

Travel insurance

PROVISIT-VISUM, PROVISIT-GRUPPE, PROVISIT-MULTIPASS

Insurance Product Information Document

Company: Würzburger Versicherungs-AG, Germany

This information sheet is for your information and gives you a brief overview of your insurance cover. The full content of your policy is set out in your contract documents. To make sure that you are fully informed, please read through all documents.

What type of insurance is this?

We offer you travel insurance for your stay abroad. The insurance consists of travel health insurance, travel accident insurance and travel liability insurance.



What is insured?

Below you will find information on the types of benefits we offer for this product. The included types of benefits and insurance sums are agreed with you individually. Please refer to your insurance certificate for more detailed information.

Travel health insurance

- ✓ We offer insurance cover for acute illnesses and accidents suffered during your stay abroad, e.g.:
- ✓ necessary medical treatments;
- ✓ Prescription medicines and dressing materials prescribed by a doctor;
- ✓ inpatient medical treatments including operations which cannot be postponed.

Travel accident insurance

- ✓ Travel accident insurance provides financial protection to the insured person after an accident. Coverage applies worldwide, 24 hours a day.
- ✓ An accident is understood as an event where you hurt yourself because you stumble, slip, fall or suffer a similar event or where you are hurt by others.

Travel liability insurance

- ✓ Travel liability insurance offers insurance protection during your stay abroad in the event of compensation claims by third parties on the basis of statutory liability provisions under private law.
- ✓ We will check whether and to what extent an obligation to compensate exists.
- ✓ We will defend you against unjustified claims for damages.
- ✓ We will regulate legitimate claims.
- ✓ Damages to members of the host family as well as damages to household items and buildings of the host family caused by fire are covered.



What is not insured?

- ✗ Insurance cases caused intentionally by you or an insured person.
- ✗ If the insured event was foreseeable for you or the insured person when you took out the insurance.

Travel health insurance:

- ✗ Treatments of which it was clear at the start of the journey that they would have to take place in case the trip was carried out as planned or treatments which were to be expected under the circumstances known to you.
- ✗ If the treatment abroad is the sole reason or one of the reasons for starting the trip.

Travel accident insurance:

- ✗ Accidents caused by mental or consciousness disorders. This also applies if the condition is attributable to alcohol or drug consumption.
- ✗ Active participation in motor racing.

Travel liability insurance:

- ✗ Damages to you caused by relatives or co-insured persons.
- ✗ Damages caused by the use of aircraft, motor vehicles, watercraft or trailers.



Are there any restrictions on cover?

- ! If the insurance case was caused by gross negligence, we are entitled to reduce benefits.



Where am I covered

- ✓ Insurance coverage applies for all persons mentioned in the insurance certificate during their stay in the host country.
- ✓ For all persons whose permanent residence is in Germany, all areas outside Germany are defined as foreign countries.
- ✓ For all persons from abroad insurance coverage also applies to EU member states, including Liechtenstein, Norway, Switzerland, Iceland, Andorra, Monaco, San Marino and Vatican City. However, insurance coverage does not apply in the home country of the insured person or in the country in which the insured person is habitually resident.



What are my obligations?

- You must answer all questions in the application form truthfully and fully.
- You must pay your insurance premiums on time and in full.
- If an insurance case occurs, you need to give us complete and truthful information.
- You need to minimize costs of damages (duty to mitigate loss).
- You need to conclude the insurance before the beginning of your trip. If the insurance is concluded after the beginning of a trip abroad, insurance coverage will only start at the beginning of a new trip abroad. If you travel to Germany, the insurance can also be concluded within 10 days after the insured person has arrived in Germany.



When and how do I pay?

- The first premium needs to be paid immediately after receiving the insurance certificate. All further premiums will have to be paid at the time indicated. If you pay by SEPA direct debit, please ensure that you have sufficient funds in your account.



When does the cover start and end?

- Insurance coverage starts on the date indicated on your insurance certificate. Insurance coverage ends with the end of the stay abroad, at the latest on the date indicated on the insurance certificate or after 365 days.



How do I cancel the contract?

- The contract can be terminated prematurely at any time.
- In all other cases, the contract ends automatically at the end of the agreed insurance period.



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