

HGV cancellation protection

Your policy number: 02958710015655

Dear guest,

what if something comes up to prevent you from even starting your holiday in the South Tyrol, or to oblige you to return home prematurely? Cover yourself by booking travel insurance the easy way, together with your holiday booking.

This insurance package, which has been specially developed for holidays in the South Tyrol, contains the following services:

1. Cancellation cover	Cancellation fee reimbursement if you are unable to make the trip	up to the value of the journey booked (without excess)
2. Termination of your journey:	Reimbursement of the booked but unused part of the arrangement	up to the value of the journey booked (without excess)
3. Delayed commencement of your booked stay:	<p>a. If the journey to your holiday location is delayed through no fault of your own (e.g. car break-down): reimbursement of costs incurred en route for overnight board and lodging</p> <p>b. Due to a natural event on location (avalanche, landslide, etc.): reimbursement of costs incurred for overnight board and lodging due to closed roads</p>	up to 20 % of the value of the booked trip, max. € 365,-

These events are covered for the insured person, insured members of their family, and a maximum of three other insured persons partaking in the journey as long as the trip was booked collectively. The following persons are considered to be family members: the insured person's spouse (or live-in partner), children (step-children, children-in-law, and grandchildren), parents (step-parents, parents-in-law, and grandparents), and siblings.

Premium:

Holiday cost up to	Premium	Holiday cost up to	Premium	Holiday cost up to	Premium
€ 300.-	€ 15.-	€ 3,500.-	€ 160.-	€ 7,500.-	€ 355.-
€ 500.-	€ 30.-	€ 4,000.-	€ 180.-	€ 8,000.-	€ 380.-
€ 750.-	€ 35.-	€ 4,500.-	€ 210.-	€ 8,500.-	€ 405.-
€ 1,000.-	€ 45.-	€ 5,000.-	€ 230.-	€ 9,000.-	€ 430.-
€ 1,500.-	€ 70.-	€ 5,500.-	€ 255.-	€ 9,500.-	€ 455.-
€ 2,000.-	€ 90.-	€ 6,000.-	€ 280.-	€ 10,000.-	€ 480.-
€ 2,500.-	€ 115.-	€ 6,500.-	€ 305.-		
€ 3,000.-	€ 135.-	€ 7,000.-	€ 330.-		

The maximum duration of stay is 31 days.

How you can take out your policy:

ON THE INTERNET

To take out your policy directly over the Internet, please click here on the following Link:

<http://hotel.europaesche.at/hgv?AGN=10015655>

NOTE: When you take out your policy on the Internet, you will receive an email with a new policy number. This email is your insurance policy and constitutes confirmation of your insurance cover.

BANK TRANSFER OR TELEBANKING

Select the premium that corresponds to the cost of the trip.

The premium is based on the overall room/apartment price (including any booking charges) for all insured persons – irrespective of the number of persons. Please note that the maximum insurable travel cost (maximum insured amount) is limited to € 3,500.- per person and € 10,000.- per booking. Higher insurance sums apply only if confirmed by EUROPÄISCHE in writing. The insurance sum in each case represents the maximum benefit paid by the insurer.

Premium to be transferred to:

Payee: Europäische Reiseversicherung AG, Kratochwjlestraße 4, A-1220 Vienna, AUSTRIA

Bank details: Account number: 0066 00449 04, Bank Sort Code: 12000

(Bank Austria Creditanstalt, Schottengasse 6, 1010 Wien)

IBAN: AT63 1100 0006 6004 4904, BIC: BKAUATWW

It is ESSENTIAL that you state the following data in the "Allocation/purpose of payment" field:

- Policy number
- Start of journey (DD.MM.YYYY): e.g. "01.12.2009"
- Number of persons: e.g. "2"
- Surname(s) and forename(s) of the insured person(s): e.g. "Anyone Manuela, Anyone Max"

Please note the following:

- The policy must be taken out at the latest within 5 working days following booking or down payment (if the booking only becomes valid once the down payment has been received). Coverage shall take effect at 0.00 hrs of the day following payment of the premium. If the policy is taken out later than this, cover is provided only from the 10th day after the policy has been taken out.
- If the data referred to above are not stated in full, cover may not apply, or may apply only in a limited extent.

Insured reasons for cancellation and termination of the journey:

1. *Unexpected serious illness of the insured guest. A pregnancy determined after the journey has been booked is also recognised as a reason for inability to travel;
2. *Serious accident or death of the insured guest;
3. *Death, serious accident or unexpected serious illness of a family member (spouse or live-in partner, parents, grandparents, step-parents, parents-in-law, siblings, children, step-children, children-in-law, grandchildren);
4. Significant damage to the guest's property at his place of residence due to a natural event (e.g. fire) or criminal damage caused by a third party necessitating his presence;
5. job loss through no fault of the guest due to termination of employment by the guest's employer;
6. A call to basic military or civilian service on condition that the competent authority will not accept the booked journey as reason for postponing the call;
7. Submitting an application for divorce prior to the commencement of a joint journey by the partners in marriage;
8. Failing to pass a graduation examination immediately prior to an insured journey booked before the examination was held;
9. The unexpected receipt of a court summons on condition that the competent court will not accept the journey booked by the guest as a reason to postpone the summons.

* Medical events leading to insurance claims must be confirmed in writing by the attending physician.

Please note: Existing conditions (but see Art. 4, section 2 of ERV-RVB Hotellerie 2005 in the current version, Special Condition 1 HGV cancellation protection) are only insured if they unexpectedly become acute.

What do I do in the event of a claim?

1. Cancellation: Please immediately inform your accommodation provider (hotel, pension etc.) and send a confirmation of the reason for cancellation to the accommodation provider and to the international insurance broker Assiconsult GmbH, Via Esperanto 1, I-39100 Bolzano (fax +39/0471/069911, e-mail: info@assiconsult.com). If the cancellation is for health reasons, we need to receive a detailed medical certificate from the doctor in charge of your treatment as soon as possible.

2. Premature termination: Should you terminate your holiday prematurely due to illness or accident we will require an appropriate medical certificate issued by the attending physician at your holiday location!

3. Delayed start to a booked holiday:

Send the receipts for the costs arising in respect of overnight accommodation and meals, together with confirmation of the reason for the delay (medical certificate, official confirmation of road block, accident, breakdown etc.) to Assiconsult.

Claims are processed by the international insurance broker Assiconsult GmbH, Via Esperanto 1, I-39100 Bolzano (fax +39/0471/069911, e-mail: info@assiconsult.com).

Contractual basis:

The contract is based on the HGV cancellation protection conditions (ERV-RVB Hotellerie 2005 in the current version, Special Condition 1 of HGV cancellation protection) based on the Austrian General Terms and Conditions for the hotel industry (AGBH), which can be obtained from www.HGV.it or www.assiconsult.com, or directly from EUROPÄISCHE.

Each insurance sum represents the maximum amount payable by the insurer. The insurance contract is subject to Austrian law. By paying the insurance premium the insured person declares agreement with the expressed provisions and insurance terms and conditions.

Product information and information on claims:

Insurance broker Assiconsult GmbH, Via Esperanto 1, I-39100 Bolzano
phone +39/0471/069900, fax +39/0471/069911
e-mail: info@assiconsult.com, www.assiconsult.com

Insurer:

Europäische Reiseversicherung AG
Kratowjlestraße 4, A-1220 Vienna.

Seat in Vienna, Commercial register HG Wien FN 55418y, DVR-Nr. 0490083

Supervisory authority: FMA Financial Market Authority, Department: Insurance Supervision,
Praterstraße 23, A-1020 Vienna