

Tariff Specifications

Hired Car – Special – in Keeping with Tariff TB_URS_D1105

I. Important Notes

A. Conclusion Deadline, Commencement and Period of Insurance Contract and Insurance Cover

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. The contract must be concluded prior to the commencement of the journey and for the entire period. 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 begins, provided the premium has been paid before the commencement of the journey, with the commencement of the insured journey at the earliest. 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, even for not-yet-concluded cases of insurance, at the end of the agreed period, though at end of the insured journey at the latest. 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.

B. Insured Persons

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. Children

who are of age are also insured, provided they are still undergoing training.

C. Payment of Premiums

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.

II. Product Description

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 (T-D)“.

SBAV. Exclusion-of-Retained-Risk Insurance

Area of Application	
The insurance cover applies worldwide.	
Insured Benefits	
1.1	Reimbursement of Retained Risk For passenger cars and motorbikes up to EUR 2,500 For campers and mobile homes up to EUR 5,000
Insured Occurrences	
2.1	Fire or Explosion
2.2	Theft
2.3	Natural Occurrences
2.4	Animal-Related Damage
2.5	Accident
2.6	Wanton or Malicious Acts
2.7	Short Circuit
2.8	Damage to or Destruction of the Tyres
2.9	Broken Glass

KH. Motor-Vehicle Travel Liability Insurance for Accidents with Hired Cars

Area of Application		
Abroad, the insurance cover applies worldwide. The term "abroad" is taken as excluding the territory of the Federal Republic of Germany and the country within which you have a place of residence. Reimbursement is made provided insurance cover in the form of a motor-vehicle liability insurance has been taken out for the driver of the hired car via the car-hire company or the tour operator, provided this insurance satisfies at least the minimum statutory requirements of the country in which the accident took place, and provided the cover for personal injury / material damage is insufficient. No insurance cover is provided for any possible retained risk for the Motor-Vehicle liability Insurance for the hired car. As an amendment of point 4.2 of the "VB-RS 2011 (T-D), General Part", we do not make initial or advance payment. Our obligation to pay benefits begins after exhaustion of the cover sum of the Motor-Vehicle Liability Insurance.		
Insured Benefits		Insurance Sum
1.1	Examining the Question of Liability	Up to a total of EUR 1,000,000
1.2	Provision of Security in Cases of Due Pension Entitlements	
1.3	Costs of a Legal Dispute	