

# Documents to Insurance Policy M17

Only valid in conjunction with the premiums and service specifications shown on the insurance policy / travel confirmation / booking confirmation. The insurance taken out is documented on the insurance policy / travel confirmation / booking confirmation!

## Overview of Benefits

### McRent Full Reduction of Deductible CDW

#### • Reduction of Deductible CDW Camper

Applies in case of an accident or theft and only to campers and motor homes.  
Sum reimbursed: max. € 1,200 of the contractually owed and charged deductible from the comprehensive insurance  
Deductible: The deductible for each claim is € 400 of the reimbursable damage.

Type of travel: valid for all types of travel

Area of validity: throughout Europe (incl. Mediterranean states and the Canary Islands)

Insured rental price: Max. € 250 per day of rental and max. € 10,000 per rental.

Insured travel duration: The insurance is valid for the rental period; a maximum of 92 days are possible.

## We are there for you

### Questions about insurance benefits

Our Service team will provide you with any information you need on the subject of travel cover (mo – fr 08.30 am – 07.00 pm and sa 09.00 am – 02.00 pm):

Phone: +49.89.6 24 24-460

Fax: +49.89.6 24 24-244

E-mail: [service@allianz-assistance.de](mailto:service@allianz-assistance.de)

[www.allianz-assistance.de](http://www.allianz-assistance.de)

### Notification of claim after travel

The simplest and quickest way of notifying us of your claim after travel is via

[www.allianz-assistance.de/schadenmeldung](http://www.allianz-assistance.de/schadenmeldung)

(or alternatively by post to our Claims Department).

## Please note the following important information

Guidelines on taking out insurance: The reduced deductible applies only when renting from the McRent program. You can request the reduced deductible at any time prior to check-out. Insurance cover begins upon commencement of the insured travel and ends at the agreed time, however upon completion of the insured travel at the latest. Insurance cover is extended beyond the scheduled end of travel if the agreed insurance covers the entire scheduled travel and the end of the travel is delayed for reasons for which the insured person is not responsible.

Insurance cover is provided only for the insured person(s) named on the insurance policy / travel confirmation / booking confirmation. The amount of the premium is usually based on the insurance cover selected, the term of the contract and the price of the insured travel. Premiums for higher travel prices are available upon request.

**There is no insurance cover if the non-recurring or initial premium has not been paid, unless the insured party is not responsible for non-payment.**

Allianz Global Assistance is a trademark of AWP P&C S.A. The contractually agreed insurance payments are offered by AWP P&C S.A. in compliance with the Terms and Conditions of Insurance named below. Verbal agreements are invalid. Insurance tax is included in the premiums. No fees are charged. The premiums and service specifications documented in the booking confirmation are relevant for the scope of insurance.



Olaf Nink, Chief Executive Officer

AWP P&C S.A.  
Niederlassung für Deutschland  
(Germany Branch)  
Bahnhofstraße 16  
D - 85609 Aschheim (bei München)

Chief Executive Officer: Olaf Nink  
Registration Court: München HRB 4605  
VAT ID no: DE 129274528  
Insurance tax no.: 802/V90802001910

AWP P&C S.A.  
Public limited company under French law  
Registered Office: Saint-Ouen (France)  
Commercial register: R.C.S. Bobigny 519 490 080  
Board of Management: Rémi Grenier (Chairman), Dan Assouline, Fabio de Ferrari, Ulf Lange, Claudius Leibfritz, Lidia Luka-Lognoné, Mike Nelson, Sylvie Ouziel

**This translation is for information purposes only. In the event of any conflict or inconsistency between the German and the English versions, the German original shall prevail.**

# Product and Consumer Information

This information sheet provides you with a brief overview of our insurance products. A description is only given of essential contents. The insurance cover is exhaustively described in the "Overview of Benefits" and in the General Policy Conditions.

## Reduction of Deductible CDW Camper

Reimburses the contractually due deductible of the fully comprehensive insurance up to a maximum of the agreed sum if rented campers, motorhomes or any kind of trailer caravan are stolen or damaged or destroyed by a road traffic accident, attempted theft or vandalism.

No insurance cover is provided, among other things, for motor cycles, or for damage caused by improper use of the rental vehicle. Other exclusions are indicated in § 4 AVB CDW-R CAMP E\_V1.

If your vehicle is stolen or damaged, please immediately report the incident to the vehicle rental company and also to the nearest police office and ask for a copy of the police report or at least a confirmation that the report has been filed. Failure to do so may result in the insurance benefit being reduced or completely denied, see § 7 AVB AB E.

### Complaint Notice:

Our goal is to offer first-class services. It is equally important to us to respond to your concerns. If you are not satisfied with any of our products or our service, please notify us directly.

You can send us your complaints relating to contract or claim issues using any means of communication. You can reach us by telephone at +49.89.6 24 24-460, in writing by e-mail to [service@allianz-assistance.de](mailto:service@allianz-assistance.de), or by regular mail to AWP P&C S.A., Beschwerdemanagement, Bahnhofstrasse 16, D - 85609 Aschheim (bei München), Germany. Additional information on our complaint process can be found at [www.allianz-reiseversicherung.de/beschwerde](http://www.allianz-reiseversicherung.de/beschwerde). We will not participate in dispute settlement proceedings before a consumer arbitration board.

In the event of complaints relating to all types of insurance, please contact the responsible supervisory authority, Bundesanstalt für Finanzdienstleistungsaufsicht (BaFin - the German Federal Financial Supervisory Authority), Graurheindorfer Strasse 108, D - 53117 Bonn, Germany ([www.bafin.de](http://www.bafin.de)).

The contract is governed by the laws of the Federal Republic of Germany, unless this conflicts with international law. Legal action based on the insurance contract can be brought by the policyholder or the insured person before the court with jurisdiction over the principal place of business or the branch of the insurer. If the policyholder or the insured person is a natural person, legal action can also be brought before the court in the district of which the policyholder or the insured person has his place of residence when the legal action is brought or, if he does not have a place of residence, his habitual place of abode.

### Data protection:

In accordance with the provisions of the German Federal Data Protection Act, we hereby inform you that if a claim is filed your personal data which is required to implement the insurance contract will be stored. To check the application or the damage, inquiries will also be sent to other insurers and inquiries by other insurers will be answered. Moreover, data will be sent to the reinsurer. The addresses of each recipient of data will be provided upon request.

**Collection, processing and use of health data and disclosure of data to other parties:** Upon conclusion of contract the declarations of consent required to implement or terminate your insurance contract were given. You will find statements and information on data processing following the conditions.

### Right to revoke contracts valid for a term of one month or more:

You can revoke your contractual declaration within 14 days in writing (e.g., letter, fax, e-mail) without stating reasons. The period begins after you have received the insurance certificate, the terms of the contract including the Terms and Conditions of Insurance, the additional information pursuant to § 7 (1) and (2) of the Insurance Contracts Act (VVG) in conjunction with §§ 1 through 4 of the VVG Decree on Information Duties - each of these notifications in written form. In case of contracts in electronic commerce (§ 312i (1)(1) of the German Civil Code (BGB)), this period shall not commence prior to our performance of our duties pursuant to § 312i (1)(1) of the German Civil Code in conjunction with Article 246c of the Introductory Law to the German Civil Code (EGBGB).

The deadline for revocation is deemed met if the revocation is dispatched in good time. It must be sent to: AWP P&C S.A., Bahnhofstraße 16, D - 85609 Aschheim (near Munich), Fax + 49.89.6 24 24-244, E-mail: [service@allianz-assistance.de](mailto:service@allianz-assistance.de)

### Consequences of revocation:

When revocation is effective, insurance cover ceases and we shall refund to you that portion of the premium allocated to the period after receipt of the revocation if you consented to insurance cover beginning prior to the end of the revocation period. We are entitled in this case to retain that portion of the premium that is allocated to the period until receipt of the revocation. This is a sum calculated proportionally by days. Amounts to be refunded will be remitted without undue delay, no later than 30 days after receipt of the revocation. If insurance cover does not commence prior to the end of the revocation period, then effective revocation means that payments received must be refunded and uses made thereof (e.g., interest) must be disbursed.

### Special notes:

Your right of revocation lapses when the contract is completely performed both by you and also by us at your express request before you have exercised your right of revocation.

Your AWP P&C S.A., Germany Branch

# Terms and Conditions for ELVIA Travel Cover of AWP P&C S.A., Germany Branch

Hereinafter referred to as AWP

## General Provisions for ELVIA Travel Cover AVB AB E 17

The regulations as stipulated under §§ 1 to 11 below apply to all ELVIA Travel Cover products. The regulations printed thereafter apply to the respective insurance. Insurance cover is provided if you have contractually agreed the insurance concerned.

### § 1 Who is insured?

Insured persons are the persons mentioned by name or the group of persons specified in the proof of insurance, provided that the premium has been paid.

### § 2 Which travel does the insurance cover?

Insurance cover applies to the respective insured travel in the agreed area of validity.

### § 3 When is the premium due for payment?

The premium is due as soon as the insurance contract is concluded and must be paid upon delivery of the insurance policy. If the insured event occurs before the premium is paid: AWP is obliged to provide the insurance benefit only if the policyholder proves that non-payment is beyond their control.

### § 4 When does the insurance cover begin and end?

- For the Travel Cancellation Insurance the following applies:  
The insurance cover begins when the insurance contract for the booked trip is concluded and ends when travel is commenced. The insurance contract can be concluded after the trip is booked up to 30 days before travel is commenced. If the trip is booked 29 days or less before travel is commenced, the insurance contract must be concluded within three working days after booking the travel.
- For the other types of insurance the following applies:
  - insurance cover begins upon commencement of the insured travel.
  - insurance cover ends at the agreed point in time, the actual completion of the insured travel being the latest possible time;
  - insurance cover shall be extended beyond the scheduled end of travel
    - the insurance was concluded for the entire planned travel and
    - the completion of travel is delayed for reasons beyond your control.

### § 5 In what cases will there be no insurance protection?

- The insurance does not extend to
  - Damage or loss ensuing from strikes, nuclear energy, government measures (e.g. seizure, denied entry), as well as loss in areas for which, at the time of entry, a travel warning had been issued by the Foreign Office of the Federal Republic of Germany. If you are already at the location when a travel warning is announced, the insurance cover shall end 14 days after the travel warning has been announced. Insurance cover shall continue beyond this time only if the completion of travel is delayed for reasons beyond your control.
  - Damage or loss caused by war, civil war and war-like incidents. Insurance cover is provided, however, if the loss occurs within the first 14 days of the onset of the event. If the insured event occurs after this time, insurance cover shall be provided only if the completion of travel is delayed for reasons beyond your control. However, insurance cover is not provided, under any circumstances, if you are in a state in the area of which war or civil war was occurring or an outbreak of war was foreseeable at the time of entry. Damage or loss caused by the active participation in war, in civil war or in war-like events are also not insured.
  - Damage or loss deliberately caused by the insured person.
  - Expeditions, unless otherwise agreed.
  - Damage caused indirectly or directly through the use of ABC weapons or ABC materials.
- No insurance cover shall be provided if this is precluded by economic, trading or financial sanctions or embargoes imposed by the European Union or the Federal Republic of Germany on one of the contractual parties. This also applies to economic, trading or financial sanctions or embargoes imposed by the United States of America, insofar as this does not violate European or German legal regulations. The remaining contractual provisions shall remain unaffected.

### § 6 What must you do in the event of loss or damage (obligations)?

You are obliged

- to minimise the damage or loss as far as possible and avoid unnecessary costs;
- report the damage or loss to us promptly;
- to describe to us the damage event and the scope of the claim, to truthfully provide us with all the information required to clarify the situation and to allow us to verify the reason for and the amount of the claim in a reasonable manner. To furnish

proof, you must submit original invoices and documents and, if applicable, release the physicians – including the Assistance physicians – from their duty of confidentiality, insofar as knowledge of the data is essential to assessing the liability or the scope of the benefit. If we are unable to establish the amount and the scope of the liability, because you have failed to issue the release from the duty of confidentiality and have not enabled us to verify the benefit in any other way, we are not obliged to provide insurance benefits.

### § 7 When do you forfeit claims to insurance benefits due to a breach of obligations or a limitation period?

- If you intentionally breach an obligation, we shall be entitled to refuse the insurance benefit. If the obligation is infringed through gross negligence, we shall be entitled to reduce the benefit in accordance with the severity of the culpability. It is your responsibility to prove the absence of gross negligence.
- If you prove that the breach of obligation did not cause the onset of the event or influence the determination or the extent of the liability of AWP, we remain obliged to provide benefit. This does not apply if you have acted with fraudulent intent.
- Your claim to insurance benefit shall lapse after three years. The limitation period begins at the end of the year in which the claim arose and you had knowledge of the circumstances justifying the claim, or should have had knowledge of such circumstances without gross negligence.

### § 8 When does AWP pay compensation?

As soon as we have determined whether and to what extent we have an obligation to make payment, the compensation will be paid within two weeks. The payment will be made, without exception, by transfer to an account held at the bank.

### § 9 What applies if you have made claims against third parties?

- Up to the amount which you have received from us, your third party claims shall be assigned to us, provided you are not placed at a disadvantage as a result. This is consistent with the legal provisions.
- At our request, you are obliged to confirm in writing the legal assignment of claims to this extent.
- Any obligations to render compensation established under other insurance contracts and by social insurance institutions will take precedence over those of AWP. AWP will make the initial payment of compensation, if the insured person makes a first claim against it, upon presentation of the original receipts.

### § 10 What formal requirements must be followed for submitting declarations of intent?

- Notices and declarations of intent issued by the insured person and the insurer must be in text form (e.g. letter, fax, e-mail).
- Insurance agents are not authorised to accept notifications or declarations of intent on a damage event.

### § 11 Which court in Germany is responsible for dealing with the assertion of claims arising from the insurance agreement? What law is applied?

- You can choose whether the place of jurisdiction is to be Munich, or alternatively any location in which you have your permanent residence or domicile at the time of the legal action being filed.
- This contract is governed by German law, unless this is precluded by international law.

## Reduction of Deductible CDW Camper AVB CDW-R CAMP E 17\_V1

### § 1 What is insured?

AWP reimburses the deductible owed and charged under the contract up to the maximum sum agreed (see "Overview of Benefits") if during the term of the rental agreement the rented vehicle

- is damaged or destroyed in an accident on a public thoroughfare or on a ferry, or as the result of attempted theft or vandalism or
- gets stolen.

### § 2 What vehicles does the insurance apply to?

- The insurance coverage applies to the vehicle rented by the policyholder for the maximum period stated under "Overview of Benefits". The insurance coverage only covers vehicles rented within the framework of a commercial vehicle leasing arrangement.
- Insurance cover is not provided for
  - motorcycles and other two-wheeled vehicles,
  - any kind of aircraft or watercraft,
  - car share vehicles.

### § 3 When does the insurance cover begin and end?

In derogation from § 4 AVB AB E the insurance cover

- begins upon handing over the rented vehicle to the insured person;
- ends upon returning the rented vehicle according to the rental agreement;
- is extended beyond the contractually agreed time specified for the return of the vehicle until the actual return if the insured person is not responsible for the delay in the return.

### § 4 What damage is not insured? What restrictions must be noted?

No insurance cover is provided in the following cases

- For damage which is not covered by the car rental company's existing (primary) fully comprehensive insurance.
- Trips when the vehicle is not driven by a driver registered in the rental contract.
- For damage caused by the intent of the driver of the rented vehicle. If the driver causes the insured event through his gross negligence, AWP is entitled to reduce the payment in accordance with the degree of fault.
- For a trip under the influence of alcohol, drugs or medication.
- Participation in races.
- In connection with the use of the rented vehicle contrary to the contract.
- During travel on streets which should not be used under the terms of the vehicle rental contract or the applicable road traffic regulations, and for damage not occurring during travel on public streets – the insurance coverage does, however, extend to campsites and ferries.
- For damage caused by the elements except damage caused by hail.
- Damage caused as a result of incorrect operation and wear and tear.
- Damage caused to the interior equipment of the rented vehicle.
- Damage to the vehicle or other property of the other party involved in the accident (liability claims).
- In connection with the use of the vehicle when committing a crime, an offence or attempting it.

### § 5 What must the insured person pay particular attention to in handing over the vehicle, as well as in the event of damage?

The insured person is obliged to do the following:

- Inspect the rented vehicle for previously existing damage upon accepting the vehicle, and ensure that any such previously existing damage is sufficiently well documented;
- Report damage or loss caused by theft and other criminal acts as well as accidents in road traffic to the car rental company immediately and to the nearest police station responsible or accessible. A certificate on the report made to the police, if appropriate including the police record, is to be submitted to AWP.
- Notify the damage or loss to AWP immediately.
- Submit the following to AWP with the loss report:
  - Certificate of insurance;
  - Rental contract with the vehicle insurance contract including the terms of insurance;
  - Notice of settlement from the vehicle lessor or rental agency relating to the deductible, with proof of the amount of damages actually incurred (cost estimate / repair invoice);
  - Completed loss report of AWP;
  - Attestation of police accident report, or similar, if applicable;
  - Confirmation from the car rental company about reporting the damage immediately.

### § 6 What deductible is borne by the insured person?

For each claim the insured person pays a deductible, the amount is stated in the "Overview of Benefits".

# General information in the event of claim

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## What do you do in any case of damage?

The insured person must minimise and document the damage as far as possible. For this reason, please ensure that you have suitable proof of the occurrence of the damage (e.g. confirmation of damage, medical certificate) and of the extent of damage (e.g. bills, receipts).

You can also file your damage report quickly and easily online at [www.allianz-assistance.de/schadenmeldung](http://www.allianz-assistance.de/schadenmeldung).

## With regard to the CDW (Collision Damage Waiver) Exclusion of Deductible / Reduction of Deductible Insurance: What do you have to do when the vehicle is handed over to you and in case of damage?

Inspect the rented vehicle for previously existing damage **upon accepting the vehicle**, and ensure that any such previously existing damage is sufficiently well documented.

In case of **damage or loss caused by theft and other criminal acts as well as accidents** in road traffic please immediately notify the vehicle lessor or rental agency and report the damage to the nearest police station responsible or accessible. Ask for a **copy of the police report** or at least a confirmation that an offence has been reported.

Submit the following to AWP with the loss report:

- **Certificate of insurance;**
- **Rental contract** with the vehicle insurance contract including the terms of insurance;
- **Notice of settlement from the vehicle lessor or rental agency** relating to the deductible, with proof of the amount of damages actually incurred (cost estimate / repair invoice);
- **Completed loss report** of AWP;
- **Attestation of police accident report**, or similar, if applicable;
- **Confirmation from the car rental company** about reporting the damage immediately.

# Declarations and information on data processing

## I. Consent to the collection and use of health data and declaration of release from secrecy.

The declarations of consent and of release from secrecy printed under I. were prepared as coordinated between the Gesamtverband der deutschen Versicherungswirtschaft e.V. (GDV) and data protection authorities.

The Insurance Contract Act, the Federal Data Protection Act and other data protection provisions do not include an adequate legal basis for the collection, processing and use of health data by the insurer. For this reason we need your consent as required by data protection laws. In the event of a claim, we may require your release from secrecy in order to obtain your health data from parties subject to secrecy (e.g. physicians).

Furthermore, we require your release from secrecy in order to disclose your health data or other data protected under § 203 of the German Criminal Code, e.g. the fact that there is a contract with you, your customer number or other identification data, to other parties, e.g. assistance, logistics or IT service providers.

The following declarations of consent are indispensable for the implementation or termination of your insurance contract (processing of your claim). Should you not submit these, it will not usually be possible to enter into any contract.

The declarations relate to the way we handle your health data and other data subject to secrecy (under 1.), in connection with requesting these from third parties (under 2.) and when disclosing them to parties external to the insurer (under 3.).

The declarations also apply to persons legally represented by you who are included in the insurance, e.g. to your children, if they do not recognise the significance of this consent and thus cannot submit their own declarations.

### 1. Consent to the collection, saving and use of your health data

I consent to AWP P&C S.A. collecting, saving and using the health data notified by me in the future, provided that this is required to implement or terminate the insurance contract.

### 2. Request of health data from third parties to verify the duty to indemnify

To check our duty to indemnify it may be necessary for us to check information on your state of health which you provided to substantiate claims or which is shown in the documents submitted (e.g. bills, prescriptions, expert opinions) or notifications, e.g. by a physician or other member of the health profession.

This verification is carried out only to the extent necessary. To do so, we require your consent including a release from secrecy for us and for these parties if, in the course of these requests, health data or other information subject to secrecy are disclosed.

We will inform you in each individual case of the persons or establishments that are required to provide information and for what purpose. You can then decide in each case whether you consent to the collection and use of your health data by the insurer, release the persons or establishments named and their employees from secrecy and consent to the transfer of your health data to the insurer, or whether you will provide the required documents yourself.

### 3. Disclosure of your health data and other data subject to secrecy to parties outside AWP P&C S.A.

We contractually obligate the parties named below to observe provisions on data protection and data security.

#### 3.1 Disclosure of data for medical assessment

To check our duty to indemnify, it may be necessary to call in medical experts. We require your consent and release from secrecy for this purpose if your health data and other data subject to secrecy are transferred in this connection. You will be informed of each transfer of data.

I hereby consent and agree that AWP P&C S.A. may transmit my health data to medical experts if this is necessary for reviewing the obligation to pay benefits in my insurance claim and that the health data are used there for the proper purpose and the results are sent back to AWP. I release the persons working for AWP P&C S.A. and the experts from their nondisclosure duty with respect to the health data and other data protected under StGB (German Criminal Code) § 203.

#### 3.2 Transfer of tasks to other parties (business enterprises or persons)

We do not perform in part certain tasks in the course of which your health data might be collected, processed and used. We have therefore transferred these tasks to other companies. If your data subject to secrecy are disclosed in the course of this, we require your release from secrecy for us and, where necessary, for other parties.

We carry out a constantly updated list of the parties and categories of parties that collect, process or use data subject to secrecy on our behalf as agreed. This list shows the tasks which have been transferred to the individual parties. The currently valid list is enclosed directly with the declarations.<sup>1)</sup> An up-to-date list can also be viewed on the Internet under [www.allianz-reiseversicherung.de/datenverarbeitung](http://www.allianz-reiseversicherung.de/datenverarbeitung) or requested from us (AWP P&C S.A., Bahnhofstraße 16, D - 85609 Aschheim (near Munich), Phone +49.89.62424-460, [service@allianz-assistance.de](mailto:service@allianz-assistance.de)). We need your consent for the disclosure of your health data and for use of such data by the parties listed at these points.

I consent to AWP P&C S.A. transferring my health data to the parties named in the list mentioned above and to the collection, processing and use of my health data by those parties for the purposes stated to the same extent as AWP P&C S.A. would be allowed to do. Insofar as necessary, I release the employees of AWP P&C S.A. as well as those of the parties entrusted with this task from secrecy for the disclosure of health data and other data protected under § 203 of the German Criminal Code.

#### 3.3 Disclosure of data to reinsurers

To ensure that your claims are satisfied, AWP P&C S.A. can conclude contracts with reinsurers that partially or completely assume the risk insured by us. In some cases the reinsurers use other reinsurers for this purpose to whom they also transfer your data. To allow the reinsurer to check whether AWP P&C S.A. has correctly assessed a claim, AWP P&C S.A. might be required to present your claim documents to the reinsurer.

To settle insurance claims, data on your existing contracts might also be disclosed to reinsurers.

As far as possible, anonymised and pseudoanonymised data are used for the purposes named above, but personal health data might also be used.

Reinsurers use your personal data only for the purposes named above. We will inform you of the transfer of your health data to reinsurers.

I consent to AWP P&C S.A. transferring my health data to reinsurers, provided that this is necessary for the assertion of legal claims for reimbursement in my insurance case; that the health data is used appropriately and that the results are relayed back to AWP. Insofar as is necessary, I release from their confidentiality obligations any persons acting on behalf of AWP P&C S.A. and consultants, with respect to the health data and further pursuant to data protected under Section 203 of the StGB (German Criminal Code).

### Statements by the insured person(s) or the legal representative of the person(s) to be insured:

I hereby make the declarations on data processing submitted by the applicant or the person interested in insurance on my own behalf or on behalf of the person(s) to be insured

#### 1) Allianz Group companies (marked with \*) and service providers that use personal data on behalf of the insurer which are subject to secrecy and/or collect, process or use health data:

- Mondial Kundenservice GmbH \* (claims processing)
- AWP Romania SA \* (claims processing)
- Simplepaper Archive Management GmbH (claims processing)
- Allianz Handwerker Services GmbH \* (technical services for companies of the Allianz Group)
- Allianz Technology SE \* (shared services for companies of the Allianz Group)
- AWP Service Deutschland GmbH \* (assistance services)
- rehacare GmbH \*, medical and professional rehabilitation company (rehab services)
- PCI Holdings AG (technical services)
- MAWISTA GmbH (sales and customer-related services, telephone service)
- tricontes GmbH (sales and customer-related services, telephone service)
- IMB Consult GmbH (support in the preparation of medical reports)
- ViaMed GmbH (medical consulting, support in the preparation of medical reports)
- Experts (medical and nursing assessment and preparation of expert reports)
- Nursing services and providers of medical aids (arrangement of nursing services and medical aid providers)
- Patient repatriation transports (medically advisable or necessary repatriation from abroad)

## II. Disclosure of data to other insurers

Pursuant to the Insurance Contract Act the insured person must notify the insurer of all important circumstances for claim settlement in case of damage. This can also include previous illnesses and claims or notifications about other similar insurance. In certain cases, such as double insurance, legal subrogation and where there are cost sharing agreements, personal data must be exchanged between insurers. Also to prevent any misuse of insurance it may be necessary to request information from other insurers or to provide suitable information upon request. In the process, the data of the person affected are disclosed, such as his or her name and address, type of insurance cover and the risk or information on the claim (type of damage, amount of claim, date of damage).



**ELVIA Travel Insurance**  
Helping people, anytime, anywhere.

**24-hour emergency number /**  
Please contact in case of emergency:

**Phone +49.89.6 24 24-245**

Please fill in your policy number:  
\_\_\_\_\_

Global Assistance

**Allianz**