

1. General conditions

The outlined tariff conditions are applicable in addition to the General Conditions of Carriage (GCC) and the individual tariff conditions of Lufthansa AG (LH), Swiss Airlines (LX) and Austrian Airlines (OS) (below “Lufthansa Group Airlines”) and describing the special conditions for the “Bring me Home” products (below “products”) on flights of the Lufthansa Group Airlines.

2. Area of application/product description

- a. The products can be accessed in the following Corona related cases:
 - Number of Corona infections at destination rises and customer wants to return to origin
 - Official governmental travel restriction at destination based on increasing number of Corona infections
 - Customer has to leave the destination country
- b. Lufthansa Group Airlines are offering according to the tariff three different Bring me Home products:
 - **Bring Me Home return flight promise**

In case of a change of local conditions at the destination (i.e. expected shutdown due to Corona) leads to a higher number of guests wanting to return to their origin earlier than originally planned, the Lufthansa Group Airlines will offer flexible return flight options. This might be accomplished through increasing carriage capacity by deploying larger or more aircraft at Lufthansa Group Airlines’ sole discretion.
 - **Bring Me Home – Carefree package**

This product includes insurance benefits provided by our insurance partner Inter Partner Assistance S.A., Avenue Louise 166, 1050 Brüssel, Belgien, Handelsregister (RPR) Brüssel: Nr. BE 0415591055, as return flight in case of illness, medical teleconsulting, hotel costs in case of quarantine stay at destination and further benefits. The exact list of benefits can be found in the information of our insurance partner (see point 7)
 - **Bring Me Home NOW**

This product includes further rebooking options: In case the customers are at the destination of their journey and wants to return to their origin earlier than originally planned, they will be able to rebook their flight given the availability of bookable seats in the same travel compartment (i.e. Economy) with the originally booked Lufthansa Group Airline. In this case no rebooking fees or tariff difference will be charged, meaning the earlier return travel is possible at no additional costs. In case there are no bookable seats available, the customer will receive a waitlist guarantee until 48h before departure. The waitlist guarantee includes the reservation of a seat on the next available and bookable Lufthansa Group Airlines flight to the origin Germany, Austria or Switzerland.

3. Customer

The product is only valid on return (outbound and inbound flight) bookings issued in one ticket to be flown on one of the Lufthansa Group Airlines. The product is not applicable to one-way bookings as well as in case of a combination with a non-Lufthansa Group Airline flight.

4. Transportation in case of illness

Transportation is only possible, if there is no risk for you, the other customers or crew members. In case transportation is not possible or allowed to due illness (e.g. in case of a COVID 19 infection) you will be able to use the insurance product of our partner AXA as described in their tariff conditions.

5. Time frame

The above mentioned products are only available for flights which have been booked from June 25th 2020 through August 31st 2020 and for which the travel will be completed by January 31st 2021.

6. Scope

The above mentioned products Bring Me Home “Carefree” and Bring Me Home “NOW” are only valid for tickets, which have been purchased through Lufthansa Group Airlines own websites (Lufthansa.com, Swiss.com, Austrian.com) or through a direct distribution channel.

7. Insurance benefits

A full list of all insurance benefits provided by our insurance partner are available for download here: <https://www.austrian.com/at/en/bring-me-home>.

The medical condition is defined as the sum of all pre-existing symptoms and pre-existing conditions on the basis of which the insured person requires consultation and/or treatment by a doctor or healthcare professional prior to commencement of the journey.

- Medically necessary repatriation

A repatriation will be medically necessary if there is a medical shortage at the place of travel. A medical shortage means that the medical care on site does not correspond to the standard in Germany or to the standard in the country of residence of the insured person. Our medical staff shall be responsible for assessing whether there is an undersupply.

- Obligations

We will provide benefits if the prerequisites for a claim under the insurance conditions are met. As an insured person, you have obligations to cooperate in your own interest (obligations) so that we can examine the claim. If these obligations are not fulfilled, we may not be obliged to provide benefits, or only provide some of them. Such obligations are explained in the conditions of insurance.

- Travel

For the purposes of these terms and conditions of insurance, travel is deemed to be private or business trips (lasting up to 90 days) abroad, i.e. to a country in which the insured person has no official residence.

Both package tours as well as individually booked transport or rental services are deemed to be an insured travel. All travel components and individual services that are used in a coordinated manner in terms of time and place shall be deemed to be one trip.

The scheduled return journey must take place before 31/01/2021. Trips with a later return date will not be insured.

- Travel service

Travel services within the meaning of these conditions are flights, package tours, accommodation, the provision of a rental car and similar services.

- SWISS

SWISS refers to SWISS International Air Lines AG with its registered office at Malzgasse 15, 4052 Basel, Switzerland.

- Unexpected illness

An illness will be considered to be unexpected if it occurs for the first time after the start of the journey and if the concrete symptoms of the illness prevent the start of the journey or the continuation of the journey or the scheduled termination of the journey.

- Unexpected worsening of already existing illnesses

Deteriorations of already existing illnesses will be considered to be unexpected if no treatment has been given in the last six months before the start of the journey, with the exception of routine examinations.

- Insured persons:

If you have your official residence within the European Economic Area and if a valid "Classic" or "Flex" flight ticket has been issued to you or been rebooked during the period from 25/06/2020 to 31/08/2020 by Lufthansa (for flights from or to Germany), Austrian Airlines (for flights from or to Austria) or SWISS (for flights from or to Switzerland), you will be an insured person. You will then be insured in accordance with the provisions of the group insurance contract and the terms and conditions of insurance and will also be referred to as "you" in the following text.

- Insured event:

An insured event is the event that gives rise to our obligation to perform. The event must occur during the term of the insurance cover.

- Policyholder:

The policyholder is Deutsche Lufthansa AG (also referred to as "Lufthansa"), Airportring, 60546 Frankfurt am Main. The policyholder is our contractual partner as insurer and also your contractual

partner as insured person.

- Intentionally:

You act intentionally when you do something intentionally or with willpower. This must be done knowingly. This will be the case, for example, if you consciously hurt yourself.

IV. Sanction clause

Notwithstanding the other contractual provisions, insurance cover shall only exist insofar and for as long as this is not opposed by any economic, trade or financial sanctions or embargos of the European Union or of the Federal Republic of Germany (sanction regulations) directly applicable to the policyholder or the insured person. This shall also apply to economic, trade or financial sanctions or embargos imposed by the United States of America with regard to Iran, insofar as this is not opposed by European or German legal regulations.

V. Insurer

The Insurer is:

Inter Partner Assistance S.A.
Avenue Louise 166
1050 Brussels
Belgium

Commercial register (RPR) Brussels: No. BE 0415591055.

The following companies are entrusted with the handling of assistance and insurance services:

AXA Assistance Deutschland GmbH
Colonia-Allee 10-20
51067 Cologne

and

Inter Partner Assistance Service GmbH
Große Scharrnstraße 36
15230 Frankfurt (Oder)

VI. Applicable law and place of jurisdiction

The claims arising from the group insurance contract shall be subject to German law. The court in whose district we have our registered office (Cologne) or the court in whose district the insurance cover was taken out shall be competent for claims against us under the insurance contract. In addition, the court in whose district the insured person has his or her place of residence or - if there is no such place of residence – his or her habitual abode at the time the action is brought shall also have jurisdiction. If the place of residence of the insured person is outside the Federal Republic of Germany, the court responsible for the location of our registered office in Cologne shall have jurisdiction.

VII. Declarations, notifications and damage reports

In case of declarations, notifications and damage reports, please contact:

Lufthansa Group Versicherungsservice
c/o Inter Partner Assistance Service GmbH
Große Scharrnstraße 36
15230 Frankfurt a. d. Oder

Tel.: +49 (0) 221 8024 71 869

Fax: +49 (0) 221 8024 71 773

E-Mail: BMH_Schaden@axa-assistance.de (in case of damage reports)

BMH_Assistance@axa-assistance.de (with regard to Assistance services)

VIII. Use of your personal data

By providing your personal information in the course of using our services, you acknowledge that we may process your personal information. You also consent to our use of your sensitive information. If you provide us with details of other individuals, you agree to inform them of our use of their data as described here and in our website privacy notice available at www.axa-assistance.com/en.privacypolicy.

Processing your personal information is necessary in order to provide you the insured services. We also use your data to comply with our legal obligations, or where it is in our legitimate interests when managing our business. If you do not provide this information we will be unable to process your claim.

We use your information for a number of legitimate purposes, including:

- Claims handling, providing travel assistance, complaints handling, sanctions checking and fraud prevention.
- Use of sensitive information about the health or vulnerability of you or others where relevant to any claim or assistance request, in order to provide the services described in the T&Cs.
- Monitoring and/or recording of your telephone calls in relation to cover for the purposes of record-keeping, training and quality control.
- Technical studies to analyse claims and premiums, adapt pricing, support subscription process and consolidate financial reporting (incl. regulatory). Detailed analysis on claims to better monitor providers and operations. Analysis of customer satisfaction and construction of customer segments to better adapt products to market needs.
- Obtaining and storing any relevant and appropriate supporting evidence for your claim, for the purpose of providing services under this policy and validating your claim.
- Sending you feedback requests or surveys relating to our services, and other customer care communications.

We may disclose information about you and your insurance cover to companies within the AXA group of companies, to our service providers and agents in order to administer and service your insurance cover, to provide you with travel assistance, for fraud prevention, and otherwise as required or permitted by applicable law.

We will separately seek your consent before using or disclosing your personal data to another party for the purpose of contacting you about other products or services (direct marketing). You may withdraw your consent to marketing at any time, or opt-out of feedback requests, by contacting the Data Protection Officer (see contact details below).

When carrying out these activities, we may transfer your personal information outside the UK or the European Economic Area (EEA). Where this happens we will make sure that the appropriate safeguards have been implemented to protect your personal information. This includes ensuring similar standards to the UK and EEA are in force and placing the party we are transferring personal information to under contractual obligations to protect it to adequate standards.

We keep your personal information for as long as reasonably necessary to fulfil the relevant purposes set out in this notice and in order to comply with our legal and regulatory obligations.

You are entitled to request a copy of the information we hold about you. You also have other rights in relation to how we use your data, as set out in our website privacy notice. Please let us know if you think any information we hold about you is inaccurate so that we can correct it.

If you want to know how to make a complaint to the UK Information Commissioner or have any other requests or concerns relating to our use of your data, including obtaining a printed copy of the website privacy notice please write to us at:

Data Protection Officer
AXA Travel Insurance
106-108 Station Road
Redhill
RH1 1PR
Email: dataprotectionenquiries@axa-assistance.co.uk



1. Insurance conditions for medical repatriation under the "Bring me Home - All-Around Carefree" insurance

1.1. Object of contract

The object of the medical repatriation is the insurance cover described below for the holder of a Classic or Flex ticket of Lufthansa, Austrian Airlines or SWISS.

1.2. Commencement and termination of medical repatriation

The insurance cover commences at the agreed point in time in accordance with Clause II of the General Terms and Conditions, but not before crossing the border abroad. A trip in this sense is any absence from the official residence of the insured person up to a maximum period of 90 days. The national territory in which the insured person has his or her official residence shall not be deemed to be a foreign country. If the return journey is not possible by the end of the insurance cover for medical reasons, the obligation to provide benefits for insured events requiring compensation shall be extended beyond the agreed period, but to a maximum of 365 days.

The official residence of the insured person is in the country where the insured person is assessed for tax purposes. In case that the insured person has an official residence in several countries, these countries will also be excluded from insurance cover.

1.3. Scope of insurance

1.3.1 On your behalf, we will organise medical repatriation from the place of travel to your country of residence and will bear the costs of this repatriation. The requirements for medical repatriation are described in Paragraph 1.3.2. The illness or accident leading to medical repatriation must have occurred unexpectedly.

1.3.2 The following shall apply to the costs of return transport and transfer costs in the event of illness with the coronavirus (COVID-19), other illness or accident:

- a) The costs for the return transport of an insured person will be covered if this is medically necessary and medically ordered and takes place to the official residence of the insured person or to a suitable hospital that is nearest to this residence.
- b) If an insured person dies during the trip abroad, the transfer costs will be covered. Transfer costs are the direct costs of transferring the body of an insured person to the official residence of the insured person known to the insurance company.
- c) At the request of the surviving dependants of the insured person, the insurer shall alternatively also cover the costs of a burial on site, up to the amount of the expenses that would have been incurred in the event of a transfer.
- d) If, after restoration of transportability, the insured person objects to medical repatriation to the official residence or to the nearest suitable hospital at the official residence, the obligation of the insurer to provide benefits shall end on the day of the objection by the insured person.

1.4. Exclusions

There shall be no obligation to perform:

1.4.1 In the event of a medical condition known in advance which was known to the insured person at the start of the trip. This includes in particular medical conditions, due to which the insured person:

- a) had hospitalisation during the previous 12 months.
- b) Expects test results or is on the waiting list for an operation, consultation or examination.
- c) Has started to take medication or has changed medication or started treatment within the last three months.
- d) Requires a medical, surgical or psychiatric examination every 12 months or more frequently.
- e) Has been diagnosed as "incurable" and/or "chronic", unless there is an unexpected worsening of a pre-existing chronic or incurable disease.

1.4.2 When travelling against the advice of a practicing doctor.

1.4.3 The same restrictions on benefits shall apply to the consequences of an accident that

occurred before the start of the journey abroad.

- 1.4.4 For illnesses and their consequences as well as for the consequences of accidents caused by acts of war or civil unrest. However, insurance cover will be provided and service will be offered if the event occurs unexpectedly after the start of the journey. The insurance cover will expire at the end of the seventh day after the start of the event. The consequences of active participation in one of such events shall be excluded from insurance cover.
- 1.4.5 In areas for which the Federal Foreign Office (or the respective official agency of the country in which the insured person's place of residence is located) has officially issued a travel warning at the time of commencement of the trip. However, insurance cover will be provided and service will be offered if an event that led to a travel warning occurs unexpectedly after the start of the trip. The insurance cover will expire at the end of the seventh day after the travel warning has been issued.
- 1.4.6 For knowingly and/or intentionally induced illnesses and accidents including their consequences as well as for withdrawal and weaning treatments.
- 1.4.7 For hazards of nuclear energy or other ionising radiation.
- 1.4.8 For damages caused by attempted suicide and its consequences as well as by completed suicide.
- 1.4.9 For damages caused by the insured person through or during the deliberate execution of a criminal offence or the deliberate attempt to commit a criminal offence.
- 1.4.10 For damages incurred in the practice of risky and extreme sports and motor sport races which among other things aim at the achieving of top speeds.
- 1.4.11 Medical repatriations to a country outside the European Economic Area and Switzerland shall be excluded.
- 1.4.12 We do not assume any costs of treatment or medical care.

1.5. Sum insured

The insurer shall be liable up to a maximum indemnification of 100,000 EUR.

1.6. Rights in the event of damage

1.6.1 Claims against third parties:

If, in connection with the insured event, the insured person has claims for damages of a non-insurance-related nature against third parties, the insured person will be obliged, notwithstanding the statutory subrogation in accordance with § 86 VVG, to assign these claims to the insurer in writing up to the amount of the reimbursement of costs under the insurance contract. If the insured person waives such a claim or a right serving to secure such claim without the consent of the insurer, the insurer shall be released from the obligation to provide benefits to the extent that he could have demanded compensation from such claim or right.

1.6.2 Claims to insurance benefits may neither be assigned nor pledged.

1.7. Obligations in the event of damage

- 1.7.1 Any hospital treatment must be notified to the insurer immediately after commencement of the treatment using the contact details listed in Clause VII of the General Conditions.
- 1.7.2 Damage shall be kept to a minimum and unnecessary costs shall be avoided.
- 1.7.3 At the request of the insurer, the insured person shall provide any information necessary to determine the insured event or the insurer's obligation to pay benefits and the scope thereof.
- 1.7.4 At the request of the insurer, the insured person shall be obliged to have himself/herself examined by a doctor appointed by the insurer.
- 1.7.5 In addition, the insured person shall be obliged to enable the insurer to obtain necessary

information (in particular to release the treating physicians from their duty of confidentiality).

- 1.7.6 If a contractual obligation to be fulfilled with regard to the insurer is intentionally breached, the insurer will be released from the obligation to pay benefits. In the event of a grossly negligent breach of an obligation, the insurer will be entitled to reduce the benefit in proportion to the severity of the fault. If it can be proven that the obligation was not violated due to gross negligence, the insurance cover will remain in force. The insurance cover shall also remain in force if it can be proven that the breach of the obligation was not the cause of either the occurrence or establishment of the insured event nor of the establishment or scope of the benefit. The knowledge and fault of the insured person shall be equivalent to the knowledge and fault of the policyholder.

1.8. Subsidiarity

If there is an entitlement to benefits from health, accident or pension insurance, to statutory curative care, accident care or to benefits by another party liable to pay compensation, the insurer will only be liable to pay benefits for the amount in excess of the indemnifier's obligation to pay for the necessary expenses.

If there is a claim against third parties, the insured person will receive an advance payment from the insurer.

2. Insurance conditions for the holiday guarantee within the framework of the "Bring me Home - All-Around Carefree" insurance

2.1. Object of contract

The object of the holiday guarantee is the insurance cover described below for the holder of a Classic or Flex ticket from Lufthansa, Austrian Airlines or SWISS.

2.2. Insured damage events

Insurance cover exists for the following damage events:

- 2.2.1 Following an official body temperature check at the destination airport, the insured person is prevented from entering the country of travel due to abnormal values.
- 2.2.2 The insured person became infected with the coronavirus (COVID-19) after commencing the trip.
- 2.2.3 The insured person must enter an officially ordered quarantine in the country of travel due to an actual or suspected infection with the coronavirus (COVID-19) and for this reason cannot return to the country of his or her official residence at the planned time.
- 2.2.4 The insured person is unable to start the return journey to the country of his or her official residence at the planned time due to a lockdown in the country of travel. Lockdown in the sense of these conditions means an officially ordered closure of public and private facilities as well as the prohibition of travel into the area affected and out of the area affected.
- 2.2.5 The insured person is affected by one of the following insured reasons and as a result is no longer fit to travel or cannot reasonably be expected to complete the trip as planned after general life experience. Insured reasons are:
- a) Death, serious accident or unexpected serious illness of the insured person.
 - b) Death, serious accident or unexpectedly serious illness of the spouse, life partner living in the same household and registered there as main residence, children, parents, siblings, grandparents, grandchildren, parents-in-law or children-in-law of an insured person.
 - c) Damage to the property of the insured person as a result of fire, elementary events (natural disasters) or of a deliberate criminal act committed by a third party. The damage must be significant in relation to the economic situation and the assets of the injured party or his/her presence must be necessary to assess the damage.
 - d) Unexpected court summons addressed to the insured person.

e) Breakage of prostheses.

The insurance benefits described in 2.3.7 shall exclusively apply to this claim.

2.3. Scope of insurance

- 2.3.1 Any insurance benefit has to be agreed with us in advance by telephone. Costs not reported to us in advance will not be covered.
- 2.3.2 If necessary, we will reimburse the costs of additional means of transport in the country of travel which arise as a consequence of an insured damage event. The costs of public transport, rental cars and taxis up to EUR 250 will be reimbursed.
- 2.3.3 If a flight has to be rebooked as a result of an insured damage event, we will reimburse the insured person for any rebooking fees incurred up to an amount of EUR 50.
- 2.3.4 If a return journey on a Lufthansa Group flight is not possible within 72 hours due to unavailability, we will reimburse the costs of a return ticket with another airline up to an amount of EUR 500.
- 2.3.5 We will reimburse the accommodation costs of an extended stay due to quarantine or lockdown as well as additional accommodation costs including meals due to quarantine up to 250 EUR/night and up to a maximum of 14 nights. We will only pay for additional accommodation costs that are not covered by third parties (e.g. tour operators or authorities that have ordered a lockdown). The price of the accommodation booked for this additional accommodation must not differ significantly from the previously booked accommodation.
- 2.3.6 We will reimburse the actual costs of unused accommodation such as hotel rooms as well as missed excursions and events if these cannot be used due to quarantine. In order to be eligible for this service, refunds from the accommodation and excursions/events providers must be excluded. In the event of an incomplete refund, we will reimburse the difference between the actual booking costs and the refund made. Our service is limited to 250 EUR/night and up to a maximum of 14 nights for accommodation and 200 EUR for excursions and events. The costs for excursions and events will only be refunded if these excursions and events have taken place. The costs for unused accommodation will only be refunded due to early return or hospitalisation, in all other cases we will refund the cancellation fees.

In the event of a claim in accordance with 2.2.5, we will reimburse the return travel costs as well as any other additional costs that can be proven to have arisen due to an interruption of the journey, provided that arrival and departure are made by using insured Lufthansa, Austrian Airlines or SWISS tickets; this shall also apply in the event of subsequent return.

When reimbursing these costs, the type and class of the means of transport, accommodation and meals will be based on the quality booked. If, in contrast to the booked journey, the return journey by air is required, only the cost of a seat in the simplest class of aircraft will be reimbursed.

Medical expenses, costs for accompanying persons as well as costs for the repatriation of a deceased insured person shall not be covered.

- 2.3.7 Our total performance for all services under sections 2.3.2 to 2.3.7 is limited to EUR 3,500 per trip.

2.4. Exclusions

- 2.3.8 There is no insurance cover in areas for which the Federal Foreign Office (or the respective official agency of the country in which the insured person's place of residence is located) has officially issued a travel warning at the time of commencement of the journey. However, insurance cover will be provided and service will be offered if an event that led to a travel warning occurs unexpectedly after the start of the trip. The insurance cover will expire at the end of the seventh day after the travel warning has been issued.
- 2.3.9 The insurer will be released from the obligation to provide benefits if the insured event was foreseeable for the insured person at the start of the journey or was deliberately brought about

by the insured person. If the insured person causes the insured event through gross negligence, the insurer will be entitled to reduce its benefits in proportion to the severity of the fault of the insured person.

- 2.4.1. Travels that are made against the advice of a practising doctor will be excluded from insurance cover.
- 2.4.2. We will only pay for costs which are not covered by third parties (e.g. tour operators or authorities).
- 2.4.3. We shall not be liable for quarantine costs incurred if the holiday country prescribes quarantine after entry for all persons entering the country and if the insured person must have been aware of this fact before commencing the trip.
- 2.4.4. The benefits referred to in 2.3 are based on the local conditions in the holiday destination. We will of course endeavour in every situation to find a solution to the situation of the insured person. However, if a benefit cannot be provided due to local circumstances, our obligation to provide benefits shall not apply.
- 2.4.5. There will be no insurance cover in the event of a concerted state repatriation operation. A concerted state repatriation operation within the meaning of these Terms and Conditions means a state-initiated repatriation of all travellers of one nationality from one or more areas to the country of residence.

2.5. Rights in the event of damage

- 2.5.1. The insured person shall be entitled to exercise his or her rights in the event of a claim.
- 2.5.2. If the reason and amount of the insurer's obligation to pay benefits have been determined, the compensation sum shall be paid within two weeks of receipt of the insurer's notice of payment by bank transfer to a bank account to be specified by the insured person.

2.6. Obligations in the event of damage

- 2.6.1. The insured person shall be obliged:
 - a) to notify the insurer without delay of the occurrence of an insured event and to take appropriate measures to minimise the loss,
 - b) to provide the insurer with any relevant information requested and provide him with all necessary documents, in particular medical certificates and documents relating to the infectious disease suffered during the holiday,
 - c) to release the doctors from their duty of confidentiality with regard to the insured event, insofar as this request can be fulfilled with legal effect.
- 2.6.2. If a contractual obligation to be fulfilled with regard to the insurer is intentionally breached, the insurer will be released from the obligation to pay benefits. In the event of a grossly negligent breach of an obligation, the insurer will be entitled to reduce the benefit in proportion to the severity of the fault. If it can be proven that the obligation was not violated due to gross negligence, the insurance cover will remain in force. The insurance cover shall also remain in force if the ticket holder proves that the breach of the obligation was not the cause of either the occurrence or the establishment of the insured event nor of the establishment or the scope of the benefit.

2.7. Subsidiarity

If the insured person is entitled to benefits under other insurance policies (e.g. travel cancellation and curtailment insurance in the travel or rental agreement), the insurer will only be liable to pay benefits for the amount in excess of the indemnifier's obligation to pay for the necessary expenses.

3. Medical Assistance within the framework of the "Bring me Home – All-Around Carefree" insurance

3.1. Object of the Assistance

The object of the assistance services are the services described below for the holder of a Classic or Flex ticket of Lufthansa, Austrian Airlines or SWISS.

3.2. Assistance services

If the ticket holder has any questions regarding health matters abroad or the preparation of a trip, medical professionals will be available to advise the ticket holder.

The consultation includes:

- a) Information and tips on the topics "vaccination" and "tropical medicine".
- b) Information on the nature and spread of diseases in places of travel.
- c) Information and tips on compiling the first-aid kit for specific destinations.
- d) Information and tips on general medical precautions.
- e) Information and tips on identical or comparable medicines abroad.
- f) Information and tips on outpatient and inpatient treatment options abroad.
- g) General counselling of patients at risk abroad.

The doctors and medical staff cannot diagnose or treat diseases over the telephone. The consultation does not replace a necessary visit to the doctor.

The information about the service providers in the medical field is based on the medical requirements of the individual case and on objective criteria (professional qualification, local proximity, technical equipment of the practice, etc.). If possible, at least three providers will be named. Interventions in the medical freedom of therapy will not be made.

4. Telemedical assistance within the framework of the "Bring me Home – All-Around Carefree" insurance

4.1. Object of the Assistance

The object of the assistance services are the services described below for the holder of a Classic or Flex ticket of Lufthansa, Austrian Airlines or SWISS.

4.2. Assistance services

If you feel unwell during your trip, we offer you the opportunity to talk to a doctor we have arranged to discuss your symptoms and, if possible, to receive a diagnosis and a recommendation on how to proceed. Consultation is available in English and German. In English, a consultation can take place around the clock, in German on weekdays from 8.00 am to 09.00 pm.

In order to take advantage of this possibility, call us at the telephone number given in Section VII. In case of a telephone consultation, we will make an appointment with our service provider and inform you about the time when you will receive a call from the doctor. In the case of a consultation via app, we will send you the name of the app you need as well as an access code with which you can make an appointment with the doctor yourself.

If the result of the consultation is that you need further medical care, our medical team will contact you.

The costs for this assistance service are fully covered by us. The costs of medical care or medical treatment will not be covered by us.