

# AlpenSicher Travel Secure

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## Comprehensive Travel Insurance

### Product Overview

AlpenSicher Travel Secure provides extensive travel protection for both business and leisure travelers, covering medical emergencies, trip cancellations, and travel-related incidents.

### Coverage Components

#### Medical Coverage

**Maximum Coverage: €100,000**

##### Emergency Medical Treatment

- Hospital stays: 100%
- Outpatient treatment: 100%
- Emergency dental care: Up to €1,000
- Prescription medications: 100%
- Specialist consultations: 100%
- Emergency surgery: 100%

##### Medical Transportation

- Ambulance services: 100%
- Medical repatriation: Up to €50,000
- Air ambulance: Included
- Ground transport: Included
- Medical escort: If necessary
- Family member travel: Economy class

#### Evacuation Coverage

**Maximum Coverage: €50,000**

##### Emergency Evacuation

- Natural disasters
- Political unrest
- Epidemic/pandemic
- Terror threats
- Military conflicts
- Environmental hazards

#### Transportation Options

- Commercial flights

- Private aircraft
- Ground transportation
- Sea vessels
- Emergency response teams
- Security personnel

## Trip Cancellation

**Maximum Coverage: €10,000**

### Covered Reasons

- Illness or injury
- Death of family member
- Natural disasters
- Terrorism
- Jury duty
- Work emergency
- Visa denial
- Military deployment
- Legal proceedings
- Home damage

## Baggage Protection

**Maximum Coverage: €3,000**

### Lost Baggage

- Personal items: Up to €2,000
- Electronics: Up to €1,000
- Documents: Up to €500
- Business equipment: Up to €1,500
- Sports equipment: Up to €1,000
- Jewelry: Up to €500

### Delayed Baggage

- Essential items purchase: Up to €500
- Minimum delay: 6 hours
- Daily limit: €150
- Receipt requirement: Yes

## Travel Delay Coverage

**Maximum Coverage: €1,000**

### Delay Compensation

- Per day: Up to €200
- Minimum delay: 4 hours

- Maximum days: 5
- Accommodation costs
- Meal expenses
- Local transportation

## Personal Liability

**Maximum Coverage: €500,000**

### Coverage Areas

- Personal injury
- Property damage
- Legal defense costs
- Settlement negotiations
- Court appearances
- Expert opinions

## Premium Structure

### Individual Plans

- Single trip: From €49
- Annual multi-trip: From €299
- Extended stay: From €599
- Business traveler: From €399

### Family Options

- Up to 5 persons
- Children under 18: Free
- Annual plan discount: 20%
- Multi-policy discount: 15%

### Corporate Plans

- Volume discounts available
- Customizable coverage
- Group rates
- Business equipment coverage
- Multiple employee options
- Worldwide coverage

## Client Contribution Structure

### Medical Claims

- Standard treatment: €100
- Emergency dental: €150
- Prescription drugs: €25

- Specialist visits: €75

## Baggage Claims

- Lost baggage: €150
- Electronics: €200
- Sports equipment: €250
- Business items: €300

## Cancellation Claims

- Standard cancellation: 20%
- Last-minute cancellation: 30%
- Partial trip cancellation: 15%
- Minimum amount: €50

## Delay Claims

- First day: €50
- Subsequent days: €25
- Maximum per claim: €150

## Cancellation Fee Structure

### Before First Trip

- Fee: 90% of premium
- Administrative charge: €50
- Processing fee: €25

### After First Trip

- Fee: 50% of remaining premium
- Administrative charge: €35
- Processing fee: €15

## Multi-year Contracts

- Three months' premium
- Administrative charge: €75
- Processing fee: €25

## Coverage Exclusions

### Geographical Exclusions

- Countries with travel warnings
- War zones
- Sanctioned countries
- High-risk regions

- Remote areas
- Restricted territories

## Activity Exclusions

- Professional sports
- Extreme sports without notification
- Racing competitions
- Mountain climbing above 6,000m
- Cave diving
- Base jumping

## Medical Exclusions

- Pre-existing conditions
- Cosmetic surgery
- Routine check-ups
- Fertility treatments
- Non-emergency dental
- Preventive care

## Other Exclusions

- Pandemic-related cancellations
- Lost cash
- Valuable jewelry
- Business equipment damage
- Self-inflicted injuries
- Alcohol/drug-related incidents

## Claims Process

### Emergency Claims

1. Contact 24/7 assistance
2. Provide policy number
3. Describe emergency
4. Follow instructions
5. Keep all documentation
6. Submit within 30 days

### Standard Claims

1. Complete claim form
2. Attach documentation
3. Provide receipts
4. Submit police report (if applicable)
5. Include medical reports
6. Send within 90 days

## Processing Timeline

- Emergency claims: Immediate
- Medical claims: 5-10 days
- Baggage claims: 10-15 days
- Cancellation claims: 15-20 days
- Liability claims: 20-30 days

## Additional Services

### Travel Assistance

- 24/7 emergency support
- Travel information
- Embassy contacts
- Language assistance
- Lost document help
- Legal referrals

### Medical Services

- Hospital location
- Doctor referrals
- Prescription assistance
- Medical monitoring
- Treatment coordination
- Medical translation

### Security Services

- Travel advisories
- Emergency evacuation
- Security escorts
- Crisis management
- Safe haven coordination
- Intelligence updates

## Contact Information

### Emergency Assistance

- 24/7 Worldwide: +43 316 8888 9994
- Email: [emergency.travel@alpensicher.at](mailto:emergency.travel@alpensicher.at)
- SMS: +43 664 888 8888

### Claims Department

- Phone: +43 316 8888 0010
- Email: [travel.claims@alpensicher.at](mailto:travel.claims@alpensicher.at)

- Hours: Monday-Friday, 8:00-18:00

## Customer Service

- Phone: +43 316 8888 0011
- Email: [travel@alpensicher.at](mailto:travel@alpensicher.at)
- Hours: Monday-Friday, 9:00-17:00