insured person is obliged to do the following:

1. Cancel travel immediately after occurrence of the insured cancellation event in order to keep cancellation costs to a minimum. In case of unexpected serious illnesses and severe accidental injuries the medical service of the Assistance will support the insured person to decide whether and, if so, when the travel is to be cancelled. The insurance payment under § 9 AVB AB due to a violation of the obligation to immediately cancel travel will not be reduced if the insured person contacts the Assistance immediately after the occurrence of the insured cancellation event and follows its recommendation.

2. Submit to AGA proof of insurance and booking documents together with the invoice for cancellation costs and proof of payment; if a property booking is cancelled, confirmation of re-letting by the landlord.
3. Obtain a medical certificate indicating the diagnosis and providing information on treatment, testifying to severe accidental injury, unexpected serious illness, pregnancy or, in the case of psychological illnesses, a medical certificate from a psychiatry specialist.
4. All other insured events by submitting suitable original documents (§ 6 AVB AB).

§ 5 What deductible is borne by the insured?

The insured person shall pay a deductible according to the specifications given on the documents to insurance policy.

Foreign Travel Health Insurance AVB RK E 11 AIR

§ 1 What is insured?

1. The costs of treatment for acute illnesses and accidents occurring during travel are insured. The costs of search, rescue and recovery measures are also covered up to € 5,000 if the insured person has to be rescued or recovered after an accident or if the insured person is missing and it is feared that something has happened to him or her.
2. Abroad shall be deemed to be not Germany and not the countries in which the insured person maintains a permanent residence or in which he or she usually stays for longer than three months per year.

§ 2 What costs are reimbursed in case of medical treatment abroad?

1. AGA reimburses expenditures for all necessary medical assistance abroad, including costs incurred up to a maximum amount of € 150,000:
 - a) Outpatient treatment by a physician.
 - b) Medical treatment and medication prescribed by a physician for the insured person.
 - c) Inpatient treatment in hospital, including operations that cannot be postponed. In case of premature birth, the costs of necessary treatment of the newborn child abroad will also be covered up to € 100,000, (notwithstanding § 1 AVB AB).
 - d) Patient transportation deemed medically necessary for inpatient treatment in the nearest hospital abroad and back to the insured person's accommodation.
 - e) Walking aids deemed medically necessary and the rental fee for a wheelchair.
 - f) Pain-killing dental treatment, repairs to dentures and provisional measures up to € 200.
2. AGA reimburses the costs of medical treatment up to the day the insured is fit to be transported, however a maximum of 45 days from the start of medical treatment, insofar as return transport up to the end of the insured travel is not possible due to the insured person's inability to be transported.
3. In the event of a life-threatening illness of the insured person or in case of a period of inpatient treatment lasting longer than ten days, AGA will pay the travelling expenses of a person close to the insured person to travel to the place where the hospital is located and back to his or her place of residence.
4. Unless otherwise agreed, the insured person pays a deductible of € 100 per insured event.

§ 3 What additional costs does AGA reimburse under AssistancePlus?

The medical service of the Assistance helps the insured person to find medical contacts in the event of acute illnesses and accidents during insured travel. Depending on the preliminary diagnosis by telephone, the physician or the hospital located closest with the highest medical standard is recommended.

If the insured person follows the recommendation of the Assistance the following additional benefits are provided, notwithstanding §§ 1 and 2 AVB RK:

1. Assumption of the documented, necessary telephone costs.
2. Assumption of the documented travelling expenses to the recommended point of contact.
3. Accommodation of one accompanying relative in the hospital or close to the hospital if his or her constant presence is required during the full inpatient treatment of the insured person up to a maximum amount of € 80 per day, limited to eight days.

Or alternatively:

4. Assumption of the documented expenses incurred for visits by an accompanying relative at the location, at a maximum amount of € 25 per day, limited to five days.

§ 4 What limitations on insurance cover are to be noted?

No insurance cover is provided for the following:

1. Medical treatment and other measures ordered by a physician, where the purpose of travel was to seek such treatment.
2. Medical treatment and other measures ordered by a physician that the insured person knew were necessary prior to departure or at the time of taking out the insurance or which he or she could have expected in the circumstances of which he or she was aware.

3. Dental treatment other than pain-killing treatment, repairs to dentures and provisional measures.
4. Massage and wellness treatment, fango and lymph drainage as well as the purchase of prostheses, other medical aids and implants.
5. Treatment of alcoholism, drug addiction and other addictions or illnesses or accidents caused by the excessive consumption of alcohol or drug or medication abuse as well as suicide or attempted suicide and the consequences thereof.
6. Childbirth after the 36th week of pregnancy and abortions and the consequences thereof.
7. Treatment or accommodation caused by infirmity, need of nursing care or detention.
8. Treatments for mental or emotional disorders, hypnosis and psychotherapy including medication required in connection therewith.
9. Injuries caused by actively participating in competitions held by sports organisations and training in connection therewith.
10. Medical treatments that are not scientifically recognized in the home country of the insured person.

§ 5 What are the duties and obligations of the insured person in case of damage or loss?

The insured person is obliged to do the following:

1. Contact the Assistance immediately in the event of inpatient treatment at a hospital, prior to the commencement of any extensive diagnostic or therapeutic procedures as an inpatient or outpatient, and prior to any submission of acknowledgements of payment. AGA will reimburse the documented costs for making contact up to € 25.
2. Consent to return or repatriation to his or her home country, assuming the insured person is fit to be transported, if the Assistance authorises the return journey in view of the nature of the illness and the treatment required.
3. Submit to AGA the original invoices or duplicates with an original reimbursement stamp by another insurance company concerning the benefits granted; these will then become the property of AGA.

Patient Repatriation Transportation

AVB RT E 11 AIR

§ 1 What is insured?

The insurance covers the following:

1. Patient transportation due to acute illnesses and accidents occurring during travel.
2. Repatriation of mortal remains in the event of death.

§ 2 What costs does AGA reimburse in the event of patient repatriation transportation or repatriation of mortal remains?

AGA reimburses the following:

1. The costs incurred for the medically advisable and appropriate return transportation of the insured person to the nearest suitable hospital to the insured person's place of residence.
2. The direct costs for repatriation of the insured person's mortal remains for burial or, alternatively, the direct costs for burial at the place of death, up to the costs of repatriation at the maximum.

§ 3 What limitations on cover are to be noted?

No insurance cover is provided for patient transportation on account of the following:

1. Medical treatment and other measures ordered by a physician which are a reason for the travel.
2. Medical treatment and other measures ordered by a physician which the insured person knew to be necessary before commencement of travel or at the time of taking out insurance or which the insured person had to expect in the circumstances of which he or she was aware.
3. Alcoholism, drug addiction and other addictions as well as illnesses or accidents caused solely or partly by the excessive consumption of alcohol or drug or medication abuse.
4. Childbirth after the 36th week of pregnancy and abortions and the consequences thereof.
5. Injuries caused by actively participating in competitions held by sports organisations and training in connection therewith.
6. Suicide or attempted suicide and the consequences thereof.
7. Mental or emotional disorders as well as hypnosis and psychotherapy.

§ 4 What are the duties and obligations of the insured person in the event of damage or loss?

The insured person is obliged to do the following:

1. Contact the Assistance immediately in the event of an acute serious illness or accidental injury.
2. Comply with the formalities and other requirements necessary for discharge from inpatient treatment and for leaving the country.
3. Provide AGA with all information required to organise and carry out return transportation.

Travel Assistance

AVB AS E 11 AIR

§ 1 What services does AGA provide under the Assistance?

1. AGA provides assistance and support to the insured person during travel in the event of any emergency defined below and will pay the costs at the amount stated in each case. AGA reserves the right to check coverage. Services provided and any cost assumption statements made by the Assistance as well as

the commissioning of service providers do not in principle acknowledge AGA's obligation to indemnify based on the insurance contract with the insured person.

2. AGA has contracted the Assistance to provide the insured persons of AGA with the services named below on a 24-hour basis.
3. The insured person must immediately contact the Assistance in an emergency in order to use the services.
4. Insofar as the insured person may be unable to claim the reimbursement of expenditures incurred from either AGA or from any other payer, the insured person must return the amounts to AGA within one month of invoicing.

§ 2 What help does the Assistance provide in case of illness and accident?

1. Outpatient treatment

Upon request, the Assistance will provide information on the possibilities of medical care and will provide the name of a German-speaking or English-speaking physician if possible. However, the Assistance will not make contact with the physician.

2. Inpatient treatment

In case of inpatient treatment of the insured person at a hospital, the Assistance will provide the following benefits:

a) Support

As needed, the Assistance will make contact through its contract physician with each insured person's personal physician and to the hospital physicians handling the case; it will ensure that information is transmitted among the participating physicians.

Upon request, the Assistance will inform relatives of the insured person.

b) Medical accompaniment

AGA will reimburse the additional costs of lodging and transportation for the person travelling with the insured person in accordance with the nature and quality of the booked and insured performance, if the planned end of travel is unreasonable because the insured person cannot be transported due to serious accidental injury or unexpected serious illness and must remain in inpatient care beyond the booked return travel date.

c) Cost assumption statement

In case of inpatient hospital treatment, AGA will provide the hospital with a statement of cost assumption up to € 13,000. This statement does not imply that AGA acknowledges that it has a duty to indemnify. AGA will assume the task of carrying out settlement with the payer responsible in the name of the insured person.

3. Patient repatriation transportation

As soon as the contract physician of the Assistance, in consultation with the local physicians handling the case, considers it medically advisable and appropriate, the Assistance will organise return transportation using medically adequate means of transport (including air ambulances) to the closest suitable hospital to the insured person's place of residence.

§ 3 What support does the Assistance provide to obtain necessary medication?

Where possible, the Assistance arranges the procurement of prescribed medication and its dispatch to the insured person in consultation with the insured person's personal physician. The insured person must reimburse the costs of such medication and its dispatch to the Assistance within one month after the completion of travel.

§ 4 What services does the Assistance provide in the event of the insured person's death?

If the insured person dies during travel, the Assistance organises burial abroad or repatriation of the insured person's mortal remains to the place of burial in accordance with the wishes of family members.

§ 5 What benefits does the Assistance provide in case of curtailment of travel and delayed return?

The Assistance organises return travel if the insured person is unable to complete the travel as planned because he or she, his or her partner, or in case of bookings of up to four persons, a person travelling with him or her, or a relative of any one of the same group or a person caring for minors or persons requiring nursing care not accompanying the travellers is affected by any one of the following occurrences:

- Death
- Severe injury due to accidental causes
- Unexpected serious illness.

§ 6 What services does the Assistance provide in case of any other emergencies?

1. Alternative booking arrangements

If the insured person misses a booked connection or if the contracted transportation is subject to breakdown or disruption, the Assistance will help to make alternative bookings. The costs of such arrangements and increased travel costs shall be paid by the insured person. Upon request by the insured person, the Assistance will inform third parties of alterations to the planned travel itinerary.

2. Loss of payment media and travel documents

a) If the insured person experiences financial difficulties due to loss of personal payment media, the Assistance will establish contact with the insured person's bank and support said bank in transferring the amount made available to the insured person. If it is not possible to establish contact with said bank within 24 hours, AGA will provide a bridging loan to the in-

sured person up to a maximum of € 1,500. This amount must be repaid to AGA within one month after completion of the journey.

- b) If credit cards or EC cheque cards are lost or stolen, the Assistance will help with arrangements to stop payments against such cards. However, the Assistance will not be liable for proper procedure in regard to stopping payments against such cards or for any financial losses incurred.
- c) If travel documents are lost, the Assistance will help the insured to obtain replacement documents.

3. Criminal prosecution measures

If the insured person is arrested or threatened with imprisonment, the Assistance will help to arrange a lawyer and an interpreter. AGA will advance up to € 3,000 to cover court, lawyer and interpreter fees and, if necessary, up to € 13,000 bail. The insured person shall repay AGA the amounts advanced immediately on return, but than within three months at the latest.

§ 7 What information can be obtained from the Assistance?

Upon request by the insured person, the Assistance will provide information on the following:

- The nearest consulate (address, telephone numbers and when it can be contacted).
- Travel warnings and safety information issued by the Department for Foreign Affairs of the Federal Republic of Germany.

§ 8 How does the Assistance provide support in communications between the insured person and persons in his or her home town?

1. Emergency call for travellers via the radio

If the insured person cannot be contacted, the Assistance will endeavour to issue an emergency call to the traveller via the radio. AGA will pay the costs of this action.

2. Transmission of travel messages

If the insured person cannot reach his or her closest relatives or his or her employer in the event that the travel itinerary is changed or in case of an acute emergency, the Assistance will endeavour to transmit this information.

Travel Luggage Insurance

AVB RG E 11 AIR

§ 1 What is insured?

Any and all personal items and effects needed by the insured person during travel, as well as gifts and souvenirs, are deemed insured travel luggage.

§ 2 When does insurance cover apply?

1. Self-carried luggage

The insurer will provide indemnity if luggage carried by the insured person is lost or damaged during travel as a result of the following causes:

- a) Theft, burglary, robbery, larceny by extortion, intentional damage to property by third parties.
- b) Accidents in which the insured person suffers a severe injury or the means of transport is damaged.
- c) Fire, explosion, storm, hail, weight of snow, lightning, high water, flooding, avalanche, volcanic eruption, earthquake and landslide.

2. Checked-in luggage

AGA will indemnify as follows:

- a) If checked-in luggage is lost or damaged while in the custody of a carrier, an accommodation or lodging provider or left-luggage office.
- b) If checked-in luggage does not reach the destination on the same day as the insured person. Documented expenses incurred to recover luggage or for necessary replacement purchases in order to continue travel are reimbursed at a maximum of € 200 per insured person.

§ 3 Which items does the insurance not cover and what restrictions apply with regard to insurance cover?

1. No insurance cover is provided for the following:

- a) Money, securities, passenger tickets and documents of any kind (with the exception of official identification documents and visas), magnetic cards of all kinds, and keys;
 - b) Data processing devices and their accessories, software, mobile telephones;
 - c) Motor-driven land, air and water vehicles, including accessories.
 - d) Bicycles, tents, diving equipment, surfboards with sails, winter sports equipment;
 - e) Eyeglasses, contact lenses, tooth braces, prostheses, hearing aids, and other medical aids;
 - f) Musical instruments, carpets, art objects, antiques, and collections;
 - g) Objects transported for professional needs;
 - h) Luggage that is sent as freight or by mail;
 - i) Cameras, film, and video cameras as checked luggage including accessories, as well as jewelry and valuables;
 - j) Damage to sporting articles caused by use in accordance with their purposes;
 - k) Purely financial consequential losses.
2. No insurance cover is provided in the following cases:
- a) Losses due to forgetting any item, or leaving it lying, hanging or standing somewhere or by losing the item.
 - b) If the insured person caused the occurrence of the insured event intentionally or by gross negligence.
 - c) Damage caused by leakage of liquids or fats in luggage.

3. Limitations to insurance cover:
- As self-carried luggage, cameras and video cameras including accessories, as well as jewellery and valuables are insured up to a total of 50 % of the sum insured.
 - electronic entertainment devices (including the accessories in each case) are insured up to a total of 20 % of the sum insured.
 - Jewellery and valuables are insured only if they are kept securely deposited in a stationary locked container (e.g. a safe) or retained securely kept in personal custody.
 - Gifts and souvenirs are insured up to a total of 10 % of the sum insured.
 - Insurance cover for damage to or loss of travel luggage during tenting and camping is provided only where sustained on official camping sites.
4. Luggage left in parked motor vehicles
If luggage is stolen during the insured travel from a parked motor vehicle and from containers or roof-top or trunk-top carriers attached thereto that are provided with a lock, insurance cover is provided only if the motor vehicle or the containers or roof-top or trunk-top carriers are locked and the damage occurred between 6.00 am and 10 pm. Where travel is interrupted for individual periods lasting no longer than two hours each, insurance cover shall also apply during the night.
5. The insured person shall pay a deductible according to the specifications given on the documents to insurance policy.

§ 4 How much indemnity does AGA pay?

- In case of an insurance claim, AGA will pay reimbursement up to the amount of the sum insured for the following:
 - The current value of lost or destroyed goods. The current value is the amount which is generally required to buy new items of the same kind and quality less an amount appropriate for the condition of the insured item (age, wear and tear, use etc.).
 - The necessary repair costs and any remaining depreciation, however the current value at the maximum, of damaged items.
 - The material value of films, video, audio and data media.
 - Official identification documents and visas, the official fees for reissuance.
- The sum insured must be equal to the full current value of the insured luggage (insurable value). If the sum insured is lower than the insurable value upon occurrence of the insured event (underinsurance), the insurer will only reimburse the damage based on the sum insured in relation to the insurable value.

§ 5 What are the duties and obligations of the insured person in the event of damage or loss?

- The insured person is obliged to report losses or damage caused by criminal acts immediately to the nearest police station responsible or accessible by submitting a list of all the items lost and have this report confirmed. The insurer is to be provided with a certificate thereof.
- Lost or damaged checked-in luggage must be reported immediately to the carrier, accommodation/lodging provider or left-luggage office. Loss or damage which is not externally visible must be reported in writing immediately upon discovery and in compliance with any complaint deadline, but no later than within seven days after receipt of the piece of luggage. The insurer must be provided with appropriate certificates.
- The insured person will lose his or her entitlement to insurance benefits if he or she makes false statements in connection with the claim, in particular in the loss report, contrary to his or her knowledge, even if AGA suffers no disadvantage as a result.

General Information in the event of claim

What do you do in any case of damage?

The insured person must minimise and document the damage as far as possible. For this reason, please ensure that you have suitable proof of the occurrence of the damage (e.g. confirmation of damage, medical certificate) and of the extent of damage (e.g. bills, receipts).

What do you have to do if you are not sure if you can commence travel? (Travel Cancellation Insurance)

If taking part in travel is unreasonable or impossible due to an insured event (see § 2 AVB RR), you must immediately cancel the travel and notify AGA N.B.: If the cure or improvement hoped for does not set in after a serious illness or accidental injury and travel is cancelled later for this reason, AGA will generally not reimburse the higher cancellation costs which are incurred as a result. Therefore please contact the Assistance immediately after the occurrence of the illness or accidental injury. If you follow the recommendation given by the Assistance in your decision about whether and when to cancel travel, the insurance payment specified under § 9 AVB AB will not be reduced.

In case of an insured event, AGA will reimburse you the cancellation costs owed under the contract less the deductible in accordance with the conditions.

For this purpose, AGA requires the following:

- Confirmation of travel** specifying the services booked, the travellers and the price of travel.
- Certificate of insurance**
- Bill for the cancellation costs and proof of payment** (in case of cancellation of a holiday apartment or any other property: confirmation of any re-letting by the landlord)
- Documentation of damage**, e.g. in case of illness, accidental injury, or pregnancy, a medical certificate (showing the date of birth, start of the illness and treatment and the diagnosis) – you can request a printed form for a medical certificate from AGA – and, if applicable, a sick note; in case of death, a death certificate; in case of loss of employment, the notice of termination from the employer stating the reasons for termination etc.

What should you do if you fall ill, injure yourself or any other emergency occurs during travel? (Travel Health Insurance / Patient Repatriation Insurance / Travel Assistance)

Please immediately contact the Assistance in case of severe injuries or serious illnesses, particularly prior to hospitalisation, so that adequate treatment or repatriation transport can be ensured. For the reimbursement of the costs you have paid at the location, please submit **original bills and/or prescriptions**.

Important: The bills must show the name of the person receiving treatment, the name of the illness, the treatment data and the individual medical services provided and the costs of these. Prescriptions must provide information on the medications prescribed, the prices and bear the stamp of the pharmacy.

What should you remember if your luggage is damaged or stolen? (Travel Luggage Insurance)

Please immediately notify the transport company if your luggage is damaged or lost during transport. Should you not discover the damage until later (for example when unpacking) you are required to notify the transport company thereof in writing within seven days after receipt of the luggage.

Important: Airlines and railways issue a confirmation of damage which you must submit to AGA

In case of damage that you discover at your holiday destination, the courier (local travel management) will help you to obtain a **written confirmation of the loss report**. In case of theft and other criminal offences, please immediately report this to the nearest police station. Ask for a **copy of the police record** or at least a confirmation that an offence has been reported.