

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 Protection

• Travel Cancellation Insurance

Deductible: 20 % of the reimbursable loss (at least € 25 per person / property)

• Health Assistance

• Travel Assistance

For safety, mobility, money and authorities, home and family

• Travel Curtailment Insurance

Deductible: 20 % of the reimbursable loss (at least € 25 per person / property)

• Cover for Rebooking Fees

• 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. The Travel Cancellation and Travel Curtailment Insurance provides cover irrespective of the duration of travel.

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

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

(or alternatively by post to our Claims Department).

Help in an emergency and Cancellation advisory service

If you require active assistance in an emergency the Assistance is there for you. Our 24-hour emergency service guarantees rapid and expert assistance all over the world!

Important for help in an emergency during travel

- Please hold the exact address and phone number of your current whereabouts ready to hand.
- Note down the name of your contacts, e.g. physician, hospital or police.
- Describe as exactly as possible the facts of the case and have the necessary information at hand (beginning / end of travel, organizer, insurance policy number).

The cancellation advisory service is included in every Travel Cancellation Insurance. Experienced medical experts will advise you whether your travel has to be immediately cancelled in case of sickness or whether you can wait and see whether you will be fit to travel after all. We will bear any risk of higher cancellation costs.

Phone: +49.89.6 24 24-245

E-mail: notfall@allianz-assistance.de

Please note the following important information

Property: valid for rented property (e.g. holiday apartment, motorhome, houseboat, ferry trip)

Guidelines on taking out insurance: All travel protection with Travel Cancellation Insurance should be taken out when booking travel. It is possible to take this out later up to 30 days before commencement of travel. If travel is booked 29 days or less before commencement of travel, travel cover must be taken out immediately, but within the following three workdays at the latest. The Insurance is valid only for the travel booked according to the travel confirmation. Insurance cover for the Travel Cancellation Insurance begins when the insurance is taken out, in the remaining classes of insurance, it 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.

Travel Cancellation Insurance

Reimburses the

- **contractually due cancellation costs** from the insured travel arrangement, if the travel is not commenced for an insured reason, or the additional costs for rebooking the travel in a season with a higher price up to the amount of the costs that would have been incurred for cancellation;
- **additional costs of outward journey** in case of delayed commencement of travel.

Insurance cover is provided if the insured person or a close relative unexpectedly falls so ill after the contract is concluded that commencing the trip as planned becomes unfeasible. The exact definition and all other insured events are indicated in § 2 AVB RR M E.

The insurance does not extend to events that could be anticipated at the time of booking. Other exclusions are indicated in §§ 3 AVB RR M E, 5 AVB AB E.

To keep the cancellation costs as low as possible, you must **cancel the booking as soon as an insured event occurs**. The later you cancel, the higher the cancellation costs. The insurance benefit can be reduced if you fail to cancel immediately because you were hoping for a cure or improvement (see § 7 AVB AB E). Avoid this reduction by contacting the Assistance as soon as a severe illness or accident-related injury occurs. You will be advised whether to cancel or not. If you follow the recommendation made, the insurance benefit will not be reduced.

Health Assistance

For the insured period, offers **assistance for personal emergencies** (illness, accident, death) and organises repatriation with medically adequate means, as soon as this is medically advisable and reasonable. The Assistance services is **available 24 hours a day**.

Travel Assistance

For the insured period, offers **assistance for personal emergencies** – in case of illness, accident, death, loss of means of payment, criminal prosecution etc. – as well as information services for questions regarding safety, mobility, money and authorities, home and family. The Assistance services is **available 24 hours a day**.

Travel Curtailment Insurance

Reimburses

- any additionally incurred **return travel expenses** in line with the type and quality of the insured travel;
- the **portion of the travel cost** accounted for by local travel services which are not used because the trip was unexpectedly terminated or interrupted.

Insurance cover is provided, among other things, if an insured person or a close relative unexpectedly falls so ill after the insured travel is commenced that continuing the trip as planned becomes unfeasible. The exact definition and all other insured events are indicated in § 2 AVB RA M E.

The insurance does not extend, among other things, to events that could be expected at the time of booking or when the insurance contract was concluded. Other exclusions are indicated in §§ 3 AVB RA M E, 5 AVB AB E.

Cover for Rebooking Fees

Reimburses the **fees charged for rebooking travel** up to a maximum of € 50 per person / property, see § 1 AVB UG E.

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, 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. 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).

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

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.

Travel Cancellation Insurance AVB RR M E 17

§ 1 What is insured if you cancel or delay your travel plans?

- If **travel is not commenced** the cancellation costs you are liable to pay for the booked and insured travel deal are covered by the insurance.
- The agency fee, which you contractually agreed at the time of booking and which you have been charged, is also insured. The prerequisite is that this amount was included in the amount of the agreed sum insured. If the agency fee exceeds a level that is typical and reasonable, we shall be entitled to reduce the benefit to a fair amount.
- The policy also covers the fees for the issuing of a visa up to an amount of € 100 per insured person, if the visa fees are stated on the booking confirmation as separate elements and proof is furnished that the visa-issuing office has issued the visa.
- If you change your booking to a season in a higher price bracket, because the booked and insured trip cannot be commenced for any of the reasons indicated in § 2 and proof is furnished, the additional costs incurred as a result are insured as an alternative to the cancellation costs mentioned in No. 1. (travel cost guarantee in case of unavoidable booking change). The reimbursement is made up to the amount of the cancellation costs that would have been incurred had the trip been cancelled without delay, i. e. immediately after the insured event occurred.
- If two people insured with AWP have booked a double room and one person has to cancel for an insured reason, we shall reimburse the portion of the cost for the double room and/or single room supplement of the other person insured with AWP up to the amount of the cancellation costs that would have been incurred had both people cancelled the trip.

- If it is necessary to accommodate, or arrange care for, a person at risk somewhere other than at home due to an unexpected severe illness or serious accident to allow you to commence your travel, we shall reimburse the external support or care costs instead of the cancellation costs. The reimbursement is made up to the amount of the cancellation costs that would have been incurred had the trip been cancelled immediately after the insured event occurred.
- If **commencement of travel is delayed** for any of the reasons indicated under § 2, we shall reimburse the verifiably incurred additional costs of the trip in line with the type and quality of the trip originally booked and insured. If local travel services cannot be used due to the delayed commencement of travel, we shall reimburse the pro-rata travel cost in addition. The maximum reimbursed is the amount that would have been incurred as cancellation costs had the trip been cancelled without delay.
- If **public transport is delayed** by more than two hours and the connecting transport is missed as a result, we shall reimburse the verifiably incurred additional costs of the trip in line with the type and quality of the trip originally booked and insured. The maximum reimbursed is the amount that would have been incurred as cancellation costs had the trip been cancelled without delay, no more however than € 1,500 per insured person and insured event. The verified costs for necessary and reasonable expenditure (care and accommodation) up to € 150 per insured person and insured event will also be reimbursed. The prerequisite for the reimbursement is that the missed connecting transport is included in the insurance cover.
- If the connecting transport is missed due to a road traffic accident or a breakdown involving the vehicle by means of which you intended to reach the connecting transport, the costs indicated under No. 8 shall also be paid. The prerequisite for the reimbursement is that the missed connecting transport is included in the insurance cover.

§ 2 Which prerequisites need to be fulfilled for us to provide the insurance benefits?

- Insurance cover is provided if the trip cannot reasonably be taken as scheduled because you yourself or a person at risk has been affected by one of the following events during the term of the insurance protection:
 - poor health
 - death;
 - serious accident;
 - unexpected severe illness. An illness is unexpected if it first occurs after the insurance contract was concluded and the travel was booked.
The unexpected deterioration of an existing illness is insured if no treatment was performed for this illness in the six months prior to the conclusion of the insurance contract. Treatment does not include medical examinations regularly performed in order to determine the state of health. This means that these examinations are not performed in response to a specific event, and are not designed to treat the illness. In the case of annual travel insurance, the unexpected deterioration of an illness is insured if no treatment was performed for the illness within the six months prior to the start of the insurance or, if the travel was booked following the start of the insurance, within the six months following the travel booking.
The illness is serious if the impairment to health medically certified prior to the cancellation is so severe that the travel cannot be undertaken as scheduled. A psychological illness is serious if it is confirmed by a medical certificate issued by a psychiatric consultant, or if it necessitates in-patient treatment. The psychological illness is also deemed to be serious if your statutory or private health insurance fund approves out-patient psychotherapy.
 - breach of artificial limbs and loosening of implanted joints;
 - unexpected failure of an implanted heart pacemaker;
 - unexpected appointment to donate or receive organs and tissue (living organ dimension) under the organ transplant law;
 - inability to tolerate a vaccine;
 - pregnancy, insofar as the commencement of travel is either impossible or unviable as a result thereof.
- professional / educational reasons
 - loss of employment due to an unexpected operational termination of the position by the employer;
 - unexpected commencement of an employment or vocational training (employment involving at least a 15-hour week subject to social insurance) or unexpected change of employer with a new employment contract;
 - failed examination by a pupil, as well as the definitive departure from the class prior to commencement of the insured trip, e. g. due to a change of school, insofar as the trip was booked prior to knowledge thereof and the trip is either unviable or impossible;
 - repeat of a failed examination during school, vocational college or university education, insofar as the trip was booked prior to the original examination date and the date for the resit unexpectedly falls during the period of the insured trip, or is to take place within 14 days of the scheduled completion of travel.

c) other reasons

- unexpected adoption of a minor;
- damage to property caused by fire, explosion, storm, lightning, high water, earthquake, burst water pipe or pre-meditated crime by a third party, insofar as the material damage is substantial, or insofar as a presence is required for clarification purposes; damage exceeding € 2,500 is deemed substantial;
- theft of travel documents that are required for travelling, insofar as they cannot be re-obtained within the time remaining before departure, and proof to this effect can be furnished;
- unexpected subpoena, insofar as the competent court will not accept a postponement on account of the travel booking.

2. Persons at risk are

- a) the insured person and their spouse, long-term partner or cohabitee, as well as the relatives thereof. These are:
- children, adopted children, foster children, step children;
 - parents, parents-in-law, adoptive parents and step-parents;
 - siblings;
 - grandparents and grandchildren;
 - uncles and aunts, nieces and nephews, persons related to the insured person by marriage;
- b) those persons who provide the care for relatives who are under age, in need of care and not travelling;
- c) those persons who have booked a trip with the insured person, and the relatives thereof. However, this does not apply if more than five people or, in the case of family rates, more than two families have booked a trip together; in such cases, only the persons indicated in a) and b) are deemed persons at risk.

§ 3 What are the limits on the insurance protection?

No insurance cover is provided

1. for those risks indicated in § 5 of the General provisions (AVB AB E);
2. for fees, (e. g. processing or service fees), which the travel agent charges only as a result of the trip being cancelled;
3. for fees or for the loss of rights to use in case of time shares;
4. for events that could be expected at the time of booking or when the insurance contract was concluded;
5. insofar as the illness, in the circumstances, occurred as a psychological reaction to an act of terrorism, an aviation accident, a natural catastrophe or due to the fear of internal unrest, acts or incidents of war or acts of terrorism.
However, under ELVIA Complete Protection (rates for one trip only) insurance cover is available in the case of a terrorist-related event if the conditions contained in § 2 No. 3 are fulfilled.
6. for episodes of a mental illness, psychological reactions to familial conflict situations and any additions.
7. for existing illnesses which were last treated within the six months prior to the commencement of travel. This also applies if, under normal circumstances, the illness should be remedied by the time of travel.

§ 4 When must you cancel the trip (obligation) and what assistance do we offer for this question? Which other obligations must you be aware of?

You are obliged to do the following:

1. Cancel the trip as soon as the insured cancellation event occurs, in order to keep the cancellation costs as low as possible. In case of unexpected illness and serious accident injuries, the Assistance medical service will help you decide whether to cancel the trip and if so, when. If you contact the Assistance immediately after the insured cancellation event occurs and follow the advice given, there is no breach of obligation and the insurance benefit will not be reduced in accordance with § 7 AVB AB E.
2. The proof of insurance, the booking documents, the cancellation fee invoice and the proof that this has been paid must be sent to us. If a property is cancelled, we also require a confirmation from the lessor that it could not be rented out to another party;
3. Obtain and submit a medical certificate indicating the diagnosis and providing information on treatment, testifying to severe accidental injury, unexpected serious illness, pregnancy and inoculation incompatibility. Please note that these incidents can only be proven if the medical inspection takes place directly prior to the travel cancellation.
4. In case of loss of employment, the termination notice from the employer must be submitted. If an employment relationship or training relationship is entered into, we require the contract and, in case of a change of employment, also the old contract of employment.
5. All other insured events must be proven by presentation of suitable original documents (§ 6 AVB AB E).

§ 5 What deductible do you pay?

Unless otherwise agreed, the deductible for each damage event is 20% of the reimbursable loss, the minimum amount being € 25 per person/property. AWP will not reimburse you with this amount.

Health Assistance

AVB GAS E 17

§ 1 What services does AWP provide under the Assistance?

1. AWP offers the insured person the following emergency assistance and care services, in the emergencies listed below, for the entire duration of the insurance coverage. The resulting costs incurred will only be assumed within the framework specified in each case. AWP reserves the right to determine whether or not any particular case is covered by the insurance contract. Neither Assistance service declarations, nor declarations relating to the assumption of costs, nor the contracting of service providers, shall be interpreted as implying AWP intervention as an essential provision based on the insurance contract with the insured person.
2. AWP has contracted the Assistance to provide the insured persons of AWP with the services named below on a 24-hour basis.
3. The insured person must immediately contact the Assistance in an emergency in order to use the services.
4. If AWP makes any advance disbursements for the insured person without insurance for costs incurred by AWP, the insured person undertakes to reimburse all the said costs within one month of invoicing by AWP.

§ 2 What help does the Assistance provide in case of illness, accident and death during travel?

1. Outpatient treatment in a foreign country
Upon request, the Assistance will provide information on the possibilities of medical care and will provide the name of a German-speaking or English-speaking physician if possible. However, the Assistance will not make contact with the physician.
2. Inpatient treatment in a foreign country
In case of inpatient treatment of the insured person at a hospital, the Assistance will provide the following benefits:
 - a) Support
As needed, the Assistance will make contact through its contract physician with each insured person's personal physician and to the hospital physicians handling the case; it will ensure that information is transmitted among the participating physicians. Upon request, the Assistance will inform relatives of the insured person.
 - b) Hospital visits
In case of inpatient treatment of the insured person, the Assistance will organise travel for a person close to the insured person to the place of inpatient treatment and back to their place of residence upon request.
 - c) Cost assumption statement
In case of inpatient hospital treatment, AWP will provide the hospital with a statement of cost assumption up to € 15,000. This statement does not imply that AWP acknowledges that it has a duty to indemnify. AWP will assume the task of carrying out settlement with the payer responsible in the name of the insured person. If no insurance cover is provided under the Travel Health Insurance, a cost assumption statement will only be provided in return for adequate security (e.g. bank guarantee).
3. Patient repatriation transportation
As soon as medically advisable and appropriate, the Assistance will organise return transportation using medically adequate means of transport (including air ambulances) to the closest suitable hospital to the insured person's place of residence after prior consultation between the contract physician of the Assistance and the local physicians handling the case.
4. If accompanying children under the age of 18 can no longer be taken care of as a result of the death, serious accidental injury or unexpected severe illness of the insured person, their on-the-spot care and/or return journey home will be organised by Assistance.
5. Death
If the insured person dies during travel, the Assistance will organise the repatriation of the mortal remains of the insured person or alternatively the burial of the insured person at the destination upon request by the relatives.
6. Countries in which the insured person has a permanent residence or where he or she stays for longer than three months a year on a regular basis are not considered a foreign country.

§ 3 What support does the Assistance provide to obtain any medication required during travel?

Where possible, the Assistance arranges the procurement of prescribed medication and its dispatch to the insured person in consultation with the insured person's personal physician. The insured person must reimburse the costs of such medication and its dispatch to the Assistance within one month after the completion of travel.

§ 4 What information does the Assistance provide?

1. General medical advice on travel destinations
Upon request by the insured person, the Assistance will also provide information on
 - the general medical care available at the holiday destination;
 - particular risks of infection at the holiday destination;
 - the vaccinations required for the holiday destination;
 - suitable destinations for particular syndromes.

2. General explanation of medical terms (referred to as the Medical Interpreter Service)

Upon request by the insured person, the Assistance will explain diagnoses and other medical terms.

3. Disclosure of pharmaceuticals and substitute medications in foreign countries

If the insured person requires a medication which is not locally available, AWP will search for a locally available substitute medication in consultation with the medical service, giving due consideration to contents and active ingredients, substance groups and trade names commonly used in the country of destination.

Travel Assistance

AVB RAS E 17

§ 1 What services does AWP provide under the Assistance?

1. AWP offers the insured person the following emergency assistance and care services, in the emergencies listed below, for the entire duration of the insurance coverage. The resulting costs incurred will only be assumed within the framework specified in each case. AWP reserves the right to determine whether or not any particular case is covered by the insurance contract. Neither Assistance service declarations, nor declarations relating to the assumption of costs, nor the contracting of service providers, shall be interpreted as implying AWP intervention as an essential provision based on the insurance contract with the insured person.
2. AWP has contracted the Assistance to provide the insured persons of AWP with the services named below on a 24-hour basis.
3. The insured person must immediately contact the Assistance in an emergency in order to use the services.
4. If AWP makes any advance disbursements for the insured person without insurance for costs incurred by AWP, the insured person undertakes to reimburse all the said costs within one month of invoicing by AWP.

Safety Assistance

§ 2 How does the Assistance support the safety inquiries of the insured person?

The Assistance informs the insured person, upon inquiry, about the safety situation at the respective destination (information on the risk of riots, terrorist attacks, natural disasters and the general crime risk).

§ 3 How does the Assistance provide support in communications between the insured person and persons in his or her home town during travel?

If the insured person cannot reach his or her closest relatives or his or her employer in the event that the travel itinerary is changed or in case of an acute emergency, the Assistance will endeavour to transmit this information.

§ 4 What information can be obtained from the Assistance?

Upon request by the insured person, the Assistance will provide information on the following:

- The nearest consulate (address, telephone numbers and when it can be contacted).
- Travel warnings and safety information issued by the Foreign Office of the Federal Republic of Germany.

Mobility Assistance

§ 5 What benefits does the Assistance provide in case of curtailment of travel and delayed return?

1. The Assistance organises return travel if the insured person is unable to complete the travel as planned because he or she, his or her partner, or in case of bookings of up to five persons or in case of bookings of up to two families, a person travelling with him or her/them, or a relative of any one of the same group or a person caring for minors or persons requiring nursing care not accompanying the travellers is affected by any one of the following occurrences:
 - Death
 - Severe injury due to accidental causes
 - Unexpected serious illness.
2. If accompanying children under the age of 18 can no longer be taken care of as a result of the death, serious accidental injury or unexpected severe illness of the insured person, their on-the-spot care and/or return journey home will be organised by Assistance.

§ 6 What services does the Assistance provide in case of disruptions to the travel itinerary due to the means of transport?

If the insured person misses a booked connection or if the contracted transportation is subject to breakdown or disruption, the Assistance will help to make alternative bookings. The costs of such arrangements and increased travel costs shall be paid by the insured person. Upon request by the insured person, the Assistance will inform third parties of alterations to the planned travel itinerary.

§ 7 What services does the Assistance provide in case of Motor vehicle break-down?

Upon request, the Assistance organises a break-down / towing service in case of a break-down during the period of insurance cover. The insured person pays the costs of the breakdown / towing service.

Money and Authorities Assistance

§ 8 What services does the Assistance provide in case of any loss of payment media and travel documents?

1. If the insured person experiences financial difficulties during travel due to loss of personal payment media, the Assistance will establish contact with the insured person's bank and support said bank in transferring the amount made available to the insured person. If it is not possible to establish contact with said bank within 24 hours, AWP will provide a bridging loan to the insured person up to a maximum of € 1,500. This amount must be repaid to AWP within one month after completion of the journey.
2. If credit cards or EC- / Maestro cards are lost or stolen, the Assistance will help with arrangements to stop payments against such cards. However, the Assistance will not be liable for proper procedure in regard to stopping payments against such cards or for any financial losses incurred.
3. If travel documents are lost, the Assistance will help the insured to obtain replacement documents.

§ 9 What services does the Assistance provide in case of any criminal prosecution measures during travel?

If the insured person is arrested or threatened with imprisonment, the Assistance will help to arrange a lawyer and an interpreter. AWP will advance up to € 3,000 to cover court, lawyer and interpreter fees and, if necessary, up to € 13,000 bail. The insured person shall repay AWP the amounts advanced immediately on return, but within three months at the latest.

Home and Family Assistance

§ 10 What other support does the Assistance provide during the period of insurance cover?

1. Child care
Upon request, the Assistance organises care of the children under 16 within Germany living in the same household as the insured person through organisations specialising in child care. The carer is selected in concert with the insured person, if possible. Child care is provided at the house / flat of the insured person as far as possible. The insured person pays the costs of the child care.
2. Nursing / care
Upon request, the Assistance organises nursing care or the care of sick or elderly family members of the insured person within Germany through service providers specialising in nursing and care. A suitable carer or nurse is selected in concert with the insured person as far as possible. The insured person pays the costs for the nursing and care.
3. Arrangement of medical specialists
Upon request, the Assistance will arrange for a physical therapist, counselling and other medical specialists. The insured person pays the costs for the services provided by the specialists.
4. House-related matters
 - a) Damage rectification in house or apartment
Upon request, the Assistance organises a service partner for the rectification of the respective damage in case of burglary or flooding in the house or the apartment of the insured person within Germany after approval by the authorities. The insured person pays the costs of the work performed by the service provider.
 - b) Shopping service
Upon request by the insured person, the Assistance organises a shopping service within Germany. The insured person pays the costs of the shopping service.
5. Checking of curriculum vitae / cover letter for job applications
Upon request, the Assistance checks the curriculum vitae and/or the cover for a job application by the insured person in Germany. No costs will be charged for this service to the insured person.

Travel Curtailment Insurance

AVB RA M E 17

§ 1 What is the subject matter of insurance?

1. Organisation of return travel
Upon request, the Assistance will organise return travel if the insured person cannot end his travel as planned for an insured reason.
2. Cost reimbursement
AWP reimburses
 - a) In the event of an unscheduled curtailment or interruption of travel for an insured reason the additional return travel costs that are documented to have been incurred, in accordance with the nature and quality of the booked and insured travel, insofar as travel to and from the destination were booked and insured together.
 - b) The part of the travel price for the booked and not yet used travel services at the location.
 - c) The additional costs of accommodation for the insured person in accordance with the nature and class of the booked and insured services the insured person or a person at risk travelling with the insured person cannot complete travel as planned due to a severe accidental injury or unexpected serious illness travel

- up to € 1,500 if a person at risk travelling with the insured person receives inpatient hospital treatment or
- up to € 750 if the insured person or a person at risk travelling with the insured person only receive outpatient hospital treatment.

This requires that the accommodation was included in the travel booking and was also insured. The costs of inpatient hospital treatment are not reimbursed (extended stay).

- d) The documented additional costs of return travel incurred in accordance with the nature and class of the originally booked return travel up to € 1,500 per claim if the insured person misses a connecting means of transportation on account of a delay in a means of public transportation by at least two hours (arrival time) and the return travel must be continued with a delay for this reason. The documented costs for necessary and reasonable expenses (food and board) up to € 150 per claim are also reimbursed if the return travel of the insured person is delayed by at least two hours on account of a delay in a means of public transportation. Any reimbursement requires that the connecting means of transportation was also insured (cover for delay during return travel).
- e) If the insured person cannot end the travel as planned on account of natural disasters / force majeure at the holiday destination (e.g. avalanches, landslides, flooding, earthquake), AWP reimburses the additional costs incurred by the insured person for food and board if he or she is forced to stay longer at the holiday destination and for unscheduled return travel provided that this was also booked and insured. The reimbursement of costs will be based on the originally booked nature and class of travel. The payment is limited to a total of € 4,000 per claim.
- f) If the insured person temporarily cannot participate in a booked round trip due to a reason that is covered by the Travel Curtailment Insurance, AWP will reimburse the follow-up travel costs in order to reconnect with the tour group, but no more than the part of the travel price of the continued travel services not yet used.

§ 2 On what conditions does AWP provide indemnity?

1. Insurance cover will apply, if the scheduled completion of travel cannot be reasonably expected because he himself or a person at risk is affected by one of the following occurrences during the term of the cover:
 - Death
 - Severe injury due to accidental causes
 - Unexpected serious illness. An illness is unexpected if it occurs for the first time after the commencement of travel.

The unexpected deterioration of an existing illness is insured if no treatment was performed for this illness in the six months prior to the commencement of travel. Treatment does not include medical examinations regularly performed in order to determine the state of health. This means that these examinations are not performed in response to a specific event, and are not designed to treat the illness. The illness is serious if the impairment to health medically certified prior to the travel curtailment is so severe that the travel cannot be completed as scheduled. A psychological illness is serious if it is confirmed by a medical certificate issued by a psychiatric consultant prior to the curtailment, or if it necessitates in-patient treatment.

- Breakage of prostheses and loosening of implanted joints.
- Unexpected failure of an implanted pacemaker.
- Unexpected date to donate or receive organs and tissue (living donor/donation) as defined by the German Transplantation Act.
- Pregnancy if the scheduled completion or continuation of travel is not possible or cannot be reasonably expected as a result thereof;
- Damage to property due to fire, explosion, storm, lightning, flood, earthquake, burst water pipe or an intentional criminal act of a third party, insofar as the damage is substantial or the presence is necessary to resolve the case. Damage is considered substantial if the claim exceeds € 2,500;
- loss of employment due to an unexpected operational termination of the position by the employer;
- unexpected commencement of an employment or vocational training (employment involving at least a 15-hour week subject to social insurance) or unexpected change of employer with a new employment contract.

2. Persons at risk are

- a) the insured person and their spouse, long-term partner or cohabitee, as well as the relatives thereof. These are:
 - children, adopted children, foster children, step children;
 - parents, parents-in-law, adoptive parents and step-parents;
 - siblings;
 - grandparents and grandchildren;
 - uncles and aunts, nieces and nephews, persons related to the insured person by marriage;
- b) those persons who provide the care for relatives who are under age, in need of care and not travelling.
- c) those persons who have booked a trip with the insured person, and the relatives thereof. However, this does not apply if more than five people or, in the case of family rates, more than two families have booked a trip together; in such cases, only the persons indicated in a) and b) are deemed persons at risk.

§ 3 What limitations on insurance cover are to be noted?

No insurance cover is provided for the following:

1. Risks listed under § 5 of the General Provisions (AVB AB E).
2. Charges, e.g. processing and service fees, which the travel agent charges only as a result of cancellation of travel.
3. Charges or the loss of the rights of use in case of a time-sharing arrangement.
4. Events which could be anticipated at the time of booking travel or upon conclusion of contract.
5. Insofar as, according to the circumstances, the illness occurred as a mental reaction to a terrorist act, an aviation accident, a natural catastrophe or due to fear of riot and civil commotion, acts of war or terrorist acts.
6. for episodes of a mental illness, psychological reactions to familial conflict situations and any addictions.
7. for existing illnesses which were last treated within the six months prior to the commencement of travel. This also applies if, under normal circumstances, the illness should be remedied by the time of travel.

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

The insured person is obliged to do the following,

1. Contact the Assistance immediately, when the trip was unexpectedly terminated or interrupted.
2. Submit to AWP proof of insurance and booking documents together with the invoices.
3. Furnish proof of additional return travel expenses or expenses incurred to catch up as well as unused travel services by presenting original bills.
4. Obtain and submit a medical certificate indicating the diagnosis and providing information on treatment, testifying to severe accidental injury, unexpected serious illness, pregnancy and inoculation incompatibility. Please note that these incidents can only be proven if the medical inspection takes place directly prior to the travel curtailment.
5. All other insured events by submitting suitable original documents (§ 6 AVB AB E).

§ 5 What service does AWP provide upon the occurrence of events not covered by the insurance?

In case of unscheduled return travel due to an emergency which is not one of the events insured under AVB RA M E, the Assistance will help to change the booking of the return journey. The insured person pays the costs of changing bookings and the additional return travel costs.

§ 6 What deductible is borne by the insured person?

Unless otherwise agreed, the insured person must pay a deductible of 20% of the reimbursable loss for each loss event, but no less than € 25 per person / property.

Cover for Rebooking Fees

AVB UG E 17

§ 1 On what conditions and to what extent does AWP reimburse rebooking fees?

If a change is made to the booking within the booked season and up to 42 days before commencement of travel and insofar as it is agreed in the contract, AWP will reimburse the rebooking fees owed under the contract up to a maximum amount of € 50 per insured person; if the booking is for property, the maximum amount is € 50 per property.

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?

1. 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.
2. Insurance cover is not provided for
 - a) motorcycles and other two-wheeled vehicles,
 - b) any kind of aircraft or watercraft,
 - c) 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

1. For damage which is not covered by the car rental company's existing (primary) fully comprehensive insurance.
2. Trips when the vehicle is not driven by a driver registered in the rental contract.
3. 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.
4. For a trip under the influence of alcohol, drugs or medication.
5. Participation in races.
6. In connection with the use of the rented vehicle contrary to the contract.
7. 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.
8. For damage caused by the elements except damage caused by hail.
9. Damage caused as a result of incorrect operation and wear and tear.
10. Damage caused to the interior equipment of the rented vehicle.
11. Damage to the vehicle or other property of the other party involved in the accident (liability claims).
12. 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:

1. Inspect the rented vehicle for previously existing damage upon accepting the vehicle, and ensure that any such previously existing damage is sufficiently well documented;
2. 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.
3. Notify the damage or loss to AWP immediately.
4. 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

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.

What do you have to do if you are not sure if you can commence travel?

If taking part in travel is unreasonable or impossible due to an insured event (see §§ 2 AVB RR E), you must immediately cancel the travel and notify AWP. N.B.: If the cure or improvement hoped for does not set in after a serious illness or accidental injury and travel is cancelled later for this reason, AWP will generally not reimburse the higher cancellation costs which are incurred as a result. Therefore please contact the Assistance immediately after the occurrence of the illness or accidental injury. If you follow the recommendation given by the cancellation advisory service of the Assistance in your decision about whether and when to cancel travel, the insurance payment specified under § 7 AVB AB E will not be reduced.

In case of an insured event, AWP will reimburse you the cancellation costs owed under the contract less the deductible in accordance with the conditions.

For this purpose, AWP requires the following:

- **Confirmation of travel** specifying the services booked, the travellers and the price of travel.
- **Certificate of insurance.**
- **Bill for the cancellation costs and proof of payment** (in case of cancellation of a holiday apartment or any other property; confirmation of any re-letting by the landlord).
- **Documentation of damage**, e.g. in case of illness, accidental injury, inoculation incompatibility or pregnancy, a medical certificate (showing the date of birth, start of the illness and treatment and the diagnosis) – you can request a printed form for a medical certificate from AWP – and, if applicable, a sick note; in case of death, a death certificate; in case of loss of employment, the notice of termination from the employer stating the reasons for termination etc.

What do you have to note if you cannot complete your travel as scheduled?

If the scheduled completion of travel is unreasonable due to one of the insured events (cf. §§ 2 AVB RA E), please submit the following documents for the reimbursement of the costs according to §§ 1 AVB RA E:

- **Confirmation of travel** specifying the services booked, the travellers and the price of travel.
- **Certificate of insurance.**
- **Bills** on additional return travel costs and the travel agency's bill for unused services.
- **Documentation of damage**, e.g. a medical certificate issued by the physician at the holiday location (showing the date of birth, start of the illness and treatment and the diagnosis) or confirmation by the police of an accident or similar.

What should you do if you fall ill, injure yourself or any other emergency occurs during travel?

Please immediately contact the Assistance in case of severe injuries or serious illnesses, particularly prior to hospitalisation, so that adequate treatment or repatriation transport can be ensured. For the reimbursement of the costs you have paid at the location, please submit **original bills and / or prescriptions**.

Important: The bills must show the name of the person receiving treatment, the name of the illness, the treatment data and the individual medical services provided and the costs of these. Prescriptions must provide information on the medications prescribed, the prices and bear the stamp of the pharmacy.

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 oblige 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.¹⁾ An up-to-date list can also be viewed on the Internet under 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). 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