

Tariff Specifications

TRAVEL INSURANCE COVER for Holiday Trips in Keeping with Tariff TB_URKV_D1101

I. Wichtige Hinweise

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 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 regarded as having commenced with the crossing of the border into foreign country.
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 the latest at the end of the insured journey with the crossing of the border from a foreign country into the home country. 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.

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 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-KV 2011 (T-D)"**

RKV. Travel Health Insurance

Area of Application		
The insurance cover is provided for journeys abroad. 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..		
Versicherte Leistungen		
1.1.1	Out-Patient Medical Treatment	100%
1.1.2	Dental Treatment	100%
1.1.3	Medicaments and Dressing Material	100%
1.1.4	Radiation Treatment, Light Therapy and Other Forms of Physical Treatment	100%
1.1.5	Massages, Packs, Inhalation Treatment, Physiotherapy	100%
1.1.6	Therapeutic Aids Prescribed due to an Accident	100%
1.1.7	X-ray Diagnosis	100%
1.1.8	Operations	100%
1.1.9	In-Patient Medical Treatment	100%
1.2.1	Information on Local Doctors	100%
1.2.2	Information Transfer from Doctor to Doctor	100%
1.3	Insurance Service in Cases of Premature Birth	50.000,- EUR
1.4.1	Accompanying Person in the Hospital for Children Aged Less than 18	100%
1.4.2	Accompanying Person While Travelling, for Children Aged Less than 18	100%
1.4.3	Forwarding of Pharmaceutical Products	100%
1.4.4	Hospital Visit	100%
1.4.5	Hotel Expenses for up to a Maximum of 10 Days	2.500,- EUR
1.5.1	Medically Indicated Patient-Return Transportation	100%
1.5.2	Costs for an Accompanying Person in the Event of Patient-Return Transportation	100%
1.5.3	Transport by Ambulance	100%
1.5.4	Transfer Costs	100%
1.5.5	Funeral Expenses Abroad	100%
1.5.6	Return Transport of Luggage	100%
1.6.	Follow-On Services Abroad	100%
1.7	Telephone Costs for Establishing Contact with the Emergency-Call Centre	25,- EUR
1.8	Remuneration of Expenses	
	in the event of in-patient treatment for a maximum of 14 days, per day	50,- EUR
	in the event of out-patient treatment, once only	25,- EUR
1.9	Optional Hospital Daily Benefits for a Maximum of 30 Days, per Day	50,- EUR