HanseMerkur

Name and address of policyholder

Please complete the form and send it back to

HanseMerkur Reiseversicherung AG
Abt. RLK
Postfach
20352 Hamburg
Germany
E-Mail: Reiseleistung@hansemerkur.de

Travel Cancellation Claim Form (RRV)

Insurance no / claim no: _____

Dear Policyholder
Unfortunately you have had to cancel your trip. In order to process your claim efficiently we require specific information from you. Please complete this form as accurately as possible to avoid any unnecessary queries. Thank you for your cooperation and do not hesitate to contact us if anything is unclear to you.

Do you already know our online claim report? You can access it at https://www.hmrv.de/en/claim-service.

Data protection notice: we store your personal data for the purposes of assessing our service obligations. For further information on data protection and your rights go to https://www.hmrv.de/en/privacy/information or please request a copy from us.

I. Travel details:

1) Tour operator: _____ Country of destination: _____

2) Travel agency: _____

3) Start of travel: _____ Finish: _____

4) Booked on: _____ Cancelled on: _____

II. Details of travellers who cancelled the trip (name, address, date of birth, e-mail)

1) _____

2) _____

3) _____

4) _____

5) _____

III. Name and address of the person who has initiated the claim:

_____

Also state the relationship of this person provided that he or she is not one of the travellers

IV. Costs of the cancellation / of the additional travel costs / of the change of reservation:

Cancellation costs respectively accrued costs _____ EUR representing _____ % of the costs of the journey
Cancellation costs respectively accrued costs _____ EUR representing _____ % of the costs of the journey
Cancellation costs respectively accrued costs _____ EUR representing _____ % of the costs of the journey

Please consider that depending on the chosen insurance cover, a deductible may apply.

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V. Reason for cancellation:

Illness	☐	} ➔	Please have the enclosed questionnaire completed by the doctor consulted
Accident	☐		
Pregnancy	☐	➔	Please enclose a medical certificate issued by the doctor or gynaecologist consulted
Vaccination incompatibility	☐	➔	Please enclose a medical certificate issued by doctor consulted
Unemployment due to a termination for economic reasons	☐	➔	Please enclose your employer's letter of termination and unemployment certificate issued by the employment office.
Death	☐	➔	Please enclose a copy of the death certificate and details of the relationship between you and the deceased.

Other reasons: _____

Travel curtailment: Please use the holiday guarantee claim notification at https://www.hmrv.de/en/claim-service.

Was the insured event (e.g. accident) caused by a third person? ☐ No ☐ Yes If yes, please state the name and precise address of this person including the incident number and responsible police station if relevant:

_____

When did the insured event occur? _____

In the case of illness: Did incapacity for work result? ☐ No ☐ Yes

If yes, please include a copy of the work incapacity certificate with the claim documentation and state the name and address of the employer:

_____

VI. Do you have any other insurance policy?

Do you have other insurance cover for travel cancellation, e.g. from a different insurance company, via a credit card (MasterCard, VISA, American Express) or from membership of an association (ADAC, BAVC)?

☐ No ☐ Yes If yes, please state the insurance number/membership number/credit card number and the name of the credit card company or association.

_____

Was the insured event reported to another insurance company/credit card company/association? ☐ No ☐ Yes

VII. Who should receive the claim settlement? (Name, address, bank account, IBAN, BIC / Swift / ABA)

_____

_____

Policyholder's signature

VIII. The following documents are also required for claim processing reasons:

Insurance policy	☒	**Evidence of premium payment**	☒
Travel booking confirmation (copy)	☒	**Tour operator's travellers' list (group travel)**	☐
Cancellation invoice (original)	☒	**Tour operator's travel terms and conditions**	☐
Rental agreement (original)	☐	**Rental terms and conditions**	☐
Air ticket (original exept if refound)	☐	**Evidence of additional return journey costs**	☐
For e-tickets evidence of non departure	☐		☐

Please do not staple or attach documents. Thank you for your help.

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IX. Information on the consequences of breach of duty after the insured incident has occurred

Information

Dear customer

After the insured incident has occurred, we require your assistance.

Duty to provide information and assist in clarification
On the basis of the contractual agreement entered into, we may ask you to provide us with all information that is necessary to clarify the scope of liability (duty to provide information) and to clarify the matter fully (duty of clarification) to enable us to fully assess the claim. However, we may also request that you provide us with supporting documents, provided that such requests are reasonable.

Loss of benefits
If, contrary to the contractual agreements, you fail to provide us with information or give incorrect information, or wilfully fail to provide us with the supporting documents that we request, you will lose your entitlement to compensation. If breach of such obligations is based on gross negligence, we may reduce the benefits in proportion to the seriousness of the negligence. There will be no reduction if you prove that you have not been grossly negligent in infringing the obligations.

Notwithstanding a breach of your obligation to either provide information, assist in clarification, or provide supporting documents, we are still obliged to pay compensation insofar as you can prove that any violation of duty was without causal effect on either on the establishment of the scope of the insured incident or on the scope of our liability.

If you fraudulently breach the obligation to provide information to clarify matters or to provide supporting documents, we will in every case be released from our liability to pay the claim.

Note:
If a third party, and not you yourself, is entitled to the benefits under the contract, such third party must also provide information assist in clarifying matters and provide supporting documents.

Place: _____ Date: _____

_____

Signature of policyholder and insured or legal representative

X. Final statement

I confirm that the information I have provided above is true and complete. I am aware that incorrect or incomplete information may lead to the loss of the insurance cover. I have taken note of the above information in accordance of obligation after the insured incident.

In addition, I assign my claims and demands against a third party causing the accident / liable party or against my statutory health insurance fund / private health insurer to the amount of the compensation paid by HanseMerkur Reiseversicherung AG to HanseMerkur Reiseversicherung AG.

Place: _____ Date: _____

_____

Signature of policyholder and insured or legal representative

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Insurance no.: (Please quote unless already provided)

Claim no.: (Please quote if known)

Dear Customer

In order to process your claim as quickly as possible, we need important information from the doctors who treated you. Please send us this authorisation to release medical records, so that we do not have to contact you with any follow-up questions. This will help to speed up the processing of your insurance claim.

Please note: You or the person about whom health data is to be collected may refuse to grant authorisation for the release of medical records. In this case, the obligation of HanseMerkur Reiseversicherung AG to pay insurance benefits shall be suspended until it is given the opportunity to examine the entitlement to benefits.

Thank you very much for your assistance. Should you have any further questions, please do not hesitate to contact us.

XI. Authorisation to release medical records

1. Collection, storage and use of health data provided by you by HanseMerkur Reiseversicherung AG

I hereby consent to the collection, storage and use of health data provided in this application and in the future by HanseMerkur Reiseversicherung AG to the extent necessary for the performance, claim review or termination of this insurance policy.

2. Case-specific consent for liability assessment purposes (authorisation to release medical records)

Insofar as you did not fall ill or had an accident yourself, we would be grateful if you could obtain the signature of the persons whose medical data is collected respectively will be used (insured persons, persons bearing the risk e.g. parents, grand-parents, etc.)

The above authorisation does not constitute a general waiver of confidentiality as it extends only to information about illnesses treated based on the submitted invoices. You, respectively the person about whom medical data is to be collected, have the possibility to object to refuse to make the following declarations. In such case, HanseMerkur Reiseversicherung AG shall not be obliged to perform its obligations at least up to the moment where a performance of such obligations shall be possible again.

Subject: Treatment of the medical condition(s)

I hereby consent to the collection of my health data by HanseMerkur Reiseversicherung AG - to the extent necessary for an insurance claim review - from

Name: _____
Address: _____

Name: _____
Address: _____

Name: _____
Address: _____

and the processing of the data for liability assessment purposes.

I release the aforementioned persons and employees of the named organisations from their duty of professional confidentiality and agree that my health data permissibly stored there from examinations, consultations and treatments as well as data from insurance applications and contracts of other insurance companies may be communicated to HanseMerkur Reiseversicherung AG.

I also agree that in connection with this my health data may be forwarded to these organisations by HanseMerkur Versicherung AG, where necessary. In this respect, I also release the persons working for HanseMerkur Reiseversicherung AG from their duty of professional confidentiality.

I also give this declaration on behalf of my children who are covered by this policy and any other persons I am legally authorised to represent who are not able to understand the importance of this declaration.

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3. Disclosure of data for medical examination purposes

In order to determine our liability it may become necessary to use the services of a medical advisor. Your consent and authorisation to release your medical records are required by HanseMerkur Reiseversicherung AG for this purpose. You will be informed of any disclosure of your data.

I hereby consent to HanseMerkur Reiseversicherung AG disclosing my health data to a medical advisor insofar as this is necessary for the determination of liability, my health data is used for the purposes for which the consent was granted, and the results are reported back to HanseMerkur Reiseversicherung AG.

I hereby release individuals who work for HanseMerkur Reiseversicherung AG and the medical advisers from their duty to maintain confidentiality in relation to health records and other data protected.

4. Delegation of tasks to other entities

HanseMerkur Reiseversicherung AG does transfer certain tasks such as the emergency call service or the telephone customer service, which can lead to the collection, processing or use of your personal health data to other companies or organisations. HanseMerkur Reiseversicherung AG shall keep an updated list of delegated tasks as well as organisations and categories of organisations, which have been contracted to collect, process and use health data on behalf of HanseMerkur Reiseversicherung AG. The current list is available online at https://www.hmrv.de/en/privacy or upon written request.

I hereby consent to HanseMerkur Reiseversicherung AG disclosing my health information to entities specified in the abovementioned list, which shall collect, process and use the health data for the stated purposes and to the same extent as HanseMerkur Reiseversicherung AG. Whenever necessary, I hereby release the employees of HanseMerkur Reiseversicherung AG and other entities from their duty to maintain confidentiality in relation to the disclosure of health data and other information protected.

5. Disclosure of data to reinsurance companies or other insurance companies

In order to ensure settlement of your claims, HanseMerkur Reiseversicherung AG may use the services of reinsurance companies, which assume the risk in whole or in part. In order for the reinsurance company to assess the insurance claim, HanseMerkur Reiseversicherung AG may present your insurance application to the reinsurance company. The reinsurance company that assumes the risk is entitled to review the claim assessment originally performed by HanseMerkur Reiseversicherung AG and verify whether it is accurate. Data related to existing insurance contracts may be passed on the reinsurance companies for the purposes of premium payments and claim settlements.

Anonymous or pseudonymous data will be used whenever possible but personal health information may also be used for the abovementioned purposes. The reinsurance companies may only use your personal data for the aforementioned purposes. HanseMerkur Reiseversicherung AG will inform you of any disclosure of your health data to reinsurance companies or other insurance companies.

I hereby consent to the disclosure of my health data to reinsurance companies - where necessary - and its use for the stated purposes. Whenever necessary, I hereby release individuals who work for HanseMerkur Reiseversicherung AG from their duty to maintain confidentiality in relation to the disclosure of health data and other information protected.

Date, location

Signature of insured person or his/her legal representative

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Medical certificate:

Insurance no:
Claim no:

Dear Doctor
To enable us to assess our liability under the travel cancellation insurance, we would be grateful if you could complete the following questions (in capital letters). If there is insufficient space, please use the reverse page for your answers.

Patients name Date of birth

Street, postal/zip code, town/city, country

1. a) Exact diagnosis with ICD code: _____

   _____

   b) Previous case history (use additional sheet if necessary):

   _____

2. When was the diagnosis made or when did the accident occur?
3. When did the patient first see a doctor because of these complaints? _____
4. a) Was the patient unable to work? ☐ No ☐ Yes, from _____ to _____
      If yes, please attach a copy of the certificate regarding inability to work
   b) If no, please give reasons: _____
5. Treatment as an in-patient? ☐ No ☐ Yes, from _____ to _____
   If yes, please attach the discharge report and the findings on admission.
6. What treatment was prescribed? Please also give details of prescribed medicines.

   _____
7. a) When was specific treatment carried out as a result of this illness? Please give dates.

      _____

   b) What specific examinations were carried out? _____

      _____
8. a) Had the patient already suffered from the complaint? ☐ No _____ ☐ Yes, since when? _____
   b) When did specific treatment take place in respect to the above illness(es)? _____
      Please give details of dates_____

   _____

   c) When did treatment take place due to the condition worsening?

   _____
9. a) Were you asked **before** the trip was booked on _____ * (date) whether the patient was able to travel? ☐ No ☐ Yes, for the first time on _____
   b) If yes, what did you advise or point out to the patient and/or dependants?

      _____
10. Were you asked about the ability to travel **after** the booking date *?
    ☐ No ☐ Yes, for the first time on _____
    for the last time on _____
11. When did you advise against starting the trip? Date _____
    last time on _____
12. Did you refer your patient to a specialist? ☐ No ☐ Yes, on: _____

_____
Please write the name and address of the specialist here.

_____ _____

Stamp and signature of the doctor **Place and date**

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