

Tariff Specifications

MARRIAGE-CANCELLATION COVER in Keeping with Tariff TB_URS_D1107

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. Every insurance contract must be concluded immediately at the time of booking the arrangements for the wedding festivities, or 30 days before the start of the event at the latest. If there are 30 days or fewer between the booking and the start of the festivities, the conclusion must have been undertaken by the 3rd working day after the 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. Insurance cover commences with the payment of the premium.
4. The insurance contract and the insurance cover end upon commencement of the journey.

B. Insured Risk Persons

1. Risk persons insured are:
 - the bride or bridegroom, or the married couple;
 - the family of an insured person; including the children, adopted children, stepchildren, foster children, the parents, adoptive parents, stepparents, foster parents, grandparents and brothers and sisters;
 - aunts, uncles, nephews, nieces, in the event of a "death" covered by the insurance.

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 (RRK-D)“.

RRKV. Travel Cancellation Insurance

Subject Matter and Area of Application of the Insurance

- 1 The insurance covers the non-occurrence of the wedding reception described in the insurance policy or in the confirmation of booking of the commissioned organizer/hotel, provided the insurance premium has been paid.
- 2 The insurance cover applies to the territory of Germany and is only for persons with a place of residence in Germany.
- 3 The term "wedding reception" applies to:
 - 3.1 the festivities following the marriage of the bride and groom;
 - 3.2 the festivities following the signing of a partnership contract by a couple of the same sex;
 - 3.3 the festivities marking the anniversary of the marriage, commencing with the silver anniversary (25 years) and ending with the golden anniversary (50 years).

Insurance Sum

The level of the sum insured must correspond to the price of the arrangements. 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

Versicherte Ereignisse

- 2.1.1 Unexpected and Serious Illness
- 2.1.2 Death, Serious Accident Injury, Pregnancy
- 2.1.5 Loss of One's Job
- 2.1.9 Considerable Damage (as from EUR 2,500) to the Assets of the Insured Person

Retained Risk

For all insured occurrences, the retained risk amounts to EUR 250.