

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 a travel cancellation insurance. With this we make sure that the financial damage due to non-taking part for example the owed cancellation costs of the journey, will be replaced.



#### What is insured?

You can not or not as scheduled commence your journey because of the following event.

- ✓ 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 as a result of an unexpected redundancy by the employer
- ✓ Commencement of a job if the person was unemployed when booking the journey

#### What will be replaced?

- ✓ In case of non-commencement of the journey, we replace you among other things the contractually owed travel cancellation costs.

#### What is the sum insured?

- ✓ We agree the sums insured with you on an individual basis. It must correspond to the agreed travel package price including the costs of booking.



#### What is not insured?

- ✗ There is no Insurance coverage for Illness that occurs in certain circumstances as a psychological reaction to a terrorist attack, war events, flight and bus accidents, diseases or epidemics, or due to fear of a civil unrest
- ✗ We do not provide cover, if you attempt to make fraudulent representations to us as to the circumstances which are material to the grounds for providing cover and the amount of insurance benefits



#### Are there limitations to the coverage?

- ! You have to bear a part of the cost of the damage yourself, if your tariff does provide any deductible
- ! We will reimburse Costs of changing bookings and single room supplements up to the amount of cancellation costs that would have been incurred if the trip were cancelled.



#### Where am I insured?

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



#### What obligations do I have?

If an insured event occurs, there are some obligations you need to fulfil. Amongst other things,

- you have to cancel the journey at the same time as well as provide us with pertinent information and if necessary, present medical certificates.
- all information about the claim that you provide must be truthful and complete.



#### 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 as soon as you enter the booked and insured means of transport or objects.



#### How do I cancel the contract?

- The cancellation insurance ends with the beginning of the journey. There is no special right to cancellation

**Terms and Conditions of Travel Insurance**  
**VB-RS 2011 (RRK-D)**

**A: General Part**

**1. Extent of Insurance**

**1.1 Extent of the Insurance Cover**

In the case of an event covered by the insurance we render benefits in accordance with Section B, provided the occurrence is contained in the scope of insurance selected. The level of benefits due is indicated in the tariff specifications relating to the travel insurance cover, these terms and conditions of insurance and the proof of insurance.

**1.2 Retained Risk**

If the tariff specifications for the travel-insurance cover foresee a retained risk for an insurance, this will be deducted from the refundable damage (calculated indemnification).

**1.3 Conversion of Costs Incurred in a Foreign Currency**

Costs incurred in a foreign currency are converted to the currency valid in the Federal Republic of Germany at the rate of exchange applicable on the day on which the receipts were received by us. The exchange rate for the day and currency in question is the latest official rate of exchange in each case, unless it can be shown that, in paying the bill in the necessary currency, the insured person had a less favourable exchange rate.

**2. In which cases is insurance cover limited or excluded?**

**2.1 Deceit and Malintent**

We pay no benefits if you or one of the insured persons have wilfully attempted to deceive us as to circumstances of importance relating to the reason for, or the amount of, benefits presumably due. We are also free of the obligation to provide cover if you or one of the insured persons has deliberately caused the event covered by the insurance. If the deception or the malintent has been established by a valid penal judgement, this shall suffice as proof.

**2.2 Gross Negligence**

If an event covered by the insurance occurs as a result of grossly negligent behaviour on your part or on the part of the insured person, we are entitled to reduce the insurance benefits by an amount corresponding to the seriousness of the fault attributable to such behaviour. This limitation does not apply to events covered by the accident and liability insurance and caused by gross negligence, for which, even in this case, insurance cover is provided.

**2.3 War, Civil Unrest and Other Occurrences**

Unless some other agreement has been reached in Section B, insurance cover is not provided for damage due to war, civil war, warlike incidents, civil unrest, strike action, nuclear energy, confiscation, dispossession or other acts of high authority, or natural occurrences. Moreover, no insurance cover is provided for events occurring due to acts of violence in connection with a large public gathering or demonstration, if you or insured persons have actively taken part in this.

**2.4 Foreseeable Events**

No cover is provided if the event covered by the insurance was foreseeable at the time of booking of the journey or at the time of conclusion of the insurance contract.

**Note:** please notice the limitations applicable to individual types of insurance cover indicated in Section B of these terms and conditions of insurance.

**3. What measures must be observed (obligations) in cases of damage?**

Without your cooperation and that of the insured person we are unable to render our services. Please therefore take note of the following points so as not to endanger your insurance cover.

**3.1 Obligation to Minimize Damage**

Keep the level of damage as low as possible, avoiding everything that might result in unnecessary cost increases. If you are uncertain about anything, please don't hesitate to contact us.

**3.2 Obligation to Give Information on Damage**

You, or the insured person, must provide all information on the case of damage honestly and in full. Any additional receipts and pertinent information requested by us must be provided in the same way.

**3.3 Obligation to Secure Compensation Claims Against a Third Party**

If you or the insured person have a claim against a third party, this claim passes to us, to the extent that we provide compensation for the damage. Claims thus transferred cannot be enforced to your disadvantage. You must safeguard the compensation claim, or the right to secure this claim, taking account of the form and deadline requirements and cooperating, if necessary, in the implementation of the claim. If your compensation claim is directed against a person with whom you had lived at the time of occurrence of the damage, the transferred claim cannot be enforced, unless this person caused the damage intentionally.

**3.4 Further Obligations**

**Note:** Please also take notice of the "Important Notes" in cases of damage, which are attached to your contract documents, and the special obligations applying in each case to the individual insurances referred to in section B of these terms and conditions of insurance.

**3.5 Consequences of Non-Compliance with Obligations**

If you or the insured person violate(s) one of the above-mentioned obligations intentionally, we are released from our obligation to pay benefits.

In the case of gross negligence leading to violation of the obligation, we are entitled to reduce benefits by an amount corresponding to the seriousness of the fault. If you can prove that the violation of the obligation was not due to gross negligence, the insurance cover will continue to apply.

**4. What must be observed in connection with the compensation payment?**

**4.1 Due Dates for Our Payments**

As soon as the proofs of insurance cover and premium payments have been submitted and we have ascertained our payment obligation and the level of indemnification due, this will be paid within 2 weeks at the latest.

If we have ascertained our payment obligation, but cannot determine the level of indemnification within a month of receipt of notification of damage, you can demand a reasonable advance payment of your indemnification.

If, in connection with the claim, you or one of the insured persons are under investigation by the authorities or if criminal charges have been brought against you or one of the insured persons, we can delay settlement of the claim until such legal proceedings have been concluded.

**4.2 Indemnification Payable from Other Insurance Contracts**

If, in the event of a claim, indemnification is claimed from another insurance contract, the other contract shall have priority over this contract. This holds even if, in one of these insurance contracts, secondary liability has also been agreed on. If the event covered by the insurance is first reported to us, we will undertake initial payment.

## 5. Which law is applicable and when do claims arising from this contract come under the statute of limitations? To whom do these provisions apply?

In addition to these provisions the insurance contract act "Versicherungsvertragsgesetz (VVG)" and German law apply, unless this conflicts with international law. Claims based on this insurance contract fall under the statute of limitations after 3 years. The period of limitation begins at the end of the year in which the claim for benefit was first raised. If a claim has been submitted by you or the insured person, the period of limitation will be delayed until our decision in the matter has been received by you, or by the insured person, in writing.

All of the provisions of the insurance contract also apply similarly to the insured persons.

## 6. What must be observed when notifying us?

All notifications and explanations intended for us must be given in writing (letter, fax, e-mail, electronic data carrier, etc.) and should be sent to our head office or to the address indicated in the proof of insurance. The contract language is German.

### **B: Special Part on the Individual Insurances**

#### **RRKV. Travel Cancellation Insurance Against Failure to Start a Journey**

### 1. What benefits are offered by your Travel Cancellation Insurance?

In the event of damage (see point 2; for limitations see point 3) the following benefits are provided, if these and the case of damage in question are included in the tariff specifications and fall within the given deadlines.

#### 1.1 Reimbursement of Cancellation Costs

We reimburse the contractually owed cancellation costs in the event of failure to begin the journey or to attend the event. These also include the procurement fee, provided this was already contractually agreed on at the time of the booking of the journey / lease property, was owed, had been invoiced and was also covered by the insurance sum which had been increased accordingly by the amount of the procurement fee. The level of indemnification depends on the sum indicated in the tariff specifications.

#### 1.2 Additional Costs for the Outbound Journey and Travel Services Not Taken Advantage Of

In the event of a delayed start to the journey we reimburse the additional outbound travelling costs commensurate with the type and quality originally booked. We reimburse the additional costs up to a maximum equivalent to the cancellation costs that would have been incurred in the event of cancellation of the trip.

#### 1.3 Costs of Rebooking

If the booking for a journey is changed, we refund the rebooking costs incurred, up to the level of the agreed sum.

#### 1.4 Single-Room Supplement

If you have booked a double room together with another insured person, if this other person has to cancel the trip for a reason covered by the insurance and he or she belongs to the risk persons, we will refund the single-room supplement or will accept the proportionate costs due by the person for the double room, up to the value of the cancellation costs that would have been incurred in the event of complete cancellation.

### 2. When is an event covered by the insurance?

An event is covered by the insurance if setting off on the booked and insured journey or taking part in the booked and insured event is unreasonable because the insured person or a risk person (for a definition see the tariff specifications) has been affected by one of the following occurrences, and this is listed in the tariff specifications:

#### 2.1 Insured Occurrences Affecting Insured Persons or Risk Persons

You cannot begin the trip or attend the event and must cancel it or rebook due to

2.1.1 an unexpected and severe illness.

2.1.2 death, serious accident injury, complications in an existing pregnancy or diagnosis of pregnancy after the commencement of the insurance.

2.1.3 breakage of a prosthesis.

2.1.4 vaccination incompatibility.

2.1.5 loss of one's job with subsequent unemployment as a result of an unexpected dismissal due to company restructuring by the employer. Loss of orders or the insolvency of a self-employed person are not covered by the insurance.

2.1.6 commencement of a work relationship subject to compulsory social insurance or of work with extra-time compensation (1-euro job) instead of unemployment. The precondition is that you were – or the insured person was – registered by the Federal Labour Agency as unemployed at the time of booking of the journey. No cover is provided for the commencement of a period of practical training, for company-internal measures or for training measures of whatever sort, or for the commencement of work by a schoolchild or student, whether during or after school or study times.

2.1.7 economy-dependent short-time work with an anticipated reduction in income from the level of at least a regular monthly net income. A precondition here is that the employer has reported the short-time work in the period between the conclusion of the insurance and the commencement of the journey.

2.1.8 your inability to begin the journey and your cancellation or rebooking of this because of a change in your job, such that the insured period of the trip falls within the probationary period, though within the first 6 months of the new work activities at most. A precondition here is that the insured journey was booked before your knowledge of the change in jobs.

2.1.9 your being forced to cancel or rebook your trip as a consequence of considerable damage to your property resulting from fire, a burst water pipe, natural occurrences or criminal acts (e.g. burglary) committed by a third party. The term "considerable damage" is taken to mean damage to property as a result of the above-mentioned occurrences to a value of at least that indicated in the tariff specifications.

#### 2.2 Insured Occurrences Affecting Insured Persons

2.2.1 You are unable to begin your journey or to attend the event and cancel or rebook this in order to repeat an unsuccessful examination at school, university or college, in the hope of thereby avoiding an extension of the period of studies or to obtain a school-leaving or final-examination certificate. The prerequisite here is that the insured journey was booked before the date of the unsuccessful examination and that the repeat-examination date unexpectedly falls within the period of the insured journey or within a period of 14 days thereafter.

2.2.2 You cancel a school trip or class trip because you have not been moved up to the next class or have not been permitted to take an exam, or because you have left the class before the beginning of the insured trip.

2.2.3 You are unable to begin your journey and cancel or rebook this because you are unexpectedly called on to do basic military service, or to take part in reserve-duty training, or are called on to discharge community service and the dates cannot be postponed and the cancellation costs are not accepted by a cost-bearer. No cover is provided in the event of transfer or deployment of a short-service volunteer or a regular soldier.

2.2.4 You are unable to begin your trip due to an unexpected court summons and cancel or rebook it, provided the court of jurisdiction refuses to accept your trip booking as a reason for postponement of the court appearance.

2.2.5 You cancel the journey due to the submission of a petition for divorce (or the equivalent petition in the event of an amicable separation) to the court of jurisdiction immediately before a joint trip of the affected married couple.

2.2.6 You can only continue your journey belatedly or must discontinue it because you have missed a transport

---

connection as a result of delay or postponement of public transport. The term "public transport" as used in these terms and conditions refers to all land or water vehicles licenced for use as local public transport, as well as to inner-German shuttle flights. A precondition here is that the subsequent connection transport is also covered by the insurance and the delay in the transport corresponds to the minimum delay indicated in the tariff specifications.

2.2.7 Insurance cover in accordance with point 1.3 is also provided if, for other reasons, you rebook your trip before the deadline indicated in the tariff specifications.

### **2.3 Insurance Cover in the Event of Accompanying Dogs**

You cannot begin your journey and cancel or rebook this due to unexpected serious illness, a serious accident or vaccination incompatibility of a dog listed for the journey.

### **3. What limitations on the insurance cover must be taken into consideration?**

#### **3.1 Prior Illnesses**

No insurance is provided for illnesses that were known at the time at which the insurance was taken out and were treated during the 6 months prior to this. An exception is made here for medical check-ups.

#### **3.2 Psychic Reactions**

No cover is provided for illnesses that, in the given circumstances, can be regarded as the results of psychic reactions to terrorist attacks, aircraft or bus accidents or the fear of internal unrest, acts of war, natural occurrences, illnesses or epidemics.

### **4. What (obligations) must be taken into account when cancelling the trip?**

Supplements to point 3 of the General Part

#### **4.1 Notification Without Delay**

To keep the costs as low as possible, in the event of an occurrence covered by the insurance you or the insured person must cancel the booking immediately vis-à-vis the travel agent and/or the booking point.

#### **4.2 Evidence Provided by a Medical Specialist**

An insured occurrence must be verified at the time of damage (cancellation time) by an explanatory medical certificate, containing a diagnosis and the dates of treatment by a doctor. Should we regard it as necessary, we can have the question of inability to travel certified by a medical specialist.

#### **4.3 Consequences of Non-Compliance with Obligations**

The legal consequences of any violation of these obligations are given under point 3.5 of the General Part.



## Important information in the event of a claim

When you make a claim on your travel insurance, we will need the following records:

1. Copy of the organiser's booking confirmation
2. Copy of the insurance certificate
3. For the transfer of a possible refund amount, the bank details (IBAN) of the recipient (for international transfers, this includes the BIC)
4. The other documents mentioned under A–B
5. We offer you the option of online claim notification at <https://mein-hmr.de/service/schadenmeldung/>. You will find relevant claim forms there.



Please send your claims report by letter to: HanseMercur Reiseversicherung AG, Abt. RLK/Leistung  
Postfach, 20352 Hamburg

Or send the claims report by fax to the following number: +49 40 4119-2671

If you need help, our claims department will be happy to help you by phone: +49 40 4119-2300

### A. Travel Cancellation Insurance and Travel Curtailment Insurance

1. An insured event is to be proven at the time travel is cancelled. Events that occur after cancellation cannot be taken into consideration for review.
2. To keep the cancellation costs as low as possible, you must cancel the trip immediately with the agent or office that you used to book the trip. Higher cancellation costs will not be refunded if you cancel the trip too late because you were waiting to see whether your health improved or recovered.
3. If travel is cancelled due to illness, an accident or pregnancy, and if cancellation costs exceed EUR 300, you can request a claim form with medical certificate via phone +49 40 4119-2300 or download it via <https://www.hmr.de/service/schadenmeldung/>. Please also pay attention to the information about online claims notification.
4. The following additional documentation must be submitted to HanseMercur:
  - all booking and cancellation documents
  - original invoices and receipts as proof of costs incurred
  - medical certificates with a statement of the diagnosis and the dates of treatment (for the travel curtailment: the medical certificate of a doctor at the holiday location)
  - in the case of death, a copy of the death certificate
  - in the case of a job loss, a written confirmation from the employer testifying that the employment was terminated for operational reasons and a confirmation from the Federal Employment Agency stating the date from which the person concerned has been unemployed (only applies to travel cancellation)
  - when commencing employment after being previously unemployed, a written confirmation from the employer on the start of employment and a notice from the Federal Employment Agency confirming the change (only applies to travel cancellation)
  - in the case of a change of job, certificates from the old and new employers (only applies to travel cancellation) including an indication of the probation period
  - in the case of necessary repeats of failed examinations, a certificate from the university/college (applies only to travel cancellation)
  - in the case of a failure to advance to the next grade, the relevant confirmation from the school or a copy of the school report (only applies to travel cancellation)
  - in the case of receiving a court summons or a transport delay, supporting documents
  - in the case of illness of a dog/cat registered for the trip, a corresponding veterinary certificate

## International Emergency Call Service when travelling

If you find yourself dealing with an emergency during your trip, our 24-hour Emergency Call Service is here to help you. It is available worldwide 24/7, including Sundays and public holidays. We provide assistance in emergency situations during your trip.



Emergency call number:  
**+49 40 5555-7877**

# Important information about the insurance contract

**Identity of the insurer (name, address):** HanseMerkur Reiseversicherung AG, (legal form: public limited company [AG]), Siegfried-Wedells-Platz 1, 20354 Hamburg, Tel.: 040 4119-1000, Fax 040 4119-3030

**Entered in the commercial register:** Hamburg District Court HRB 19768

**Address for service and authorised representatives of HanseMerkur Reiseversicherung AG:** HanseMerkur Reiseversicherung AG Siegfried-Wedells-Platz 1, 20354 Hamburg, represented by the Executive Board: Eberhard Sautter (Chairman), Eric Bussert, Holger Eshes, Johannes Ganser, Raik Mildner

**Primary business activity of HanseMerkur Reiseversicherung AG, hereafter referred to as "HanseMerkur":** HanseMerkur provides insurance for risks arising during travel.

Guarantee fund or other compensation regulations: There are no guarantee funds or other compensation arrangements.

**Main features of the services:** Depending on the scope of the selected insurance cover, HanseMerkur provides benefits in accordance with the enclosed insurance terms and conditions. The scope of the insurance cover is determined by the policyholder. More detailed information on the type and extent of the insurance cover selected by the policyholder can be found in the description of services and the insurance terms and conditions.

Once HanseMerkur's obligation to pay is confirmed in principle and in the amount, payment of compensation will follow within two weeks. This time limit is suspended for as long as the verification of the claim by HanseMerkur is impeded by the insured person.

**Total price and price components:** The total premium to be paid is calculated from the extent of insurance cover selected by the policyholder. The respective premiums for the components of the insurance cover can be found in the premium overview. The above premiums are inclusive of current statutory insurance tax.

**Additional costs, taxes or charges:** Additional costs, taxes or fees, such as for the use of remote means of communication, do not apply (with the exception of the emergency assistance services). For calls from abroad: Telephone +49 40 5555-7877; for calls from within Germany: Telephone 040 5555-7877

**Payment and performance details:** The first or one-off premium is due immediately, regardless of the right to cancel. If renewal premiums have been agreed for longer-term insurance contracts, they are due on the date agreed upon. If an annual premium is contractually agreed to be paid in instalments, only the first instalment of the first annual premium will be deemed to be the first premium. If the premium cannot be collected for a reason beyond the control of the policyholder, the payment will be still deemed to have been made on time if it is made immediately upon receipt of a written payment request from the insurance company. Further details can be found in the insurance documentation.

Limitation of the period of validity of the information provided: the information provided is valid indefinitely.  
**Start of the contract, start of insurance cover, length of the initial commitment period at the time of application:**

The contract will come into effect upon payment of the premium. Insurance cover shall start at the time indicated by the policyholder, but not before payment of the premium. In addition, travel health insurance cover shall not commence before the national border is crossed and the traveller is in the area covered by the scope of cover. Further details on this can be found in the attached insurance terms and conditions. You can find the prerequisites for taking out the insurance in the attached insurance terms and conditions. No commitment period is foreseen.

Important notice pursuant to Section 37 paragraph 2 VVG: If the insured event occurs after conclusion of the contract and if the first or one-off insurance premium has not yet been paid at such time, HanseMerkur will not be obliged to pay out any benefits, unless the non-payment was not the fault of the policyholder.

If you have agreed to the premium being collected from your account, this shall take place as soon as the mandate is set up, quoting the mandate reference and using the SEPA direct debit procedure. The SEPA mandate reference is identical to your insurance policy number. The payment is considered to have been made in a timely manner if the premium can be collected on or before the due date specified in the insurance policy, and you have not revoked your direct debit mandate.

**Information about the term of the insurance:** the contract is limited by the duration selected.

**End of contract, right of termination, processing fee:** Where insurance is taken out for a one-off event, the contract will end in the case of travel cancellation insurance upon commencement of the trip and, for all other types of insurance, at the end of the trip or the agreed end of the contract. Where an annual insurance contract has been concluded, the contract shall be extended by another year if it is not terminated in writing at least one month before expiry by you or by HanseMerkur.

**Applicable law and jurisdiction:** The contractual relationship is governed solely by the laws of the Federal Republic of Germany. Appeals against HanseMerkur can be made in Hamburg or at the location where the policyholder is domiciled at the time of the appeal, or in the absence of a place of domicile, their usual place of residence.

**Contract language:** the definitive language of this contractual relationship and communication with the policyholder during the contractual term shall be German.

**Supervisory authority and complaints offices:** If you are dissatisfied with a benefit provided or decision made by HanseMerkur, please get in touch with HanseMerkur directly. Application for mediation and complaints can – if agreement with HanseMerkur has not been possible – be directed to the following mediation and complaints office:

**Versicherungsbundsmann e.V.:** PO box 08 06 32, 10006 Berlin, Germany, Phone 0800 3696000  
Fax 0800 3699000, Email [Beschwerde@versicherungsbundsmann.de](mailto:Beschwerde@versicherungsbundsmann.de)

You can find further information online at: [www.versicherungsbundsmann.de](http://www.versicherungsbundsmann.de)  
Participation is on the basis of voluntary membership of the Versicherungsbundsmann e.V. (insurance ombudsman organisation).

**Option to complain to the relevant supervisory authority:** Complaints against HanseMerkur can be raised with the responsible supervisory body: Bundesanstalt für Finanzdienstleistungsaufsicht (BaFin)  
Graurheindorfer Straße 108, 53117 Bonn, Germany, [www.bafin.de](http://www.bafin.de)  
The option to take legal action remains hereby unaffected.

**Note on data protection:**  
We store your personal data to fulfil our obligations under the contract. For further information on data protection and your rights, please refer to [www.hmr.v.de/datenschutz/information](http://www.hmr.v.de/datenschutz/information) or contact us. We will be happy to provide you with a copy.

**PLEASE NOTE:** In order to maintain your insurance cover, you must immediately notify us in writing by post, fax or email of any changes to your travel information. Failure to do so may result in the loss of insurance cover.

## Cancellation policy

### Section 1

#### Right to cancel, consequences of cancellation and special notes

##### Right to cancel

You are entitled to cancel your contractual declaration in writing (e.g. letter, fax, email) within a period of 14 days without stating reasons. The cancellation deadline begins after you have received

- the insurance certificate,
- the contractual provisions, including the general insurance terms and conditions applicable to the contractual relationship, these in turn including the tariff provisions,
- this information,
- the insurance product information document,
- and the other information listed in section 2 in text form.

**To meet the cancellation deadline, it is sufficient to submit the cancellation in a timely fashion.**

##### The cancellation shall be sent to:

HanseMerkur Reiseversicherung AG  
Siegfried-Wedells-Platz 1, 20354 Hamburg, Germany

Fax: +49 40 4119-3030

Email: [reiselinfo@hansemerkur.de](mailto:reiselinfo@hansemerkur.de)

##### Consequences of cancellation

If the cancellation is effective, insurance cover shall end and the insurer shall reimburse the part of the premium that relates to the period of the time that falls after receipt of the cancellation notice, if you have agreed that insurance cover commences before the end of the cancellation period. The insurer will retain the part of the premium that relates to the period of time up to receiving the cancellation; this amount is calculated on a pro rata basis from the start of the contract to the receipt of the cancellation notice. The insurer shall reimburse repayable amounts without delay, at the latest 30 days after receipt of the cancellation. If the insurance cover does not start before the end of the cancellation period, effective cancellation means that benefits received must be repaid along with any benefits obtained (e.g. interest).

If you have effectively exercised your right to cancel with regard to the insurance contract, you are also no longer bound by a contract related to the insurance premium. A related contract exists if it is related to the cancelled contract and concerns a service provided by the insurer or a third party on the basis of an agreement between the third party and the insurer. No contractual penalty may be agreed or demanded.

##### Special notes

Your right to cancel shall lapse if, at your express request, the contract has been performed in full by both you and the insurer before you have exercised your right to cancel.

### Section 2

#### List of further information required for the start of the time limit

With regard to the further information referred to in section 1 clause 2, the information requirements are detailed below:

The insurer must provide you with the following information:

1. the identity of the insurer and of the branch, if any, through which the contract is to be concluded; the commercial register in which the legal entity is registered, and the corresponding register number must also be indicated;
2. the summonable address of the insurer and any other address relevant for the business relationship between the insurer and you, in the case of legal persons, associations of persons or groups of persons, also the name of an authorised representative; insofar as the notification is made by transmitting the contractual provisions including the general insurance terms and conditions, the information must be in a prominent and clearly designed form;
3. the insurer's principal business activity;
4. the essential features of the insurance benefit, in particular, information on the type, scope and due date of the insurer's benefit;
5. the total price of the insurance, including all taxes and other price components, whereby the premiums are to be shown individually if the insurance relationship is to comprise several independent insurance contracts, or if an exact price cannot be stated, information on the basis of its calculation enabling you to verify the price;
6. details regarding payment and fulfilment, in particular, on the method of payment of premiums;
7. the limitation of the period of validity of the information provided, for example, the period of validity of time-limited offers, in particular, with regard to the price;
8. information on how the contract comes into being, in particular, on the start of the insurance and the insurance cover as well as the duration of the period during which the applicant is to be bound by the application;
9. the existence or non-existence of a right to cancel as well as the conditions, details of the exercise, in particular, the name and address of the person to whom the cancellation is to be declared, and the legal consequences of the cancellation, including information on the amount you may have to pay in the event of cancellation; if the notification is made by transmitting the contractual provisions including the general insurance terms and conditions, the information must be in a prominent and clearly designed form;
10. details of the duration of the contract;
11. information on the termination of the contract, in particular, on the contractual terms of termination including any contractual penalties, insofar as the notification is made by transmitting the contractual provisions including the general insurance terms and conditions, the information must be in a prominent and clearly designed form;
12. the member states of the European Union whose law the insurer uses as a basis for establishing relations with you before concluding the insurance contract;
13. the law applicable to the contract, a contractual clause on the law applicable to the contract or on the competent court;
14. the languages in which the insurance terms and conditions and the advance information referred to in this subsection will be communicated and the languages in which the insurer undertakes, with your consent, to communicate during the term of this policy;
15. possible access for you to an out-of-court complaint and redress procedure and, if applicable, the conditions for such access; it must be expressly stated that this does not affect the possibility for you to take legal action;
16. name and address of the competent supervisory authority and the possibility of lodging a complaint with the supervisory authority.

##### End of the cancellation policy.