

ERGO Travel cancellation insurance

Overview of rates

Important: The information contained in this English overview of rates for Annual Insurance is provided as a courtesy translation only. In the event of any dispute as to the contents and interpretation of the rates, the German original version entitled: "Tarifvergleich-ERV-ab-Februar-2020" shall prevail at all times.

Annual travel cancellation insurance

Individual rates (valid as of February 3rd, 2020)

With excess

Annual rate in EUR per individual/ family/ couples/ object(s)	Annual travel cancellation insurance (incl. curtailment)		Annual travel cancellation insurance (incl. curtailment)		"All-round cover" for all trips up to 45 days per year		"All-round cover" for all trips up to 45 days per year	
	Individual		Family/couple		Individual		Family/couple	
Single trip	1 2	1 2	1 2	1 2	1 2 3 4		1 2 3 4	
	International		International		International		International	
Sum insured in EUR	≤ 64 years	≥ 65 years	≤ 64 years	≥ 65 years	≤ 64 years	≥ 65 years	≤ 64 years	≥ 65 years
500,-	22 JTA150	33 JTG150	44 JTC150	79 JTH150	29 JPA150	44 JPG150	59 JPC150	94 JPH150
1.000,-	33 JTA151	47 JTG151			44 JPA151	59 JPG151		
2.000,-	54 JTA152	89 JTG152	59 JTC151	99 JTH151	69 JPA152	101 JPG152	74 JPC151	114 JPH151
4.000,-			99 JTC152	146 JTH152	129 JPA153	189 JPG153	129 JPC152	164 JPH152
5.000,-	114 JTA153	165 JTG153						
10.000,-	-	-	224 JTC153	269 JTH153	-	-	254 JPC153	304 JPH153

Without excess

Annual rate in EUR per individual/ family/ couples/ object(s)	Annual travel cancellation insurance (incl. curtailment)		Annual travel cancellation insurance (incl. curtailment)		"All-round cover" for all trips up to 45 days per year		"All-round cover" for all trips up to 45 days per year	
	Individual		Family/couple		Individual		Family/couple	
Single trip	1 2	1 2	1 2	1 2	1 2 3 4		1 2 3 4	
	International		International		International		International	
Sum insured in EUR	≤ 64 years	≥ 65 years	≤ 64 years	≥ 65 years	≤ 64 years	≥ 65 years	≤ 64 years	≥ 65 years
2.000,-	64 XTA150	129 XTG150	89 XTC150	159 XTH150	94 XPA150	199 XPG150	129 XPC150	249 XPH150
4.000,-	109 XTA151	229 XTG151	119 XTC151	249 XTH151	149 XPA151	299 XPG151	169 XPC151	339 XPH151
6.000,-	179 XTA152	329 XTG152	199 XTC152	349 XTH152	219 XPA152	409 XPG152	239 XPC152	439 XPH152
8.000,-	249 XTA153	439 XTG153	269 XTC153	469 XTH153	279 XPA153	549 XPG153	309 XPC153	589 XPH153
12.000,-	329 XTA154	579 XTG154	359 XTC154	619 XTH154	369 XPA154	699 XPG154	399 XPC154	749 XPH154

Services and general information

Services

1) Cancellation insurance

We refund e.g.

- the contractual cancellation costs or rebooking fees
- the additional costs of the outbound journey as well as
- the costs of a rental vehicle and additional travel costs in the event of a breakdown or accident of the motor vehicle before the start of the journey.

Including assistance service:

We inform e.g. about travel warnings and safety instructions. The sum insured results from the booked rate (e.g. RBM301: sum insured € 200,-).

2) Curtailment insurance

We will refund e.g.

- additional costs of the return journey if the insured person has to end the trip unscheduled or the return journey is delayed due to a delay in public transport,
- the pro rata travel price for unused travel services if the trip is prematurely interrupted for an insured reason, as well as
- the costs of a rental vehicle and additional travel costs in the event of breakdown or accident of the motor vehicle before the start of the journey.

Including assistance service:

We will organise the return journey in the event of an unscheduled interruption of the trip. The sum insured is determined by the booked tariff (e.g. RBM301: sum insured €200).

3) Travel health insurance

In the event of illness or accident, we cover for example the costs of the necessary medical treatment abroad, as well as the medically reasonable and justifiable return transport of the patient. Inclusive assistance service: We organise, for example, the return transport of sick persons and luggage as well as the return journey of children and provide initial telephone assistance if psychological support is required in an emergency situation.

4) Luggage insurance

We will refund e.g. the current value of the luggage carried in the event of loss or pay for necessary replacement purchases up to €250 per person in the event of luggage delays.

Assistance service included:

We help in the event of loss of means of payment and travel documents.

Sums insured: Single person €2,000

Family/couple/object(s) €4,000

Excess

In the case of rates with an excess, the excesses stated below apply both when taking out an individual insurance policy and when taking out a package that includes the respective benefit.

- Cancellation costs insurance and trip interruption insurance: 20% of the refundable damage, at least € 25,- per person.
- Travel health insurance: € 100,- per insured event for medical treatment abroad.
- Baggage insurance: € 100,- per insured event.

General information

Insured trips:

All **holiday and business trips** (including day trips) worldwide up to a travel duration of **45 days** each are insured.

However, within the country in which the insured person has his/her habitual residence or place of work, only trips for which the distance between the place of residence or place of work is longer is more than 50 km or the trip includes at least one overnight stay. Mainly field work as well as trips and journeys between the place of residence and the place of work are not insured.

For journeys lasting more than 45 days, insurance cover is provided for the first 45 days. **This does not apply:**

- to the **cancellation costs insurance**. Here, insurance cover exists irrespective of the duration of the trip;
- for the **travel interruption insurance**. Here, insurance cover exists for the entire duration of the trip, but for a maximum of one year.

Insurance cover:

All trips that take place during the insured period are insured. Deviating in the cancellation costs insurance: Here, all trips booked within the insured period are insured. Trips booked before the start of the insurance are insured if there are at least 30 days between the start of the contract and the scheduled start of the trip.

Trips for which there are less than 30 days between the booking and the scheduled start of the trip are insured if the term of the annual insurance policies begins with the immediate start of the insurance on the day of booking the trip, at the latest within the next three working days.

Generally, the insurance cover for all annual insurance policies only continues after the end of the insurance year if the contract has not been cancelled!

Important: In order for you to have insurance cover in the annual insurance policies that include cancellation costs insurance, please do not enter the date of the start of the trip as in the case of single trip insurance policies, but the booking date of the policy as the start date when booking the policy.

Family/couple:

Two adults are considered a couple. A family is defined as a maximum of two adults, regardless of relationship, and children up to and including the age of 25. Children are own children, grandchildren and up to five other children travelling with them. There does not have to be a joint place of residence. All insured insured persons must be listed by name. The travel price is the total travel price of the family/couple.

Age:

The age at the time the insurance is concluded applies. The age of the oldest person to be insured is decisive for the choice of rate for families, couples or properties. The higher rate applies to all insured persons.

Higher travel price:

The annual insurance packages and the annual travel cancellation insurance can be increased by up to € 10,000 by combining them with the single travel cancellation insurance.

Termination/automatic contract extension

The contract is renewed for a further insurance year if it is not terminated at least one month before the end of the contract.