# Travel insurance

# Information sheet on insurance products

HanseMerkur Reiseversicherung AG

Germany

HRB Hamburg 19768



### **Ticket redemption protection**

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 ticket cancellation insurance. With this we make sure that you are financially compensated for not visiting a booked event.



# What is insured?

We replace the owed cancellation costs of the wedding party if the scheduled wedding arrangements because of the following incidents is unreasonable

- Death, severe accidental injury
- Unexpected severe illness, Intolerance to a vaccine, pregnancy
- Damage to your property as a result of fire, elementary event or intent criminal of a third party
- Loss of job of the insured person or person at risk as a result of an unexpected redundancy by the employer
- Commencement of a job by the insured person or person at risk if this person was unemployed when booking the journey

#### What is the sum insured?

We agree the sums insured with you on an individual basis. It must correspond to the full arrangement price.



## Where am I insured?

The insurance cover is valid for flights 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 must inform us immediately
  if an insured event occurs and cancel ticket at the same time as well as provide us with pertinent information and if necessary,
  present medical certificates.
- You are obligated as far as possible to prevent the damage from occurring or to minimize it.



#### 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 earliest with the conclusion of the contract and ends with the beginning of the event.



#### How do I cancel the contract?

The contract ends with the beginning of the event. There is no special right to cancellation.



### What is not insured?

- Diseases, which was known at the time of the conclusion of the insurance and treated in the last 6 months prior to the conclusion of the insurance
- In the case of damage to the insured person's property as a result of fire, explosion, natural disaster or willful intent of a third party, cancellation of the flight is only insured if the damage is substantial or if the insured person's presence is necessary for investigation



### 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.