

<p style="text-align: center;">Tariff Specifications TRAVEL CANCELLATION COVER and Holiday Guarantee for Holiday Trips in Keeping with Tariff TB_URS_D1103</p>

I. Important Notes

<p>A. Conclusion Deadline, Commencement and Period of Insurance Contract and Insurance Cover</p>

1. The contract comes into effect upon payment of the premium, provided the payment is accompanied by explicit and complete details as to the date of commencement of the insurance, the product selected by you and the persons to be covered by the insurance.
2. Every insurance contract that includes the Travel Cancellation Insurance must be concluded immediately upon booking, or 30 days before the start of the trip at the latest. If there are only 30 days or less between the booking and the commencement of the journey, the cancellation insurance must be concluded on the 3rd working day after the booking at the latest. As for the holiday guarantee, the contract must have been concluded before commencement of the journey. The contract must be concluded for the entire period of the trip. If this is not the case, the contract will not come into effect, despite any payment of premiums. In this case the sum paid is due to the sender.
3. The insurance cover for the Travel Cancellation Insurance begins with the payment of the premium. Cover provided by the holiday guarantee, however, begins at the earliest with the commencement of the insured journey, provided the premium has been paid before the commencement of the journey. The journey is considered to have been commenced if the first travel service has been made use of, whether fully or partially.
4. The insurance contract and the insurance cover end, in the case of the Travel Cancellation Insurance, upon commencement of the journey, and in the case of the Holiday Guarantee after the agreed period, though no later than at the end of the insured trip. The insurance cover extends beyond the agreed date if the scheduled end of the journey is delayed for reasons for which the insured person is not answerable.

<p>B. Insured Persons and Risk Persons</p>

1. Insured persons are those named in the proof of insurance, or in the confirmation of the organizer, or as the circle of persons stipulated in the insurance policy.
2. If a family insurance is to be concluded, the family must consist of either one or two adults and at least one accompanying child aged less than 21 (regardless of the actual relationship) – up to a total of seven persons.
3. Risk persons in accordance with point 2.1 (section on Travel Cancellation Cover) and point 2.1 (section on Holiday Guarantee) of the terms and conditions of insurance "VB-RS 2011 (RRK/UG-D)" are:
 - insured persons who have jointly booked and insured a journey;
 - the relatives of an insured person, including the married partner or the unmarried partner in a marriage-like partnership, the children, adopted children, stepchildren, foster children, parents, adoptive parents, stepparents, foster parents,

grandparents, siblings, grandchildren, parents-in-law, sons-and-daughters-in-law and brothers-and-sisters-in-law;

- persons caring for non-accompanying under-aged children or relatives of an insured person in need of care;
 - aunts, uncles, nephews, nieces, in the event of a "death" covered by the insurance.
4. If more than five persons, or more than two families in the case of family tariffs, have jointly booked and insured a journey, only the respective relatives of the insured person and the persons charged with their care are regarded as risk persons, not all of the insured persons taken together.
 5. In the case of accompanied group trips (e.g. journeys with teachers, parents, skippers) the accompanying persons, provided the journey is dependent on these persons. The insurance cover must be separately agreed to in writing and in addition the Travel Cancellation Insurance for the accompanying persons must be concluded for the total price of the group. On the occurrence of an event covered by the insurance and suffered by a separately insured accompanying person, we reimburse the cancellation costs for all insured persons affected by a cancellation of the group journey.

<p>C. Payment of Premiums</p>

1. Payment of the Premium

The premium is a one-time premium and is due at the time of commencement of the contract, independent of the existence of a right of revocation. The level of the premium is shown in the table of premiums.

2. Late Commencement of the Insurance Cover

If you pay the premium late, the insurance cover begins as from this later date, provided separate written notification of this has been sent to you, or your attention has clearly been drawn to these legal consequences in the insurance policy. This does not apply if you can show that you are not answerable for the non-payment.

3. Withdrawal

If you do not pay the first or sole premium on time, we are entitled to withdraw from the contract for as long as the premium remains unpaid. We cannot withdraw from the contract if you can show that you are not answerable for the non-payment.

4. Timely Payment via Direct Debit Authorization

Payment is regarded as having been made on time if the premium can be collected on the due date indicated on the insurance policy and you do not contradict justified collection. If the due premium could not be collected by us for reasons for which you are not answerable, the payment will still be regarded as punctual if it is made immediately in response to our demand for payment in text form.

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II. Product Description

The types of insurance listed below apply only if they are included in the insurance cover selected by you. **The precise wording of the insurance benefits and occurrences can be found under the points indicated in the terms and conditions of insurance, "VB-RS 2011 (RRK/UG-D)".**

RRKV. Reise-Rücktrittsversicherung

Area of Application	
The insurance cover applies worldwide..	
Insurance Sum	
The level of the sum insured must correspond to the price of the journey. If you take out insurance for a lower insurance sum, the indemnification amount is reduced proportionate to your premium payment in relation to the sum indicated in the premium table (underinsurance).	
Insured Benefits	
1.1	Cancellation Costs in the Event of Failure to Start the Journey Procurement Fee of up to EUR 100 in the Event of Failure to Start the Journey
1.2	Additional Costs for the Outbound Journey
1.3	Costs of Rebooking up to a Maximum Equivalent to the Cancellation Costs for Reasons Given Under Points 2.1.1 – 2.2.6 + 2.3 Costs of the Rebooking, up to a Maximum of EUR 30 per Person / Booked Object in the Event of Point 2.2.7
1.4	Single-Room Supplement
Insured Occurrences	
2.1.1	Unexpected and Serious Illness
2.1.2	Death, Serious Accident Injury, Pregnancy
2.1.3	Breakage of a Prosthesis
2.1.4	Vaccination Incompatibility
2.1.5	Loss of One's Job
2.1.6	Commencement of a Working Relationship
2.1.7	Short-Time Work
2.1.8	Change of Job
2.1.9	Considerable Damage (as from EUR 2,500) to the Assets of the Insured Person
2.2.1	Repetition of School Examinations not Passed
2.2.2	No Moving Up to a Higher School Grade, or Change of School
2.2.3	Conscription to Military or Community Service
2.2.4	Receipt of a Court Summons
2.2.5	Submission of a Petition for Divorce
2.2.6	Delay in Transport
2.2.7	Rebooking up to 42 Days Before Commencement of the Journey
2.3	Illness of the Dog
Retained Risk	
With the exception of point 2.1.1, no retained risk is calculated for any of the insured occurrences. In the event of unexpected and serious illness, the retained risk amounts to 20% of the reimbursable damage, though this must be at least EUR 25 per insured person. Even this retained risk does not apply if, on the basis of the illness, full in-patient hospital treatment is required.	

UG. Holiday-Guarantee Insurance

Area of Application	
The insurance cover applies worldwide..	
Insurance Sum	
The level of the sum insured must correspond to the price of the journey. If you take out insurance for a lower insurance sum, the indemnification amount is reduced proportionate to your premium payment in relation to the sum indicated in the premium table (underinsurance).	
Insured Benefits	
1.1	Additional Costs for the Return Journey
1.2	Travel Services Not Taken Advantage Of
1.3	Follow-On Travel Costs in the Event of Interruption to the Journey
Insured Occurrences	
2.1.1	Unexpected and Serious Illness
2.1.2	Death, Serious Accident Injury, Pregnancy
2.1.3	Breakage of Prostheses and Loosening of Implanted Joints
2.1.4	Considerable Damage (as from EUR 2,500) to the Assets of the Insured Person
2.2.1	Delay in Transport of More than 2 Hours
2.2.2	Natural Catastrophe and Natural Occurrences at the Holiday Resort
Retained Risk	
With the exception of point 2.1.1, no retained risk is calculated for any of the insured occurrences. In the event of unexpected and serious illness, the retained risk amounts to 20% of the reimbursable damage, though this must be at least EUR 25 per insured person. Even this retained risk does not apply if, on the basis of the illness, full in-patient hospital treatment is required.	