

### PRODUCT INFORMATION SHEET\*

\*Please note that not all of the information relating to your policy is listed here. Detailed information can be found on the reverse.



## Information and description of benefits for your travel insurance

This applies only to insurance policies purchased through FALKENSTEINER Hotels & Residences. These policies can be taken out within 3 days of booking travel. If obtained later, the insurance cover for cancellation protection shall only extend to events that occur from the 10th day after conclusion of the insurance ("qualifying period").

## FALKENSTEINER Hotel cancellation protection incl. travel curtailment cover

# FALKENSTEINER HOTEL CANCELLATION PROTECTION

If you cancel a travel booking for an insured reason or travel at a later date, we will reimburse you either for the cancellation costs due under the terms of the policy, or for additional outbound travel costs.

Insured reasons are, for example:

- in the case of insured persons and close relatives:
- O Unexpected serious illness
- O Serious injury caused by an accident or death
- Pregnancy after booking the trip
- O Breakage of a prosthesis, loosening of implanted joints
- For insured persons:
- Failure of a pupil to move up a year in the case of a school or class trip, or if a resit exam falls during the insured travel period
- O Loss of job with subsequent unemployment
- O Commencement of employment, if the proba-

tionary period occurs during the insured travel time

- $\bigcirc$  Change of job or short-time work
- Significant damage to the insured person's property due to fire, natural events or criminal acts committed by third parties
- Unexpected call-up to military service, military training exercise or alternative service
- O Required court appearance

#### CURTAILMENT OF TRAVEL:

If you delay the start of your trip or curtail your trip for an insured reason\*, we will reimburse you

- If travel is curtailed during the first half of the insured trip, however no more than the first 8 days of the trip, we will reimburse the insured travel costs.
- During the second half of your trip (at the latest from the 9th day of travel) or if travel is curtailed, we will reimburse unused travel services.

Insured reasons:

- O Accident, unexpected serious illness or death
- O Immunisation intolerance
- O Pregnancy
- Significant damage to the insured person's property due to fire, natural events or criminal acts committed by third parties
- O Breakage of a prosthesis

# DEDUCTIBLE IN CASE OF CANCELLATION AND CURTAILMENT OF TRAVEL

If you have chosen the deductible option: No deductible for all insured events with the exception out-patient treatment in the event of illness. In this case, the deductible amounts to 20% of the reimbursable damage, however at least EUR 25 per insured person.

> Click here and book online now

## FRANKENSTEINER Cancellation and Travel Insurance Cover

# CANCELLATION PROTECTION INCLUDING TRAVEL CURTAILMENT COVER

Description of the insured events - see above: FALKENSTEINER Hotel cancellation protection. **No deductible** 

#### EXTRA RETURN TRIP PROTECTION

Additional accommodation and return travel costs in the event of e.g.

- O death, severe injury due to an accident, pregnancy
- O Unexpected serious illness No deductible

#### TRAVEL ACCIDENT INSURANCE

The benefit is provided in the event of accidents while travelling that result in the disability or death of the insured person.

#### Sums insured:

 $\odot$  in the event of death up to EUR 10,000.00  $\odot$  in the event of disability up to EUR 20,000.00  $\odot$  recovery costs up to EUR 5,000.00

#### No deductible

### TRAVEL HEALTH INSURANCE

**Insurance cover for foreign travel:** In the event of illness or accident during a foreign trip, we will reimburse the insured person for the costs incurred e.g.:

- for out-patient medical treatment by a doctor at 100%
- in-patient hospital treatment up to EUR 300,000.00
- for pain-relieving, emergency dental treatment, including simple fillings and repairs of existing dental prostheses 100%
- drugs and surgical dressings prescribed by a doctor
- O transport to the nearest hospital and return to the accommodation
- Additional assistance abroad after the insurance cover has officially ended until such time as the insured person is fit to be transported.
  No deductible

#### TRAVEL LUGGAGE INSURANCE

#### Sums insured:

In the event of damage, loss or criminal acts committed by third parties: Individual person up to EUR 2,000.00

Family up to EUR 4,000.00

In the event of baggage delay (Not on the same day) up to EUR 250.00 No deductible

### EMERGENCY INSURANCE

Help with emergencies that affect the insured person during travel, e.g.

- Declaration to cover the costs of medical treatment in hospitals
- O patient transport, rescue costs
- O Assistance in the event of loss of travel money and documents
- O Assistance in the event of arrest **no deductible**

 Our emergency call centre is open 365 days a year, including Sundays and public holidays – worldwide, around the clock.

International emergency call service when travelling

From abroad: Telephone +43 1 315-2444 Within Austria: Telephone 01 315-2444

## TRAVELLERS THIRD PARTY LIABILITY INSURANCE

Sums insured: Everyday liability risks:

up to EUR 250,000.00 Rental damages per insured event

up to EUR 25,000.00

No deductible

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Definition of family: A family is deemed to be a maximum of 2 adults with up to five accompanying children under the age of 21, (irrespective of the family relationship) – a total of up to 7 persons.

Dear Falkensteiner-customer,

You can add travel insurance when booking your trip. You will find the VB-RKS 2017 (SFE8-A)\_enBG conditions applying to the Falkensteiner Hotel cancellation and insurance cover at www.hansemerkur.at.

FALKENSTEINER Hotels and HanseMerkur would like to wish you a pleasant holiday!

### HanseMerkur Reiseversicherung AG



Executive Board: Fritz Horst Melsheimer (Chair), Eberhard Sautter (Vice Chair), Eric Bussert, Holger Ehses, Dr. Andreas Gent, Raik Mildner Supervisory Board: Jürgen R. Thumann (Chair)

Head Office: Hamburg • HRB: Hamburg 19768, Insurance Tax ID No. 9116/806/01005

HanseMerkur Reiseversicherung AG,