

Tariff Specifications

for the Ticket-Retake Insurance in Keeping with Tariff TB_URS_D1104

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 insurance contract must be concluded immediately at the time of booking, before visiting the event, or 30 days before the commencement of the event at the latest. If there are 30 days or fewer between the booking and the event, the insurance must be concluded on the 3rd working day after booking of the event 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. Insurance cover commences with the payment of the premium.
4. The insurance contract and the insurance cover end with the entering of the place of the event.

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 Cover) of the terms and conditions of insurance "VB-RS 2011 (RRK-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.

If more than six persons have jointly booked and insured tickets for an event, 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

If premiums are to be direct debited from a bank account, this takes place immediately after the authorisation is issued. Payment is regarded as having been made on time if the premium can be debited on the scheduled date and you have not blocked such debit. 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 (RRK-D)"

RRKV. Travel Cancellation Insurance (Ticket-Retake Insurance)

Area of Application	
The insurance cover applies worldwide.	
Insurance Sum	
The level of the sum insured must correspond to the ticket price. 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 Case of Failure to Attend the Event
Insured Occurrences	
2.1.1	Unexpected and Serious Illness
2.1.2	Death, Serious Accident Injury, Pregnancy
2.1.3	Breakage of a Prosthesis
2.1.5	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 of more than 2 hours
Retained Risk	
No retained risk.	