

<p style="text-align: center;">Tariff Specifications</p> <p style="text-align: center;">TRAVEL INSURANCE COVER for Holiday Trips in Keeping with Tariff TB_URS_D1101</p>
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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 other insurances, the contract must have been concluded before the 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 other insurances, 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 cases of the other insurances 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 (T-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 (T-D)".**

RRKV. Travel Cancellation 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	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 Suppleme
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.	

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RGV. Luggage Insurance
Area of Application

The insurance cover applies worldwide. Drives, walks and stopovers at the insured person's permanent place of residence are not regarded as a journey. If, when travelling in a motor vehicle, the luggage is not unloaded immediately after arrival at the permanent place of residence, the insurance cover will be considered to have already ended at the time of arrival.

Insured Occurrences

2.1	Damage to Luggage While in the Safekeeping of Others
2.2	Delayed Deliveries
2.3	Criminal Acts of Third Parties
2.4	Damage due to Traffic Accidents
2.5	Damage Due to Fire, Explosion or Natural Occurrences

Insurance Sums

For each insured occurrence of damage we pay an insurance sum of up to

Individual EUR	Family EUR
2,000	4,000

Indemnification Limits

For the items listed below, indemnification is limited to the following sums:

Valuables	1,000	2,000
Glasses, contact lenses, hearing aids and mobile phones (car phones are not insured), in each case with accessories	250	250
Golfing and skin-diving equipment, bicycles, in each case with accessories	500	500
Surfboards, windsurfing equipment, in each case with accessories	500	500
Musical instruments with accessories (if taken along for private use)	250	250
Audio players, mobile DVD players	250	250
Replacement purchases in cases of delayed delivery	500	500

For films and for image, sound and data carriers, we reimburse their material value

For identity cards, passports, motor vehicle registration documents and other identification papers we reimburse the official charges.

Insured Goods

Luggage. The term "luggage" is regarded as referring to goods that are taken along on the journey for one's personal travelling requirements, as well as presents and souvenirs purchased during the journey. Articles that are usually only taken along for business purposes or such articles purchased during the journey are not insured.

Sports apparatus and accessories (though not motors) are only insured if they are not in use, "use" here being as specified in the instructions for use.

Valuables in the sense of this regulation are furs, jewellery, artefacts made of precious metal, photographic equipment, film equipment, in each case with the accessories, game consoles and mobile telephones (though not car phones) with accessories.

Goods Not Insured

The following categories are not insured: cash, cheques, cheque cards, credit cards, telephone cards, securities, travelling tickets, deeds, certificates and documents of all sorts, items with a predominantly artistic value, or collectors' items, gold used in dentistry, prostheses of all sorts, electronic data-processing systems of whatever sort (though game consoles, audio players and laptops are insured) including accessories and software, firearms of all sorts including accessories, land vehicles, aircraft and watercraft, hang gliders, gliders and parachutes, in each case with accessories.

Retained Risk

No retained risk

UV. Travel Accident Insurance
Area of Application

The insurance cover applies worldwide during a private journey. The term "private journey" in the sense of these regulations is one in which the overall components of the journey add up to a period of at least 24 hours, or include overnight accommodation. Walks, drives and associated stays within your permanent place of residence, or journeys for business or commercial or other purposes, or in the course of discharging activities against payment, are not held to be private journeys in the sense of these regulations.

Insurance Sums

1.1	In Cases of Invalidity	EUR 40,000
1.2	In Cases of Death ¹⁾	EUR 20,000
1.3	For Rescue Costs	EUR 5,000
1.4	For the Costs of Cosmetic Surgery	EUR 5,000

For "Travel Cover for Car, Train and Coach Journeys" the following insurance sums hold instead:

1.2	In Cases of Death ¹⁾	EUR 15,000
	In cases of invalidity, for rescue costs and cosmetic surgery	No benefits
	¹⁾ Of children under the age of 18.	EUR 10,000

Insured Occurrences

2.1	Damage to Health as the Result of an Accident
2.2	Strains and Torn Ligaments
2.3	Drowning or Suffocating

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NFV. Emergency Insurance

Insured Benefits		
1.1 In Cases of Illness/Accident and Death		
1.1.1	Declaration of Acceptance (Loan) of Hospital Costs	EUR 15,000
1.1.2	Transportation by Ambulance	EUR 2,500
1.1.3	Rescue Costs, etc.	EUR 5,000
1.1.4	Transfer and Funeral Costs, to the Maximum Value of the Transfer Costs	100%
1.2 In the Event of Travel Discontinuation or Delayed Return Journey (loan for additional costs)		
1.2.1	Illness, Accident or Death	100%
1.2.2	Kidnapping	EUR 10,000
1.3 Travel Message		
		100%
1.4 In the Event of Criminal Prosecution		
1.4.1	Help in the Event of Imprisonment and Threatening Imprisonment (loan)	EUR 3,000
1.4.2	Loan for Bail	EUR 13,000
1.5 Loss of Means of Payment and Documents		
1.5.1	Loss of Travellers' Means of Payment (loan)	EUR 1,500
1.5.2	Help in Cases of Loss of Credit Cards and EC or Maestro Cards	100%
1.5.3	Loss of Travel Documents	100%
1.6 Help in the Event of Rebookings/Delays		
1.7 Bicycle Cover		
1.7.1	Bicycle Breakdown	EUR 75
1.7.2	Cover Against Bicycle Theft	EUR 250
1.8 Guardian Angel for Your House in the Event of Damage to Property, as from EUR 2,500.		
Acceptance of costs for necessary emergency repairs up to a maximum of		EUR 500
1.9 Guardian Angel for Your Motor Vehicle in the Event of Damage, as from EUR 2,500.		
Acceptance of retained risk up to a maximum of		EUR 500
Retained Risk		
No retained risk		

ARSBV. Car Accident and Breakdown Insurance

Area of Application		
The insurance cover applies worldwide.		
Insured Benefits		
1.1	Help at the Place of Damage	EUR 300
1.2	Spare-Part Dispatch – Forwarding Expenses –	100%
1.3	Motor-Vehicle Transport after Car Breakdown	100%
1.4	Scrapping of the Motor Vehicle	100%
1.5	Payment of Customs Duties for the Motor Vehicle	100%
1.6	Refunding of Additional Travelling Expenses	EUR 2,500
Insured Occurrences		
2.1	Breakdown or Accident	
2.2	Theft	
Retained Risk		
No retained risk		

HAFT. Travel Liability Insurance

Area of Application		
The insurance cover applies worldwide.		
Insured Benefits		
1.1	Checking of the Question of Liability and Settlement of Justified Claims	
1.2	Provision of Security in Cases of Due Pension Entitlements	
1.3	Costs of a Legal Dispute	
Insured Occurrences		
Damage Caused by You		
2.1	Everyday Liability Risk	EUR 1.5 million
2.2	Liability Claims Relating to Hired or Rented Property per Case of Insurance	EUR 25,000
Retained Risk		
In the cases mentioned under point 2.2 a retained risk of 20%, or a minimum of EUR 50, will be deducted from the determined damage amount.		