

This information sheet gives you a brief overview of your insurance cover. This information is not exhaustive. Details on your insurance contract can be found in the insurance terms and conditions, and policy we provide you with. To make sure that you are fully informed, please read through all documents.

#### What type of insurance is it?

We are offering you travel health insurance. This provides you with insurance cover and services when travelling.



#### What is insured?

- ✓ Out-patient and in-patient treatment costs
- ✓ Dental treatment including fillings and accident-related temporary dental prostheses
- ✓ Medication, dressings, therapeutic products and aids



#### What is not insured?

- ✗ Treatment whereby it was clear that such treatment would be necessary if the trip was undertaken as planned.
- ✗ Health spa and sanatorium treatment, as well as rehabilitation measures.



#### Are there limitations to the coverage?

- ! We can reduce the benefits to a reasonable level if the medical treatment exceeds the medically necessary level or if the expenses for medical treatment exceed those generally charged for similar medical care in the local area.



#### Where am I insured?

- ✓ The insurance cover is valid for travel within the area covered by the policy.



#### What obligations do I have?

- When you take out the insurance, you must answer all questions truthfully and fully.
- If an insured event occurs, there are some obligations you need to fulfil. Amongst other things, you must inform us immediately if in-patient care becomes necessary.



#### When and how do I pay?

The premium is payable immediately upon conclusion of the contract. You pay via the payment method you selected when you concluded the insurance contract. Whether and how you pay further premiums is detailed in the insurance policy.



#### When does cover start and when does it end?

Your insurance cover will commence when your journey begins. A journey is deemed as having begun upon crossing the border into the foreign country. The insurance cover ends at the end of the insured trip, upon crossing the border back to the country of origin.



#### How do I cancel the contract?

Your contract ends with the end of your journey, at the latest on the agreed date of insurance expiry. There is no special right to cancellation.

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### What type of insurance is it?

We are offering you travel insurance. This provides you with insurance cover and services when travelling.



#### What is insured?

##### Travel liability insurance

Damage caused by you

- ✓ when on the street as a pedestrian or cyclist
- ✓ while practising a sport
- ✓ as resident of a rented holiday apartment or holiday house

##### Travel accident insurance

- ✓ Disability payment in the case of permanent disability.
- ✓ Death payment if death related to the accident occurs within one year.

##### Emergency insurance

- ✓ Organisation of return travel in the case of illness or accident
- ✓ Sourcing of a lawyer and interpreter in the case of criminal prosecution
- ✓ In the case of a loss of money and documents: cash loan, blocking of cards, replacement purchases.

##### Luggage insurance

- ✓ Loss of or damage to luggage
  - ✓ through a criminal act by a third party
  - ✓ through an accident involving the means of transport
  - ✓ through fire or natural events
  - ✓ while in the custody of a carrier or luggage storage facility

##### What is the sum insured?

- ✓ We agree the sums insured with you on an individual basis. The sums can be found on your insurance policy.



#### What is not insured?

- ✗ We exclude a few cases from insurance cover, e.g., damages due to war, civil war or warlike events, or due to willful deception or intent.

##### Travel liability insurance

- ✗ Driving motor vehicles
- ✗ Keeping dogs and horses
- ✗ Using weapons of any kind

##### Travel accident insurance

- ✗ Illnesses (e.g. diabetes, arthritis, stroke)
- ✗ Costs of treatment by a doctor
- ✗ Property damage (e.g. glasses, clothing)

##### Emergency insurance

- ✗ There shall be no comprehensive health and accident insurance protection
- ✗ Some of our money services are only carried out in the form of loans. This means that you need to pay us back the amount within one month..

##### Luggage insurance

- ✗ For particular items (e.g. jewellery), only a percentage of the insured sum is paid.
- ✗ Jewellery/valuables must be stored securely
- ✗ Thefts from motor vehicles are only insured between 6 a.m. and 10 p.m.



#### Are there limitations to the coverage?

- ! Damages due to the materialisation of political dangers and pandemics.
- ! Damages due to events that were to be expected at the time the insurance was purchased.
  
- ! Illness that occurs in certain circumstances as a psychological reaction to a terrorist attack, civil unrest, war events, aviation accidents or natural disasters, or due to fear of a terrorist act, civil unrest, war events or natural disasters.



### Where am I insured?



The insurance cover is valid for travel within the area covered by the policy.



### What obligations do I have?

- When you take out the insurance, you must answer all questions truthfully.
- If an insured event occurs, there are some obligations you need to fulfil. Amongst other things, you need to keep the claim as small as possible. This includes
  - for travel liability insurance, you informing us as soon as possible that a claim is being made.
  - for travel accident insurance, you seeking out a doctor as soon as possible in the case of a claim.



### When and how do I pay?

The premium is payable immediately upon conclusion of the contract. . You pay via the payment method you selected when you concluded the insurance contract. Whether and how you pay further premiums is detailed in the insurance policy.



### When does cover start and when does it end?

The insurance cover starts at the beginning of the insured journey and ends at the agreed time, though no later than the end of the journey.



### How do I cancel the contract?

Your contract ends with the end of your journey, at the latest on the agreed date of insurance expiry. There is no special right to cancellation.