

Travel insurance package

Information sheet on insurance products
(Product information sheet according to § 4 VVG-InfoV)

Company: Inter Partner Assistance S.A.

Product: "Travel Care Basic" Insurance



With this information sheet on insurance products, we would like to give you a first overview of the insurance product offered. However, this information is not exhaustive. The complete contractual information on the insurance cover can be found in the General and Special Conditions of the insurance. Please read all information and contractual documents carefully.

What type of insurance is this?

An optional travel insurance package is offered via a group insurance contract with Deutsche Lufthansa AG as insurance holder. When booking this insurance package, you can take advantage of the benefits described below.



What is insured?

Medical repatriation / medical treatment costs

- ✓ Assumption of medical treatment costs for outpatient/inpatient treatment of infections with the SARS-COV-2 virus and the resulting Covid-19 disease.
- ✓ Payment of PCR test costs in the country of travel in case of abnormal temperature values at the airport or on doctor's orders as well as PCR test costs after returning to the country of residence to avoid longer quarantine periods.
- ✓ Medical repatriation to a hospital in your country of residence if medically necessary.
- ✓ Transfer of mortal remains or burial on site in case of death.
- ✓ Max. cost assumption EUR 100,000.

Quarantine cost insurance

- ✓ Applies in case of infection with the coronavirus, quarantine, and refusal of entry due to body temperature control (other regulations for travel interruption, see below).
- ✓ Additional necessary transportation costs up to EUR 250.
- ✓ Rebooking fees up to EUR 50.
- ✓ Costs of the return flight ticket, if no flight of Lufthansa Group is available, up to EUR 500.
- ✓ Accommodation costs due to quarantine up to 14 nights and up to EUR 175/night as well as costs or cancellation fees of unused accommodation, excursions or events.
- ✓ Travel interruption: Coverage of return travel costs and other additional costs for travel interruption due to Covid-19 infection.

Medical Assistance

- ✓ Information by phone around the topics of vaccinations, illnesses at the place of travel, travel pharmacy, medical precautionary measures, medicines, outpatient and inpatient treatment possibilities.

Telemedical Assistance

- ✓ Possibility for a medical consultation by phone during your trip.
- ✓ Available in English (24/7) and German (weekdays 8 am to 9 pm).



What is not insured?

- ✗ Costs that are already covered by other insurance companies or companies (subsidiarity).
- ✗ Trips which last longer than 45 days.
- ✗ Trips whose scheduled return journey takes place after 15.03.2022.

Medical repatriation / medical treatment costs

- ✗ Return transports which are not medically necessary and medically ordered.
- ✗ Return transports and treatments which become necessary due to previously known medical conditions.
- ✗ Return transports to countries outside the European Economic Area.

Quarantine cost insurance

- ✗ Costs for hotel rooms or return travel costs which differ substantially in quality and price from the originally booked accommodation or return journey.
- ✗ Costs for excursions or events that haven't taken place.
- ✗ Costs, which are caused by a concerted state repatriation operation.

Medical / Telemedical Assistance

- ✗ Payment of medical treatment costs.

Travel liability insurance

- ✗ Damage due to the performance of a professional activity.
- ✗ Damage caused by family members and relatives.
- ✗ Damage due to criminal offences, participation in riots, demonstrations or war events, as well as damage due to participation in competitions.

Travel accident insurance

- ✗ Infections, poisoning, herniated discs and internal bleeding, unless directly caused by an accident.
- ✗ Accidents caused by drunkenness, drugs, strokes and epileptic seizures.

Travel liability insurance

- ✓ Travel liability insurance up to EUR 1.000.000 for personal injury and property damage.
- ✓ Liability insurance also valid for damage to rented property.

Travel accident insurance

- ✓ One-off payment for accidents while travelling resulting in death or permanent impairment of physical and/or mental abilities.
- ✓ EUR 50,000 in the event of death, up to EUR 100,000 in the event of permanent disability.



Are there any restrictions on cover?

- ! The service is excluded if you have caused a damage yourself intentionally or through gross negligence.
- ! The service is excluded for damages that were foreseeable for the insured person, unless she has exercised the necessary care.
- ! The service is excluded with regard to areas for which the Foreign Office has issued a travel warning.
- ! For the quarantine cost insurance: Reimbursement is limited to EUR 3,500 per trip.



Where am I insured?

- ✓ The insurance cover is valid worldwide, the insured person must have their residence in the European Economic Area.



What are my obligations?

Obligation to reduce damage and inform

In case of an insurance incident you must, if possible, ensure that the damage is avoided or minimized and inform the insurer immediately.

Obligation to cooperate

You must obey the instructions of the insurer and need to submit all needed information for the determination of the coverage. If necessary, you must release your doctors from medical confidentiality.



When and how do I pay?

The premium is due at the beginning of the insurance cover. Payment is possible as a one-off payment by credit card



When does the cover start and end?

The cover of the insurance will start at the start of the journey or, in case of the Medical Assistance, earliest 48 hours before the start of the journey.

The cover of the insurance will end with conclusion of the journey or not later than 45 days after the beginning of the journey, as well as if the ticket is cancelled.



How do I cancel the contract?

If your ticket gets cancelled, you are automatically excluded from the group insurance contract and your insurance cover will end.