

Tariff Specifications

Flight-Ticket Cover in Keeping with Tariff TB_FS_D1101

I. Important Note

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 insurance must be concluded immediately when booking a flight, or by the 3rd workday after the flight booking at the latest. 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 Rebooking and Flight-Insolvency Insurance begins with the payment of the premium. Cover in the case of the connection insurance 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 after commencement by the insured person of the last part of the insured journey by air.

B. Insured Persons and Risk 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. Risk persons in accordance with point 2.1 (section on travel cancellation insurance) of the terms and conditions of insurance "VB-RS 2011 (FS-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 minors or for non-accompanying 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 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 persons at risk, not all insured persons taken together.

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 (FS-D).

RRKV. Rebooking-Cover Insurance

Area of Application	
The insurance cover applies worldwide.	
Insured Benefits	
1.2	Costs of Rebooking up to a Maximum Equivalent to the Cancellation Costs for Reasons Given Under Points 2.1.1 – 2.2.1 Costs of the Rebooking, up to a Maximum of EUR 200 in the Event of Point 2.2.2
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	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	Rebooking up to 30 Days Before Commencement of the Journey
Retained Risk	
No retained risk	

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UmV. Connection Insurance

Area of Application

The insurance cover applies worldwide.
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Insured Benefits

1.	Changeover Costs Costs of the New Booking Costs of Overnight Accommodation	Up to EUR 1,500 Up to EUR 200
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Insured Occurrence

2.	Delay of the Feeder Flight at the Connection Airport by more than 2 Hours.
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Retained Risk

No retained risk

FS. Flight-Insolvency Insurance
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Area of Application

The insurance cover applies worldwide.
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Insurance Sum

For an insured case of damage we pay a maximum per flight ticket of an insurance sum of EUR 10,000.

Insured Benefits

1.1	Costs of the Flight Ticket
1.1.2	Share of the Flight Price or Return-Flight Costs
1.1.3	Organization of the Return Flight

Insured Occurrences

1.2.1	Inability of the Airline to Pay
1.2.2	Insolvency of the Airline

Retained Risk

No retained risk
