



Confirmation of Insurance Cover Mastercard® Gold

Should you need help in an emergency:

Keep this emergency call card together with your personal documents.

Don't forget to enter the Mastercard® Gold card number.

Emergency service:

+ 49 (0) 89 6 24 24 - 548

In an emergency, please contact the Assistance immediately that can be reached night and day. Please state the number of your Mastercard® Gold credit card:



Where to seek help if you have questions and in emergencies

If you have questions on insurance benefits...

...we will be glad to help. Please use our service times from 8.30 am to 7 pm on Mondays to Fridays and Saturdays from 9.00 am to 2.00 pm (excluding public holidays) for this purpose. You can reach our service centre via

Telephone +49 (0) 89 6 24 24 - 548

Telefax +49 (0) 89 6 24 24 - 244

E-Mail: service-reise@allianz.com

If you require help in an emergency...

...the Assistance is there to help you. Our 24-hour emergency service can offer you rapid and expert help round the clock anywhere in the world!

Telephone +49 (0) 89 6 24 24 - 548

Telefax +49 (0) 89 6 24 24 - 246

If you would like to report a claim to us...

...you can do that quickly, easily and at any time at **www.allianz-reiseversicherung.de/schadenmeldung** (Alternatively also by post to our Claims Department):

AWP P&C S.A.

German branch office

Claims Department

Bahnhofstraße 16

D - 85609 Aschheim (bei München)

You can reach us by telephone or by fax under the service numbers referred to above.

Important in an emergency:

- Have the exact and complete address and telephone number of your current location ready.
- Note the names of the people to contact at official bodies, such as for example a doctor, hospital or the police.
- Describe the situation as exactly as possible and give us all the necessary information.

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Your benefits at a glance

Travel Service Insurance

Offers you immediate assistance in any foreign country in the world in the event of an emergency. A central telephone number is available 24 hours a day to provide assistance to insured persons.

Foreign Travel Health Insurance

Reimburses the costs of necessary medical aid in a foreign country should you fall ill or be injured in an accident requiring urgent attention whilst on a trip abroad:

- doctors' and hospital expenses;
- medicines.

The country in which the cardholder has his permanent residence does not count as abroad.

Advice on Cancellation and Assistance in an Emergency

Advice on cancellation is included in any Travel Cancellation Insurance. Experienced medical specialists on travel will advise you whether your trip should be cancelled immediately in the event of illness or whether you can wait and see whether you can in fact travel. We assume the costs of any increased cancellation fee.

Travel Cancellation Insurance

Reimburses

- contractually agreed cancellation costs arising from the insured travel arrangement should the trip not be undertaken, either up to the amount of the cancellation fee or the additional costs entailed in rebooking the trip to a time of the year for a reason covered by the insurance when prices are higher;
- additional travel costs in the event of a delay in undertaking the trip.

Travel Curtailment Insurance

Reimburses

- additional costs for the return journey given the nature and the quality of the insured trip;
- the cost of the unused local part of the trip due to an unplanned termination of the trip, due for example to an unexpected serious illness.

Hire Car Legal Costs Insurance

You are insured should you be involved in disputes connected with using and driving a hire car during the term of the insurance. In such cases, Allianz Versicherungs-AG assumes costs up to an amount of € 52,000.00, for example for a lawyer, the court, an expert appraiser and, should you have to defend yourself in criminal proceedings in another country, for an interpreter. Allianz Versicherungs- AG will also provide an interest-free loan of up to € 26,000.00 for bail in criminal proceedings. You are obviously free to choose the lawyer – but we will be glad to suggest a lawyer in your vicinity. We are currently able to name German-speaking lawyers in 30 countries able to offer you immediate assistance.

Internet Delivery Cover

Goods purchased through the Internet (tangible goods) are insured against loss or damage during delivery. The purchase price must have been paid with the credit card.

Insurance companies' addresses

Risks associated with Travel Service Insurance, Foreign Travel Health Insurance, Travel Cancellation Insurance, Travel Curtailment Insurance and Internet Delivery Cover borne by:

AWP P&C S.A.
Bahnhofstrasse 16
D-85609 Aschheim (bei München)
CEO: Olaf Nink
Registry court: Munich HRB 4605

AWP P&C S.A.
plc under French law
Company's registered office: Saint-Ouen (France)
Commercial register: R.C.S. Bobigny 519 490 080
Board of management: Rémi Grenier (chairman), Dan Assouline, Fabio de Ferrari, Ulf Lange, Claudius Leibfritz, Lidia Luka-Lognoné, Mike Nelson, Sylvie Ouziel

Main business activity: The company is an insurance company and provides principally travel insurance.

Risks associated with Hire Car Legal Costs Insurance borne by:

Allianz Versicherungs-Aktiengesellschaft
Chairman of the supervisory board: Dr. Klaus-Peter Röhler.
Board of management: Joachim Müller (chairman), Ana-Cristina Grohnert, Dr. Jörg Hipp, Burkhard Keese, Jens Lison, Jochen Haug, Frank Sommerfeld, Dr. Rolf Wiswesser.
Company's registered office: Munich
Registry court: Munich HRB 75727

Main business activity: the company is a damages and accident insurance company.

Allianz Rechtsschutz-Service GmbH, Königinstr. 28, 80802 Munich, chairman of the board: Philipp Albrecht Michael Eder, Registry court Munich, number HRB 108104, has been appointed to process claims in connection with Hire Car Legal Costs Insurance. Claims are processed together with the credit card number through AWP P&C S.A., German branch office. Address: Bahnhofstraße 16, Claims department, 85609 Aschheim (bei München).

This translation is for information purposes only. In the event of any conflict or inconsistency between the German and the English versions, the German original shall prevail.

Contractual Data

The Contractual Data refers to the insurance terms and conditions. Together with the insurance terms and conditions, they determine the exact scope of the insurance.

Standard Terms and Conditions of Insurance

Policyholder:

First Data Deutschland GmbH
Konrad-Adenauer-Allee 1
61118 Bad Vilbel

Insured persons (§ 1):

As part of the

- Travel Service Insurance
- Foreign Travel Health Insurance
- Travel Cancellation Insurance
- Travel Curtailment Insurance
- Hire Car Legal Costs Insurance

... the legitimate holder of a valid Mastercard® Gold (hereafter referred to as the credit card). Also, on trips together with the cardholder;

... the cardholder's partner, provided that he / she lives in the same household;

... the cardholder's or partner's under-age children (including stepchildren, adopted and foster children);

... the cardholder's or partner's adult children up to the age of 25 provided they are at school or undergoing professional training.

As part of the

- Internet Delivery Cover

... the legitimate holder of a valid Mastercard® Gold (hereafter referred to as the credit card).

Area of validity (§ 2):

As part of Travel Service Insurance, cover is provided for all travel anywhere in the world outside the country in which the cardholder is permanently resident.

As part of Foreign Travel Health Insurance, cover is provided during all travel outside the country in which the cardholder is permanently resident.

Insurance cover is provided from the time that the trip begins for up to a maximum of 62 days per trip. No insurance cover is provided for expenses incurred by the insured person in his own country of residence, not even should these expenses relate to the consequences of illnesses and injuries that occurred during the foreign trip.

Should the permanent place of residence be temporarily located abroad for professional reasons (e.g. on account of work over a period of several years), no insurance cover will be provided for the country of residence concerned.

The Travel Cancellation Insurance and Travel Curtailment Insurance provides cover during all private and business trips throughout the world. A "trip" is deemed to consist of all travel modules and individual travel services the timing and location of which are coordinated with each other. The use of the first of these services constitutes the beginning of the total trip and the use of the last of these services the end.

As part of Hire Car Legal Costs Insurance, insurance cover is provided for all trips throughout the world but not for incidents that occur within a radius of 50 kilometres (as the crow flies) of the cardholder / co-insured person's permanent residence.

As part of Internet Delivery Cover Insurance cover is provided worldwide, irrespective of whether travelling or not.

Beginning of insurance cover / end of insurance cover (§ 3):

1. For customers who are in possession of a valid credit card on 01.01.2017: The insurance cover of all insurance benefits - with the exception of Travel Cancellation Insurance - starts on 01.01.2017. As part of Travel Cancellation Insurance the insurance coverage of AWP P&C S.A. is valid for all travel bookings after 01.01.2017.
2. For all customers who apply for a new credit card from the 01.01.2017: The insurance cover of all insurance benefits listed starts on the date of the application for the credit card subject to the conclusion of a valid credit card contract. As part of Travel Cancellation Insurance the insurance coverage of AWP P&C S.A. is valid for all travel bookings after the application for the credit card, subject to the conclusion of a valid credit card contract.

Travel Cancellation Insurance only applies to trips booked from the time that insurance cover begins.

As part of Hire Car Legal Costs Insurance, insurance cover is provided from the time the hire car is picked up to the time it is returned to the lessor.

All insurances apply to travel within the insured periods of time.

Required use of the card (§ 4):

As part of

- Travel Service Insurance
- Foreign Travel Health Insurance
- Travel Cancellation Insurance
- Travel Curtailment Insurance

insurance cover will apply irrespective of whether the credit card is used as a means of payment for the trip.

As part of

- Hire Car Legal Costs Insurance
- Internet Delivery Cover

insurance cover will apply dependent on whether the credit card is being used as a means of payment.

Particular obligations (§ 6 no. 4):

None

Travel Service Insurance

Amount of the undertaking to pay costs in the event of inpatient treatment (§ 2 no. 2 c):

€ 13,000.00

Amount of the bridging loan (§ 5 no. 1b):

€ 1,600.00

Assistance in the event of criminal prosecution proceedings (§ 5 no. 2):

AWP will pay court costs and the costs of a lawyer and interpreter up to an amount of € 2,600.00 and, should this be necessary, bail of up to € 13,000.00 in a criminal prosecution case.

Reimbursement of search, rescue and recovery costs following an accident (§ 6):

€ 2,600.00

Foreign Travel Health Insurance

Amount of costs reimbursed

Costs of curative treatment with no upper limit

Excess (§ 2 no. 4):

No excess

Travel Cancellation Insurance

Amount insured (§ 1 no. 1):

The amount insured for the insured person is € 5,000.00 per trip up to a maximum total of € 10,000.00 for all insured persons per trip.

Excess (§ 5):

The insurer is liable up to the amount insured after the excess of € 100.00 have been deducted. Should the insured event be due to illness, the excess is 20% of the amount eligible for reimbursement subject to a minimum of € 100.00.

Travel Curtailment Insurance

Amount insured (§ 1):

The amount insured for the insured person is € 5,000.00 per trip up to a maximum total of € 10,000.00 for all insured persons per trip.

Excess (§ 6):

The insurer is liable up to the amount insured after the excess of € 100.00 have been deducted. Should the insured event be due to illness, the excess is 20% of the amount eligible for reimbursement, subject to a minimum of € 100.00.

Hire Car Legal Costs Insurance

Amount insured (§ 3 no. 8 RS):

€ 52,000.00 per claim and insurance year

Loan to provide bail (§ 3 no. 10 RS):

€ 26,000.00 per claim and insurance year

Internet Delivery Cover

Duration of cover (§ 2):

As part of internet delivery cover, insurance cover begins when the purchased goods are dispatched and ends when they arrive at the delivery address.

Sum insured (§ 4):

Maximum of € 1,000.00 per claim.

Up to 3 claims and a maximum of € 2,000.00 per credit card account per calendar year will be compensated.

Excess (§ 6):

No excess.

Standard Terms and Conditions of Insurance (AVB)

(abbreviated to: AVB AB 14 KI FDD)

On behalf of the savings institutions ("Sparkassen")/banks that the policyholder has concluded in the area covered by the group insurance contract concluded with AWP P&C S.A., Bahnhofstraße 16, D - 85609 Aschheim (bei München), the policyholder has agreed comprehensive insurance cover for the insured persons referred to in the Contractual Data on the basis of the terms and conditions printed below. The premium for these insurance policies is paid by First Data Deutschland GmbH or your bank out of the annual card subscription fee. The following rules under §§ 1 to 11 apply to all insurances of the persons insured through this credit card.

§ 1 Who is insured?

The insured persons are those persons referred to in the Contractual Data or the group of individuals described there. The insured person is entitled to exercise the rights in the insurance contract directly. Should two or more credit contracts have been concluded, insurance benefits may only be claimed once. The insurance benefits are not accumulative.

§ 2 What is the area covered by the insurance?

The area of validity for the individual insured parties is set out in the Contractual Data.

§ 3 When does the insurance begin and end?

Unless anything to the contrary has been agreed in the Contractual Data and subject to the conclusion of a valid credit card contract, the insured person will be covered from the time the credit card is applied for and cover will end as soon as the termination of the credit card contract comes into force.

§ 4 Is insurance cover conditional on the use of a credit card as a means of payment?

The provisions referred to in the Contractual Data will apply.

§ 5 In which cases is no insurance cover provided?

1. The following situations are not insured
 - a) damage caused by strikes, nuclear energy, confiscation and other actions by sovereign authorities as well as damage incurred in areas covered by a travel warning issued by the German Foreign Office at the time this area was entered. Should an insured person actually be in the area concerned at the time the travel warning is issued, insurance cover will end 14 days after publication of the warning; insurance cover will continue in spite of the travel warning should the end of the trip be postponed for reasons for which the insured person is not responsible;
 - b) damage caused by war, civil war and warlike events. Insurance cover will still be provided however if the damage occurs within the first 14 days after the beginning of the events; insurance cover will however continue should the end of the trip be postponed for reasons for which the insured person is not responsible. Insurance cover will however not be provided under any circumstances should the insured person be in a country on whose territory war or civil war is already taking place or should an outbreak be foreseeable. Damage as a result of active participation in war, civil war or warlike events is not insured;
 - c) damage caused intentionally by the insured person;
 - d) expeditions, unless anything else has been agreed;

- e) damage caused indirectly or directly through the use of atomic, biological or chemical weapons materials.
- 2. Should the insured person not have a residence in the EU or the EEA, insurance cover will only be provided for travel within Europe or in Mediterranean coastal states.
- 3. No insurance cover will be provided in the event of economic, trade or financial sanctions or an embargo imposed by the European Union or the Federal Republic of Germany that are directly applicable to the contractual parties and that are contrary to insurance cover. This will also apply in the event of economic, trade or financial sanctions or an embargo imposed by the United States of America unless this is contrary to European or German law. The remaining provisions of the contract are not affected.

§ 6 What must the insured person do under all circumstances in the event of a claim (Obligations)?

The insured person is required to:

1. keep damage as low as possible and avoid unnecessary costs;
2. notify AWP of the damage immediately;
3. describe the incident that caused the damage and the amount of damage, give AWP a truthful account of all relevant information and allow AWP to make a reasonable check on the cause and the amount of the claim lodged. The insured person is required to submit the originals of invoices and other documents as proof and, should this be necessary, release doctors – including doctors provided by the Assistance – from their confidentiality to the extent that knowledge of this information is necessary in order to assess the obligation to provide benefits and the scope of these benefits. AWP will not be required to provide benefits should it not be able to establish the amount and the scope of its obligation because the insured person refuses to release the doctor from his obligation to confidentiality and not enable AWP to determine its obligation in any other way;
4. provide suitable evidence of the nature of the trip in accordance with the Contractual Data;
5. provide suitable evidence of the start date of the trip.

§ 7 When does AWP pay compensation?

Provided AWP has established its obligation to pay and the amount of the benefit, compensation will be paid within two weeks. Payment will be made solely by transfer into a bank account.

§ 8 What happens should the insured person have claims for damages against third parties?

1. In accordance with the provisions of the law, claims for damages against third parties are transferred to AWP up to the amount of the payment made, provided that the insured person does not incur any disadvantage as a result.
2. Subject to this limitation, the insured person is required to confirm the transfer of rights in writing, should AWP request this.
3. Obligations by other insurers or social insurance institutions to pay benefits have priority over AWP's obligation to indemnify. AWP will be obliged to pay in advance provided claims are initially made against it through the submission of original invoices.

§ 9 When does the insured person lose entitlement to insurance benefits if obligations are infringed or should the claim have become time expired?

1. Should an obligation have been deliberately infringed, AWP is absolved from its obligation to pay benefits; in the event of a grossly negligent infringement, AWP is entitled to reduce the benefit in proportion to the seriousness of the insured person's infringement.

2. The insured person is required to prove that he was not guilty of gross negligence. Except in cases of fraudulent intent, AWP is required to pay benefits provided that the insured person can prove that the infringement of the obligation was the cause neither of the occurrence nor the discovery nor the degree of AWP's obligation to provide benefits.
3. The claim to insurance benefits will expire in three years calculated from the end of the year in which the claim occurred and the insured person learnt of the circumstances justifying the assertion of a claim or should have learnt in the absence of gross negligence.

§ 10 What is the stipulated form for the submission of declarations of intent?

1. Notices and declarations of intent by the insured person and the insurer must be in text form (e.g. by letter, fax or e-mail).
2. Insurance brokers are not authorised to accept such documents.

§ 11 Which court in Germany is responsible for the assertion of claims under the insurance contract? Which law is applicable?

1. At the insured person's option, the place of jurisdiction is Munich or the place in Germany in which the insured person has his permanent residence or his habitual place of abode at the time the suit is filed.
2. The contractual relationship is subject to German law unless this contradicts international law.

Travel Service Insurance

(abbreviated to: AVB RS 08 KI FDD)

Note:

Allianz Partners Deutschland GmbH, Bahnhofstr.16, 85609 Aschheim, (hereafter referred to as "the assistance") has been appointed to provide the services as part of travel service insurance.

§ 1 Which services are provided by AWP?

1. AWP offers the insured person help and support in the following emergency cases during the trip and, subject to the conditions referred to, also pays the costs incurred. AWP reserves the right to check cover; as a matter of principle, services provided and undertakings to pay costs by the assistance and the appointment of service providers do not constitute an admission of AWP's obligation to pay compensation to the insured person under the insurance contract.
2. The insured person is required to make contact with the assistance immediately in order to use these services in an emergency.
3. Should the insured person be unable to claim the recovery of amounts advanced by AWP as compensation, he will be required to reimburse these amounts to AWP within a month of the end of the trip.

§ 2 What help does the assistance offer in the event of an illness or an accident during the trip?

1. Outpatient treatment
On request, the assistance will provide information on the possibilities of medical care and will suggest, wherever possible, a German or English-speaking doctor. The assistance will not however establish the contact to the doctor.
2. Inpatient treatment
Should the insured person receive inpatient treatment in a hospital, the assistance will provide the following services:

- a) Care
If required, AWP will establish contact through its panel doctor between the insured person's own doctor and the hospital doctors responsible for treatment; it will ensure that information is exchanged between the doctors concerned. If requested, AWP will inform the insured person's relatives.
 - b) Visits to the patient
Should the insured person be undergoing inpatient treatment lasting more than 10 days, the assistance will organise on request a visit by a relative of the insured person to the hospital and the return trip. AWP will pay travel costs but not costs of accommodation.
 - c) Undertaking to pay costs
In the event of inpatient treatment, AWP will give the insured person an undertaking to pay costs up to the amount agreed in the Contractual Data. This undertaking does not however imply acknowledgement of an obligation to pay benefits. AWP will settle all costs with the responsible institution in the name of the insured person. Should neither the health insurer nor any third party assume the costs advanced by AWP, the insured person will be required to reimburse these amounts to AWP within a month of the end of the trip.
3. Patient repatriation
As soon as the panel doctor appointed by the assistance, in consultation with the local doctors treating the insured person, believes that it is medically expedient and decides accordingly, the assistance will organise repatriation to the nearest suitable hospital to the insured person's place of residence using appropriate means of medical transportation (including ambulance aircraft). AWP will pay any additional costs compared with those of the return trip originally planned.
 4. Should it no longer be possible to look after children under the age of 15 travelling with the insured person on account of his death, severe accident injury or an unexpected grave illness, the assistance will organise the journey back to their place of residence as well as, if necessary, that of an accompanying adult and will also pay the costs. AWP will pay any additional costs compared with those of the return trip originally planned.

§ 3 What help does the assistance provide in procuring necessary pharmaceuticals during the trip?

The assistance, in consultation with the insured person's own doctor, will as far as possible organise the procurement of medically prescribed pharmaceuticals and their transportation to the insured person. The insured person will be reimbursed any costs that might be incurred in picking up these pharmaceuticals as well as clearing them through customs. The insured person will be required to reimburse the costs of these pharmaceuticals to AWP within a month of the end of the trip.

§ 4 Which services does the assistance provide in the event of the death of the insured person?

Should the insured person die during the trip, the assistance will, according to the relatives' wishes, arrange for burial abroad or the repatriation of the deceased person to a place of burial in the insured person's country of permanent residence and will pay the costs. This does not include the costs of buying a grave, gravestone or holding a funeral service.

§ 5 What services does the assistance offer in other emergencies?

1. Loss of means of payment for the trip and travel documents
 - a) Should the insured person experience a financial emergency because of the loss of all means of payment for the trip, the assistance will establish contact with his bank at home. The assistance will help the insured person's bank in transferring the amount provided to the insured person.

- b) Should it not be possible to contact the insured person's bank within 24 hours, the assistance will provide him with a bridging loan up to the amount stipulated in the Contractual Data. This amount must be repaid to AWP within one month of the end of the trip.
 - c) The assistance will help to block the appropriate accounts should credit cards or cheque / (Maestro) debit cards be lost. The assistance is not however liable that the blocking is correctly carried out nor for any financial damage incurred.
 - d) Should travel documents be lost, the assistance will help the insured person in obtaining replacement documents. AWP will reimburse the official fees charged for issuing the lost travel documents.
2. Criminal prosecution proceedings
Should the insured person be arrested or threatened with arrest, AWP will provide help in procuring a lawyer and an interpreter. AWP will advance the court costs and the costs of a lawyer and interpreter and, if necessary, bail for a criminal offence, up to the relevant amount agreed in the Contractual Data.
The insured person is required to repay the costs advanced immediately on his return, at the latest however within a month of their payment by AWP.
 3. SOS message for travellers
Should it be necessary to recall the insured person from the trip by radio on account of the death or illness of a close relative or as a consequence of serious damage to his financial position, the assistance will attempt to arrange an SOS call. AWP will pay the associated costs.

§ 6 What costs will AWP pay in the event of search, rescue and recovery measures?

AWP will pay compensation for the costs of search, rescue and recovery up to the amount agreed in the Contractual Data should the insured person have to be rescued or recovered following an accident.

§ 7 What telephone services does the assistance offer?

The assistance will provide the following telephone services:

1. Medical helpline
 - a) The assistance's medical service is available to the insured person around the clock.
 - b) The services of the "medical helpline" may be used during or prior to the trip (preventive consultation).
They include:
 - advice on vaccinations;
 - advice on tropical medicine;
 - advice on the nature and spread of illnesses in the holiday location;
 - suggestions on putting together a holiday first-aid kit for certain travel destinations;
 - general measures of preventive medicine and rules of behaviour whilst travelling;
 - recommendation of identical or similar medicines in foreign countries;
 - names of German or English-speaking doctors abroad.
2. Contacts with specialists
The assistance will establish contacts with specialists in foreign countries:
 - interpreters;
 - translators;
 - German and English-speaking lawyers;
 - German and English-speaking motor vehicle appraisers (only in Europe and Mediterranean countries outside Europe);
 - German or English-speaking doctors.
3. Interpreter service
Should language support be possible and necessary in an emergency, the assistance will provide the person in need with help by telephone through an interpreter.

4. Documents depot

At the insured person's request, the assistance will archive copies of important documents. Should the originals be lost or stolen, the assistance will send photocopies of the required documents. The relevant data sheet must be requested from the assistance for registration purposes.

Foreign Travel Health Insurance

(abbreviated to: AVB RK 14 KI FDD)

§ 1 What is insured?

1. The costs of treating acute illnesses and accidents occurring whilst travelling abroad are insured up to the amount agreed in the Contractual Data.
2. Countries in which the insured person has a permanent place of residence are not considered abroad.

§ 2 What costs will be reimbursed in the event of treatment abroad?

1. AWP reimburses the costs of necessary medical treatment abroad. This includes the costs of
 - a) outpatient treatment by a doctor;
 - b) curative treatments (including x-ray diagnostics), pharmaceuticals and bandages / dressings as well as physical-medical services (radiation, heat, light and other physical treatment) prescribed by a doctor for the insured person;
 - c) inpatient treatment in a hospital including non-deferrable operations. Necessary treatment of acute complaints during pregnancy and non-deferrable medically indicated abortions as well as the delivery of premature babies up to the 36th week of a pregnancy and miscarriages are also covered. In the case of a premature birth (contrary to §1 AVB AB KI FDD), necessary costs of treating the newly-born child up to an amount of € 100,000.00 in a foreign country are also paid;
 - d) medically required transport of a sick person for inpatient treatment at the nearest hospital in a foreign country and return to the accommodation;
 - e) medically required transport of a sick person for outpatient treatment at the nearest hospital in a foreign country and return to the accommodation; compensation is limited to € 200.00 for each insurance claim;
 - f) medically required aids (e.g. crutches, rental of a wheelchair, leg-braces) up to € 250.00 per insurance claim unless anything different is agreed in the Contractual Data; medically required aids necessitated by an injury as a consequence of an accident up to an amount of € 1,000.00 per insurance claim unless anything different has been agreed in the Contractual Data;
 - g) dental treatment to alleviate pain including simple fillings and repairs to dentures and temporary solutions as well as provisional replacement of teeth following an accident up to an amount of € 250.00 unless anything different has been agreed in the Contractual Data;
 - h) the procurement of artificial limbs and heart pacemakers initially necessitated due to accidents or acute illnesses occurring during the trip and that serve the treatment of the consequences of an accident or illness.
2. AWP will reimburse the costs of curative treatment up to the day on which the medical finding is issued that no further treatment is required.
3. Lump-sum reimbursement of expenses
Should a third party pay the costs of medically required complete inpatient curative treatment abroad, unless the Contractual Data provides for anything different, AWP will pay a lump-sum reimbursement of expenses (telephone, TV, additional meals costs also for visitors etc.) up to a maximum amount of € 31.00 a day. The insured person cannot incur any financial disadvantage due to a division of costs with another

insurer since AWP will, if necessary, waive a contribution to costs by the other insurer or compensate the insured person for the disadvantage.

4. The insured person will pay the agreed excess in accordance with the Contractual Data.

§ 3 What additional services does AWP provide?

The assistance's medical service will support the insured person in finding medical treatment centres in the event of acute illnesses and accidents during the insured trip. Depending on the provisional telephone diagnosis, the nearest doctor or hospital offering the highest medical standard in the particular case will be recommended.

Provided that the insured person follows the recommendation made by the assistance, contrary to §§1 and 2 AVB RK 14 KI FDD, the following additional services will be provided:

1. payment of proven necessary telephone costs;
2. payment of proven transport costs to the recommended medical treatment centre;
3. accommodation for an accompanying relative in or close to the hospital provided that his/ her constant presence is required as part of the fully inpatient treatment of the insured person, up to a maximum amount of € 80.00 per day for up to eight days. or alternatively
4. payment of proven costs for trips by an accompanying relative to visit the insured person locally up to a maximum amount of € 25.00 per day limited to five days.

§ 4 What limitations on insurance cover should you be aware of?

1. Provided that nothing different has been agreed in the Contractual Data, no insurance cover is provided for
 - a) curative treatment and other medically prescribed measures that are a reason for the trip;
 - b) curative treatment and other medically prescribed measures, the necessity for which the insured person was or must have been aware of given circumstances known to him before undertaking the trip or at the time the insurance was concluded;
 - c) dental treatment beyond treatment to alleviate pain, repairs to dentures and temporary measures;
 - d) massage and wellness treatment, fango and lymph drainage not medically prescribed for the insured person, acupuncture treatment and the procurement of artificial limbs and medical aids not included under §2 No. 1 f) or h) AVB RK KI FDD;
 - e) treatment of alcohol, drug and other addictions or of illnesses or accidents caused by the abuse of alcohol, drugs or medicines and for attempted or successful suicide and its consequences. Should the accident not occur in connection with the use of a motor vehicle by the insured person on public roads, alcohol abuse is not established until an examination by the police or by a doctor carried out during the accident on account of a suspected blood alcohol level of 1.1 per thousand;
 - f) childbirth after the 36th week of a pregnancy as well as abortions not medically indicated or deferrable and their consequences;
 - g) treatment or accommodation due to infirmity, the need for care or custody;
 - h) psychoanalytical and psychotherapeutic treatment and hypnosis;
 - i) treatment of injuries suffered as a result of active participation in competitive sporting events and the associated training should the purpose of participation be a source of income of any kind in order to secure a living (e.g. regular income, prize money, benefits from advertising or sponsorship contracts);
 - j) treatment by spouses, lifetime partners, parents or children. Proven expenses-in-kind will be reimbursed according to tariff.
2. AWP may reduce the benefit to an appropriate amount should the curative treatment or any other measure exceed what is medically necessary.
The fees and expenses charged may not exceed what is generally considered to be customary and reasonable in the country concerned. Otherwise, AWP may reduce reimbursement to the rates customary in the country.

§ 5 What must the insured person do under all circumstances in the event of a claim (obligations)?

The insured person is required

1. in the event of inpatient treatment in a hospital, to make contact with the assistance immediately before any extensive in or outpatient diagnostic or therapeutic measures are undertaken and before making any statements regarding payment; AWP will reimburse up to € 25.00 for proven costs incurred in making contact;
2. to consent to be transported or to travel back to the home country if in a fit state to be transported should the assistance approve a return depending on the type of illness and the patient's need for treatment;
3. to submit invoices to AWP, as originals or duplicates with an original stamp of receipt, for benefits granted by another insurer; these will become AWP's property.

Travel Cancellation Insurance

(abbreviated to: AVB RR 14 KI FDD)

§ 1 What is insured in the event of a failure to undertake the trip and a delay in beginning the trip?

1. Should the trip not be undertaken, the contractually agreed cancellation costs of the insured travel arrangement will be paid up to the amount of the agreed amount insured.
2. Moreover, agency fees agreed at the time of the booking and contractually owed to and invoiced by the travel agent are insured, provided that this amount is included in the agreed amount insured. Should the amount of the agency fee exceed what is generally customary and reasonable, AWP may reduce the benefit it pays to a reasonable amount.
3. Should there be a delay in undertaking the trip due to one of the reasons referred to in § 2, according to the nature and quality of the trip, AWP will reimburse the proven additional costs of the trip originally booked and insured as well as the share of the cost of the trip corresponding with the local travel services not used. Reimbursement will be made up to the amount of the cancellation costs that would have been incurred had the trip been cancelled immediately.
4. Should it be proven that a trip that has been booked and insured cannot be undertaken for one of the reasons referred in § 2 AVB RR, alternatively to no. 1, the additional costs incurred by re-booking the trip to a part of the year when costs are higher are insured (travel price guarantee in the event of a necessary re-booking). Reimbursement will be made up to the amount of the cancellation costs that would have been incurred had the trip been cancelled immediately, i.e. immediately after the insured event occurred.
5. Should an insured person have booked a double room together with another person who is insured with AWP be compelled to cancel the trip for a reason that is insured, AWP will reimburse the extra cost of a single room or the share of the cost of a double room borne by the other person insured with AWP up to the cancellation cost that would have been incurred had the booking been cancelled completely.

§ 2 Subject to what conditions does AWP provide its benefits?

1. Insurance cover is provided if carrying out the tour as planned is intolerable because the insured person or a person at risk is affected by one of the following events during the time that insurance cover is provided:
 - death;
 - serious injury due to an accident;
 - an unexpected serious illness; an unexpected serious illness will be present should, from a stable state of wellbeing and ability to travel, definite symptoms of an illness appear making participation in the trip impossible and providing grounds for cancellation;
 - intolerance to inoculation;

- pregnancy should participation in the trip be impossible or intolerable as a result;
 - damage to property caused by fire, explosion, storm, lightning, a burst water pipe, acts of nature or a deliberate crime by a third party, provided that the material damage is considerable or should the insured person's presence be required in order to provide clarification; damage will be deemed considerable provided that the amount exceeds € 2,500.00;
2. Persons at risk in addition to the insured person are:
 - a) relatives of the insured person. These are the spouse or lifetime partner, their children, adopted, foster and stepchildren as well as the parents, adoptive parents and step-parents, siblings, grandparents, grandchildren, uncles and aunts, nieces and nephews, parents-in-law, sons and daughters-in-law and brothers and sisters-in-law of the insured person;
 - b) anyone looking after underage children not travelling or relations in need of care;
 - c) anyone who has booked a trip together with the insured person and their relations. Should more than five people have booked a trip together, only the relatives concerned and the lifetime partner of the insured person and the persons looking after them are considered persons at risk, no longer the insured persons amongst themselves.
 3. Should it be necessary to provide accommodation or care for a person at risk as a result of an unanticipated serious illness or a serious injury as a result of an accident, AWP will reimburse alternatively, instead of the costs of cancellation, the costs of maintenance or care up to the amount of the contractually agreed cancellation costs at the time of the insured event, assuming that cancellation is made immediately.

§ 3 What limitations on insurance cover have to be considered?

No insurance cover will be provided

1. for risks referred to in § 5 of the Standard Terms and Conditions of Insurance (AVB AB);
2. for fees, e.g. processing or service fees, that the travel organiser only imposes as a consequence of the cancellation; for fees or the loss of rights of use in the case of time-sharing procurement;
3. for events that were anticipated at the time the reservation was made;
4. should, according to the circumstances of the case, the illness be a psychological reaction to an act of terror, an aircraft disaster, a natural catastrophe or as a result of fears of internal disturbances, hostile events or acts of terror.

§ 4 When must the insured person cancel the trip (obligation) and what assistance is offered by AWP? What other obligations must the insured person comply with?

The insured person is required

1. to cancel the trip immediately after an insured reason to terminate has occurred in order to reduce the costs of cancellation as far as possible. In the event of an unexpected severe illnesses or serious injuries as a result of an accident, the medical service of the assistance will support the insured person in deciding whether and when to cancel the trip. No reduction of insurance benefits in accordance with § 9 AVB AB will be made due to an infringement of the obligation to cancel the trip immediately provided that the insured person contacts the assistance immediately once the insured reason for cancellation has occurred and follows their recommendation;
2. to submit proof of insurance and the reservation documents to AWP together with the invoice for the costs of cancellation and proof of payment; additionally, should property be cancelled, confirmation by the landlord that the property has been re-let;
3. to provide proof of serious injury as a result of an accident, unanticipated serious illness, pregnancy, and vaccination intolerance by means of a medical certificate together with information on the diagnosis and treatment dates and proof of psychological illnesses provided by a certificate from a doctor specialised in psychiatry;

4. to submit the employer's letter of termination in event of the loss of employment, in the event of the beginning of employment or an apprenticeship the contract and in the event of a change in the place of employment both the new and the old contract of employment;
5. to submit the originals of suitable documents (§ 6 AVB AB) in the case of all other insured incidents.

§ 5 What excess is the insured person required to pay?

The insured person will pay the excess referred to in the Contractual Data.

Travel Curtailment Insurance

(abbreviated to: AVB RA 14 KI FDD)

§ 1 What is the object of the insurance?

1. Organisation of the return trip
The assistance will organise the return trip on request should the insured person be able to terminate the trip unexpectedly for a reason covered by the insurance.
2. Reimbursement of costs: AWP will reimburse the following costs incurred up to the amount insured agreed in the Contractual Data:
 - a) additional costs of the return trip that can be proved to have been incurred due to an unscheduled termination or curtailment of the trip for an insured reason, given the nature and the quality of the reserved and insured trip, as well as additional costs incurred by the insured person directly as a result of the curtailment of the trip, provided that the date of departure and the date of return are included in the travel contract; this also applies in the event of the subsequent return;
 - b) the part of the cost of the trip accounted for by local travel services that were booked but not used.
3. The insured person is required to make contact with the assistance immediately should the trip be cancelled unexpectedly. The insured person is required to contribute to providing information and to prove that the continuation of the trip as planned was either impossible or unreasonable.

§ 2 Subject to what conditions does AWP provide its benefits?

1. Insurance cover is provided if carrying out the tour as planned is intolerable because the insured person or some other person at risk is affected by one of the following events during the time that insurance cover is provided:
 - death;
 - serious injury in an accident;
 - an unexpected serious illness; an unexpected serious illness will be present should, from a stable state of wellbeing and ability to travel, definite symptoms of an illness appear making the conclusion or continuation of the trip as planned impossible and providing grounds for cancellation;
 - pregnancy should the conclusion or continuation of the trip as planned be impossible or intolerable as a result;
 - damage to property caused by fire, explosion, storm, lightning, a burst water pipe, acts of nature or a deliberate crime by a third party provided that the material damage is considerable and should the insured person's presence be required in order to provide clarification; damage will be deemed considerable provided that the amount exceeds € 2,500.00;
2. Persons at risk in addition to the insured person are:
 - a) relatives of the insured person. These are the spouse or lifetime partner, their children, adopted, foster and stepchildren as well as the parents, adoptive parents and step-parents, siblings, grandparents, grandchildren, uncles and aunts, nieces and nephews, parents-in-law, sons and daughters-in-law and brothers and sisters-in-law of the insured person;

- b) anyone looking after underage children not travelling or relations in need of care;
- c) anyone who has booked a trip together with the insured person and their relations. Should more than five people have booked a trip together, only the relatives concerned and the lifetime partner of the insured person and the persons looking after them are considered persons-at-risk, no longer the insured persons amongst themselves.

§ 3 What limitations on insurance cover have to be considered?

No insurance cover will be provided

1. for risks referred to in § 5 of the Standard Terms and Conditions of Insurance (AVB AB);
2. for fees, e.g. processing or service fees, that the travel organiser only imposes as a consequence of the cancellation; for fees or the loss of rights of use in the case of time-sharing procurement;
3. for events that were anticipated at the time the reservation was made;
4. should, according to the circumstances of the case, the illness be a psychological reaction to an act of terror, an aircraft disaster, a natural catastrophe or due as a result of fears of internal disturbances, hostile events or acts of terror.

§ 4 What is the insured person required to do in the event of a claim (obligations) and what help does AWP offer? What other obligations must the insured person comply with?

The insured person is required

1. to submit proof of insurance and the reservation documents to AWP together with invoices;
2. to prove additional costs of the return trip as well as the unused part of travel services by means of original documents;
3. to prove serious injury as a result of an accident, unanticipated serious illness, pregnancy, and vaccination intolerance by means of a medical certificate together with information on the diagnosis and treatment dates and proof of psychological illnesses by a certificate from a doctor specialised in psychiatry;
4. to provide evidence of all other insured events by means of the originals of suitable documents (§ 6 AVB AB).

§ 5 What benefits does AWP provide should events that are not insured occur?

In the event of an unplanned return trip due to an emergency not included in the insured events in accordance with AVB RA, the assistance will provide help in re-booking the return trip.

The insured person must however pay the costs of re-booking and of the return trip.

§ 6 What excess does the insured person have to pay?

The insured person pays the excess agreed in the Contractual Data.

Hire Car Legal Costs Insurance

(abbreviated to: AVB MWRS 14 KI FDD)

Note:

Your contractual partner for insurance benefits stated here is Allianz Versicherungs-AG.

§ 1 What legal matters are covered by the insurance?

Hire car legal costs

- a) Cover is provided for the insured person in his / her capacity as the lessee and driver of any self-drive car and any trailer he / she hires and uses temporarily on land.
- b) Insurance cover includes

- aa) Legal protection in pursuing compensation claims, provided that these do not relate to a breach of contract.
- bb) Legal protection in contractual and material law in defending legal interests from private contractual obligations and rights in rem. Legal protection is also provided in contracts under the law of obligations concluded in the Internet.
- cc) Legal protection in administrative law in defending legal interests in matters relating to traffic law held before public authorities and administrative courts.
- dd) Legal protection in criminal law matters in providing defence against charges of traffic offences. Should the court establish that the insured person committed the offence deliberately, he / she will be required to reimburse the insurer for costs incurring in providing defence on a charge of having acted deliberately;
- ee) Legal protection in cases involving administrative offences in order to provide defence against charges of having committed an administrative offence in traffic law.

§ 2 When is an insured event present?

1. Insured event as a condition for a claim
As part of the legal matters covered, the insurer provides the required benefits within the meaning of § 3 for the insured person in order to enable him / her to defend his / her legal interests should an insured event have occurred and the risk in question is not excluded. The insured event must have occurred after insurance cover began (see § 3 of the Standard Terms and Conditions of Insurance) and before the cover ends.
2. Relevant events for the for the occurrence of an insured event
 - a) As part of legal protection in cases of compensation (see § 1 b) aa)) the insured event will have occurred from the time of the first event that caused the damage or is supposed to have caused the damage.
 - b) In all other cases, the insured event occurs from the time when the insured person or another has committed or is supposed to have committed an offence against legal obligations or provisions of the law. No cover will be provided if a declaration of intention or a legal transaction committed before insurance cover began has initiated the offence.
3. Relevant point in time for insured events extending over a period of time
Should an insured event extend over some time, the insured event will have occurred when this period of time began.
4. Relevant point in time in the case of several insured events
Should several insured events have been the reason for exercising the insured person's legal interests, the first event is crucial. No insured event occurring or, should it relate to an insured event over an extended period of time, ending more than a year before the beginning of insured cover will however be covered Every insured event lasting longer than a year before the beginning of insurance cover or, should it relate to an insured event over an extended period of time, ends, will however not be considered (see § 3 of the Standard Terms and Conditions of Insurance).
5. Relevant point in time for the assertion of the claim
No insurance cover will be provided should the insured person first assert the claim to insurance cover of the subject matter concerned in the insurance later than three years after cover has ended.

§ 3 What benefits does the insurer provide after the insured event has occurred?

1. Payment of a lawyer
 - a) Should the insured event occur domestically:
Following the occurrence of the insured event domestically, the insurer will reimburse the costs of a lawyer to act on behalf of the insured person. The insurer will provide this benefit up to the amount of the fee stipulated by law of a lawyer working at the location of the responsible court. In the cases in which the Law on Legal Fees has established no particular fee

- for the provision of verbal or written advice or information (consultancy) not linked to any other activity subject to a fee and
- for the preparation of a legal opinion
the insurer will pay a fee of up to € 250.00 per insured claim. Should the insured person live more than 100 kilometres (as the crow flies) from the responsible court and should his / her interests be dealt with in a court of law, in the legal matters referred to in § 1 b) aa) to c) the insurer will pay the costs of a lawyer practicing within the jurisdiction of your district court incurred in the first instance up to the amount of the fee of a lawyer who only handles relations with legal counsel.

- b) Should the insured event occur in a foreign country:
Following the occurrence of an insured event in a foreign country, the insurer will, at the insured person's option, reimburse either the costs of foreign lawyer practicing at the location of the responsible court or of a lawyer registered domestically. Should the insured person choose a lawyer registered domestically, the insurer will pay his fee up to the amount of the fee stipulated by law that would have been incurred had the court at the place where the lawyer is located been responsible. § 3 paragraph 1 a) sentence 3 will apply as appropriate. Should the insured live more than 100 kilometres (as the crow flies) from the responsible court and should he / she have chosen a foreign lawyer, the insurer will pay the costs in the first instance of a lawyer practicing within the jurisdiction of your district court up to the amount of the fee stipulated in law of a lawyer who only handles relations with the foreign lawyer.

Should the insured event have occurred as a result of an accident with a motor vehicle in a foreign European country and should a settlement sought before the domestic claims management specialist or compensation agent be unsuccessful so that conclusive litigation in a foreign country is necessary, the insurer will also pay the costs of a domestic lawyer in reaching a settlement with the domestic claims management specialist or compensation agent up to the amount of a fee stipulated by law of 1.3 times for all his work. All the provisions relating to the lawyer will apply as appropriate in pursuing legal interests in a foreign country for legally and professionally qualified authorised representatives located there.

2. Reimbursement of court costs
The insurer will reimburse court costs including the expenses of witnesses and appraisers summoned by the court as well as the costs of the court officer.
3. Reimbursement of fees in arbitration or mediation proceedings
The insurer will reimburse the fees for arbitration or mediation proceedings up to the amount of fees incurred in the event of an appeal in the first instance to a responsible state court.
4. Reimbursement of costs in proceedings before administrative authorities
The insurer will reimburse the costs of proceedings before administrative courts including the payment of the expenses of witnesses and appraisers summoned by the administrative authority as well as the costs of enforcement through administrative channels.
5. Reimbursement of the customary costs of expert appraisers and interpreters
The insurer will reimburse the standard fees
 - a) of a publicly appointed technical appraiser or a technical appraisal organisation having legal capacity in cases involving defence in criminal or administrative traffic law proceedings;
 - b) of an expert appraiser based in the foreign country in cases in which compensation on account of damage to a motor vehicle and to a trailer occurring in the country are lodged;
 - c) of an interpreter in connection with defence in criminal proceedings in a foreign country.
6. Reimbursement of travel costs
The insurer will pay the insured person's travel costs to a foreign court should his / her appearance as the accused or a party be stipulated and is required in order to prevent legal disadvantages. These costs will be paid up to the rates applicable to business trips undertaken by German lawyers.

7. Reimbursement of the opponent's costs
The insurer will reimburse the costs incurred by the opponent in exercising his legal rights should the insured person be required to reimburse these expenses.
8. Limitation of benefits to the amount insured
In every insured event, the insurer will only pay the maximum amount insured agreed in the Contractual Data. Should several insurance cases be linked as regards their timing and their cause, the amount insured will only be provided once for these insured events.
9. Translation service
The insurer will ensure that written documents necessary to safeguard the legal interests of the insured person abroad are translated and will pay any costs incurred.
10. Loan in order to provide bail
Should bail have to be provided in order to temporarily spare the insured person criminal prosecution measures, the insurer will ensure payment of an interest-free loan up to the amount agreed in the Contractual Data.

§ 4 What rules apply to the selection of a lawyer?

Should the pursuit of the insured person's legal interests be necessary after an insured event has occurred, he/she may select the lawyer to be appointed from the group of lawyers whose fee the insurer will pay in accordance with § 3 paragraph 1. The insurer will select the insurer

- should the insured person demand this;
- should the insured person not select any lawyer and the insurer believes that the appointment of a lawyer as soon as possible is necessary.

Should the insured person not have appointed the lawyer already, the insurer will appoint him in his/her name. The insurer is not responsible for the lawyer's work.

§ 5 When and in which currency are the insurer's benefits due?

The insured person may demand that the insurer pay the costs it is due to pay as soon as he/she proves that he/she is required to pay or has already fulfilled this obligation.

Should the insured person have paid the costs in a foreign currency, the insurer will reimburse him/her with the costs in Euro at the exchange rate on the day that he/she paid the costs.

§ 6 Which benefits are not covered by the insurance?

1. Excluded costs
The insurer will not pay the following costs:
 - a) costs that the insured person has paid without any legal obligation;
 - b) costs incurred in a mutually agreed settlement should the result achieved not be proportionate to the result sought by the insured person, unless a division of costs different from this is stipulated by law;
 - c) costs incurred due to the fourth or additional compulsory enforcement measures per executory title;
 - d) costs due to compulsory enforcement measures initiated more than five years after the executory title has become law;
 - e) costs of all kinds of prosecution proceedings after a financial penalty or fine of less than € 250.00 has been imposed;
 - f) costs which some other person would be required to pay in the absence of legal costs insurance;
 - g) costs incurred due to the undisputed or non-insured part of legal protection cases only partly covered by the insurance. In such cases, the share of non-insured costs is calculated as follows
 - in cases referred to in § 1 b) dd), ee) according to the weight and the significance of the individual charges in the overall context (in particular the share of the penalty of fine imposed);

- in all other cases, in accordance with the proportion of the non-insured part of the amount in dispute (within the meaning of the law on costs and fees) to the total amount in dispute.
2. Excluded legal matters
No insurance cover is granted in the pursuit of legal interests
 - a) the cause of which is related to war, hostile acts, riots, domestic disturbances, strikes, lockouts or earthquakes;
 - b) to resist claims for compensation, unless this is related to a breach of contract;
 - c) in proceedings related to administrative offences and administrative proceedings on account of an infringement of stopping or parking restrictions;
 - d) resulting from other persons' claims or liability for other persons' obligations pursued by the insured person in his own name;
 - e) resulting from claims or obligations that were transferred to or that passed on to the insured person after the insured event has occurred;
 - f) resulting from the legal costs insurance contract against Allianz Versicherungs-AG as legal costs insurer or against a claims management company working on behalf of Allianz Versicherungs-AG;
 - g) in proceedings before international or supra-national courts of law;
 - h) between several insured persons;
 - i) should there be a causal connection with a crime committed intentionally by the insured person. Should such a connection be established subsequently, the insured person will be required to reimburse any benefits that the insurer has paid on his/her behalf.

§ 7 What obligations must the insured person comply with?

1. Obligations prior to the occurrence of a legal protection case
As part of hire car legal costs insurance, at the time the insured event occurs, the driver must be in possession of the stipulated driving licence entitling him/her to drive a motor vehicle and the vehicle must be registered or display insurance identification.
2. Insured person's obligations to cooperate in pursuing a legal protection claim
Should the insured person make a claim under legal costs insurance, he/she is required to inform the insurer completely and truthfully of all the circumstances of the insured event and must also state the evidence and provide documents requested. The insurer will confirm the extent of cover granted in the case of the insured event. Should the insured person take measures to exercise his/her legal rights before the insurer has notified the extent of insurance cover, the insurer will only pay the costs incurred thereby provided that it would have borne the costs in the event of confirmation of insurance cover prior to the initiation of these measures.
3. Insured person's obligations to cooperate after the insured event has been reported
The insured person is required
 - a) to inform the lawyer assigned to represent his/her interests completely and truthfully of the facts of the case, to state the evidence, provide possible information and to procure the necessary documents;
 - b) to provide the insurer on request with information on the status of the case;
 - c) provided his/her interests are not unreasonably impinged,
 - aa) to agree with the insurer the cost of measures initiated, in particular to obtain the insurer's consent before resorting to legal remedies;
 - bb) to ensure that damage is minimised as required by § 82 of the German Law on Insurance Contracts ("VVG"). This means that litigation costs must be kept as low as possible. The insured person is required to choose the most economical of several possible courses of action by for example (list not conclusive):
 - not pursuing one or more trials when the objective can be achieved with only one trial (e.g. by amalgamating claims or asserting claims against joint and several debtors as misjoinders, extending the writ rather than issuing a new writ);

- by renouncing (additional) applications for writs that are not or not yet required in the current situation;
 - by waiting until other court proceedings that might have actual or legal significance for the intended legal dispute become law before issuing a writ;
 - by initially only suing for a reasonable part of the claims and by suspending the remaining claims that might have to be pursued through the courts until the decision on the partial claims has acquired legal effect;
 - by granting the lawyer unconditional power of attorney that also includes pre-litigation activities in all matters in which only a brief deadline is set in which to file a writ or to submit legal remedies. In order to minimise the damage the insured person is required to obtain and to comply with the insurer's instructions. The insured person is required to instruct the lawyer in accordance with these instructions.
4. Insured person's obligation to provide information should he / she also be able to claim benefits under some other insurance
The insured person is required to give notice immediately should he / she be able to claim a benefit under other insurance contracts should an insured event occur. This information must state the other insurer.
5. Consequences of an infringement of obligations
The legal consequences of an infringement of these obligations are governed by § 9 paragraphs 1 and 2 of the Standard Terms and Conditions of Insurance. In accordance with the conditions referred to there, the insurer may be wholly or partly exempt from providing any benefits.

§ 8 In which cases do arbitration proceedings apply and what should be undertaken?

1. Cases in which legal protection is rejected
The insured person must be notified in writing and the reasons given should the insurer refuse legal protection
- a) because, taking account of the interests of all insured parties, the probable costs incurred in pursuing the legal interests are grossly disproportionate to the result sought or
 - b) because in the cases referred to in § 1b) aa) - cc), the pursuit of legal interests does not offer a sufficient prospect of success.
2. Obligations prior to initiating arbitration proceedings
On informing the insured person of the rejection of legal protection, the insurer is required to point out to the insured person that
- a) should he / she not agree with the insurer's opinion and continue to claim legal protection, he / she may demand within a month that the insurer initiate arbitration proceedings and that the insurer will pay the costs of the arbitration report;
 - b) he / she is required to send the insurer within the deadline of one month all the information and documents that he / she believes to be essential in order to carry out the arbitration proceedings.
3. Initiation of arbitration proceedings
Should the insured person demand that arbitration proceedings be initiated, the insurer is required to
- a) to begin proceedings within a month and to notify the insured person accordingly.
 - b) should deadlines have to be complied with in order to safeguard the insured person's legal interests, to pay the costs of arbitration proceedings until the proceedings have been terminated to the extent necessary in order to comply with these deadlines. This is irrespective of the outcome of the arbitration proceedings. The right to legal protection will be deemed to have been acknowledged to the extent applied for should the insurer fail to initiate arbitration proceedings in time.
4. Arbitrator
An arbitrator is a lawyer who has been registered to practice in the profession for at least five years. He will be appointed by the president of the law society responsible

for your place of residence. The insurer is required to provide the arbitrator with all the information and documents available to him that are essential for the conduct of the arbitration proceedings. The arbitrator will reach his decision in written proceedings. His decision is binding on the insurer.

§ 9 How are benefits ranked should the insured person also be able to make claims under another insurance?

Should the insured person also be able to claim benefits for the insured event under an insurance policy with another insurer, this claim will have precedence over Allianz Versicherungs-AG's obligation to provide benefits (subsidiarity). The insured person is however free to choose the insurer to whom he / she reports the insured event. Should he / she report the insured event to Allianz Versicherungs-AG, this company will pay benefits in advance to the extent of its obligations.

Internet Delivery Cover

(abbreviated to: AVB IL 14 KI FDD)

§ 1 What is insured?

Unless anything different has been agreed in the Contractual Data, all goods (tangible goods) purchased through the Internet by an insured person as a consumer using the credit card in accordance with the standard Terms and Conditions and not excluded in accordance with § 3 of these insurance provisions are insured.

§ 2 When is insurance cover provided?

Unless anything different has been agreed in the Contractual Data, insurance cover is provided in the event of the loss of or damage to the insured goods from the time they are handed over to the delivery company by the seller until the time they arrive at the delivery address.

§ 3 What objects cannot be covered and what limitations on insurance cover must be considered?

There will be no right to compensation should the purchase contract be cancelled or declared invalid.

1. There will be no right to compensation should it not be possible to settle the claim in the Federal Republic of Germany.
2. Unless anything to the contrary has been agreed in the Contractual Data, no cover is provided for the following articles
 - a) goods purchased via auction pages or privately;
 - b) cash, cheques, travellers' cheques, securities, entry tickets, travel tickets and any kind of document;
 - c) software;
 - d) consumable goods and perishable goods with a limited shelf-life, e.g. foodstuffs, luxury food, cosmetic products, tobacco products, fuel etc.;
 - e) animals and plants;
 - f) used goods;
 - g) goods acquired illegally;
 - h) goods that were examined for defects on their arrival at the delivery address and were accepted in spite of obvious damage;
 - i) goods that have not been completely paid for;
 - j) goods that were already defective prior to dispatch;
 - k) goods acquired through the fraudulent or unauthorised use of the credit card.

3. Unless anything to the contrary has been agreed in the Contractual Data, the following are not covered
 - a) pecuniary damage;
 - b) damage due to manufacturing, material and operating errors, inner spoilage or the natural condition of the insured goods;
 - c) damage for which a third party is contractually liable as manufacturer, seller or as one who has fulfilled a repair order;
 - d) defects covered by warranty or guarantee;
 - e) superficial damage, scratches, fading or cosmetic defects.

§ 4 What compensation does AWP provide?

1. Unless anything different has been agreed in the Contractual Data, in the event of an insured incident AWP will pay the online price of the insured goods up to the amount agreed in the Contractual Data should the goods be lost or damaged during delivery or dispatch.
2. Should the goods have been paid for in a foreign currency, the agreed amount will be reimbursed in Euro. Compensation will be governed by the amount in Euro charged to the credit card account.

§ 5 What must the insured person do under all circumstances in the event of a claim (obligations)?

1. Before a claim can be reported to AWP, it must be proven that an attempt has been made to obtain reimbursement of the purchase price from the seller of the goods. In the event of damage, it must be proven that an attempt has been made with the seller to exchange the damaged goods for a defect-free delivery. Should the goods be lost during delivery, it must be proven that an attempt has been made to pursue claims for a replacement with the supplier.
2. Damage to the goods purchased as well as all the details of the case must be notified to AWP immediately by telephone, fax or e-mail, at the latest however within 30 days of discovering the damage.
3. The damaged goods must be kept and submitted to AWP on request.
4. The following documents must be submitted to AWP:
 - copy of the order confirmation;
 - copy of the invoice and the associated credit card voucher or a copy of the credit card monthly account;
 - any correspondence between the credit cardholder and the seller and / or delivery company.
5. AWP must be notified of any other information that is relevant in calculating compensation. In particular, AWP must be informed should any other insurances exist that grant cover in the insurance case at issue. All claims made against other insurance companies and compensation received as well as obligations on the part of other third parties to pay compensation must be notified.
Should the insured person recover the lost article after compensation has been paid, the insured person will be required to reimburse the amount received as compensation to AWP.

§ 6 Excess

In the event of a claim, the insured person will pay the excess agreed in the Contractual Data.

Additional provisions applicable to all forms of insurance

How to make a complaint:

Our aim is to offer first-class benefits. It is also important to us to deal with your concerns. Please let us know directly should you not be satisfied with our products or services. You can send us your complaints on contractual matters or concerning claims by every method of communication. You can reach us by telephone at +49.89.6 24 24-460, by e-mail at service-reise@allianz.com or by post at AWP P&C S.A., Complaints Management, Bahnhofstraße 16, D - 85609 Aschheim (bei München). You will find more detailed information on our complaints procedure under www.allianz-reiseversicherung.de/beschwerde. We do not participate in dispute resolution proceedings before a consumer arbitration board. We do not participate in dispute resolution proceedings before a consumer arbitration board.

You can also address complaints on all types of insurance to the responsible German regulatory agency: Bundesanstalt für Finanzdienstleistungsaufsicht (BaFin), Graurheindorfer Straße 108, D-53117 Bonn (www.bafin.de).

The contractual relationship is subject to German law unless this contradicts international law. The policyholder or persons insured may pursue claims arising from the insurance contract with the court responsible for the insurer's head office or branch office. Should the policyholder or insured person be a natural person, claims may also be pursued before the court in the area in which the policyholder or insured person has his permanent residence or, in the absence of a permanent residence, has his habitual place of abode at the time the complaint is lodged.

General information in the event of a claim

What must be done in the event of a claim?

The insured person is required to keep the damage as low as possible and to provide evidence. Be sure therefore under all circumstances to keep appropriate evidence on how the damage occurred (e.g. confirmation of damage, attest) and on the extent of the damage (e.g. invoices, supporting documents).

How should you behave in the event of illness, injury or other emergencies during the trip? (Travel Service Insurance)

Please contact the assistance immediately in order that everything necessary can be undertaken.

How should you behave in the event of illness, injury or other emergencies during the trip? (Foreign Travel Health Insurance)

In the event of serious injuries or illnesses, particularly before admission to hospital, please apply immediately to the assistance in order that adequate treatment can be ensured.

Please submit **original invoices** and / or **prescriptions** for the reimbursement of out-of-pocket expenses incurred locally.

Important:

The invoices must show the name of the person treated, the nature of the illness, the dates on which treatment took place and the individual medical services provided together with the appropriate costs. Prescriptions must contain information on the pharmaceuticals provided, the prices and the pharmacy's stamp.

What do you have to do should it be doubtful whether you can undertake the trip? (Travel Cancellation Insurance)

Should participation in the trip be unreasonable or impossible on account of an insured event (see § 2 AVB RR 14 KI FDD), you are required to cancel the trip immediately and notify AWP.

Note: Should a hoped for recovery or improvement following a serious illness or injury as a result of an accident not occur and should cancellation therefore be made later, AWP will not reimburse the higher cancellation fees incurred as a result. You will pay the organiser or the reservation agent the cancellation fee stipulated in the contract. AWP will reimburse these costs of the insured event less the excess in accordance with the terms and conditions of the policy.

For this purpose, AWP requires the following:

- Confirmation of the trip showing the service booked, those taking part and the cost of the trip.
- The invoice for the cancellation fee.
- Proof of the claim, e.g. doctor's certificate (showing date of birth, beginning of the illness and of treatment and the medical findings) or confirmation by the police of an accident involving injuries etc.

You can request a form for the doctor's certificate from AWP.

What do you have to be aware of should you be unable to end your trip as planned (Travel Curtailment Insurance)?

Should it be unreasonable or impossible to terminate the trip as planned due to an insured event (see § 2 AVB RA 14 KI FDD), please submit the following documents in order to be reimbursed the costs in accordance with § 1, no 2 AVB RA 14 KI FDD:

- Confirmation of the trip showing the service booked, those taking part and the cost of the trip.

- Invoices for the additional travel costs and the travel organiser's calculation of the services not used.

Proof of the claim, e.g. certificate from a doctor at the holiday location (showing date of birth, beginning of the illness and of treatment and the medical findings) or confirmation by the police of an accident involving injuries etc.

What must you consider if you wish to call on legal assistance (Hire Car Legal Protection Insurance)?

Should you be threatened with litigation or should you wish to pursue your legal interests through the courts or feel compelled to do so, please report **immediately and solely to AWP P&C S.A.** at the address stated. In cases of emergency, please refer to the emergency service number of the assistance given above. They will forward your case immediately to the responsible claims department. Please observe the following in your report:

- Describe exactly and truthfully the circumstances and the sequence of events in the legal dispute.
- Under all circumstances, admit to any shortcomings in your behaviour.
- Agree with the experts from Allianz Rechtsschutz-Services how you intend to proceed.
- Do not miss any deadlines in submitting legal remedies. You alone bear the responsibility for compliance with these deadlines.

What should you bear in mind in the case of claims for Internet delivery cover?

Should an insured article be lost or damaged on reaching the delivery address, please report this to AWP immediately.

Please keep the damaged goods for purposes of evidence and submit the following documents to AWP:

1. copy of the order confirmation;
2. copy of the invoice and the associated credit card voucher or a copy of the monthly credit card invoice;
3. any existing correspondence between the credit cardholder and the seller;
4. any other relevant evidence in calculating compensation.

Data Protection

In accordance with Art. 13 of the General Data Protection Regulation (GDPR), we are informing you about the processing of your personal data by AWP P&C S.A., Niederlassung für Deutschland (Germany Branch), and about your rights under the data protection law.

1. Who is responsible for processing your personal data?

Responsibility for processing your personal data rests with

AWP P&C S.A.
Niederlassung für Deutschland
(Germany Branch)
Bahnhofstrasse 16
D-85609 Aschheim (bei München)

The Data Protection Officer can be contacted by standard mail at the aforementioned address, using the suffix "Data Protection Officer", or by email at datenschutz-azpde@allianz.com.

2. For what purpose is your data processed, and on what legal basis does this take place?

a) What applies to all categories of personal data?

We process your personal data in compliance with the EU General Data Protection Regulation (GDPR), the German Federal Data Protection Act (BDSG), the provisions of the German Insurance Contract Act (VVG) relevant to data protection law, as well as all other applicable laws.

When you submit an application for insurance cover, we will require the information provided by you in this regard, in order to conclude the contract and to estimate the risk assumed by us. If the insurance contract comes into existence, we will process this data for the implementation of the contractual relationship, such as for invoicing purposes. We require information about the damage/loss in order to be able to assess if an insured event has occurred and determine the extent of this damage/loss.

It is not possible to conclude and implement the insurance contract without processing your personal data.

Art. 6 section 1 b) GDPR constitutes the legal basis for the processing of personal data for pre-contractual and contractual purposes.

We will also process your data for the purposes of the legitimate interests pursued by us or by third parties (Art. 6 section 1 f) GDPR). This can particularly be the case:

- for ensuring IT security and IT operation,
- for marketing our own insurance products, and for conducting marketing and opinion polls,
- for the prevention and investigation of criminal activities; in particular we use data analyses for the detection of facts that could indicate insurance fraud.

We also process your personal data in order to fulfil other statutory obligations, such as regulatory stipulations, as well as retention obligations imposed by commercial and tax law regulations. The legal basis of the data processing in this case, is provided by the relevant statutory regulations in conjunction with Art. 6 para. 1 c) GDPR.

If we intend to process your data for any purpose other than those described above, we will notify you in advance within the framework of the statutory regulations.

b) What applies to special categories of personal data, especially health-related data?

There are special safeguards on the processing of special categories of personal data, of which health-related data is one. As a rule, processing is possible only if you have consented, or if one of the legally defined situations exist (Art. 9 section 2 GDPR).

aa) Processing of your special categories of personal data

In many cases, in order to examine the benefit entitlement, we require personal data belonging to a special category. This includes health-related data, for example. If, in connection with a specific insurance claim, you provide us with such data together with a request to examine the case and process the claim, you are explicitly permitting us to process your health-related data as necessary in order to process the insurance claim. We will remind you again separately of this fact by way of the claims form.

The consent may be withdrawn at any time, taking effect for the future. However, please be informed that it may no longer be possible to examine our duty to indemnify as a result of the insured event. If the insurance claim has already been processed, it may be the case that the data cannot be deleted for statutory retention periods, for example.

bb) Requesting health-related data from third parties in order to examine the duty to indemnify

In order to examine our duty to indemnify, it may be necessary for us to check information concerning your state of health, as provided by you in substantiating claims, or which is evident from documents submitted (e.g. invoices, prescriptions, reports) or statements, e.g. from a doctor or other member of a healthcare profession.

For this purpose, we will require your consent, including a confidentiality waiver covering us and all agencies subject to a duty of confidentiality, and which are required to provide information to enable the duty to indemnify to be examined.

We will notify you in each specific case about what persons or institutions require information for what purpose. You may then decide in each case whether you consent to us collecting and using your medical information, and whether to release the named persons or institutions and their employees from their duty of non-disclosure, and if you agree to the communication of your medical data to us, or if you want to personally provide the necessary documentation.

3. To what recipients will we communicate your data?

Recipients of your personal data may include: selected external service providers (e.g. assistance service providers, benefit processors, transport service providers, technical service providers, etc.), other insurers or re-insurers.

In addition, we may also communicate your personal data to other recipients, such as public authorities for the fulfilment of statutory duties of notification (e.g. finance authorities or criminal investigation agencies).

4. For how long will we store your data?

We will store your data for the period during which claims may be made against our company (statutory retention period from 3 to 30 years). We will also store your data if we are under a legal obligation to do so, e.g. according to the provisions of the German Commercial Code, the German Fiscal Code or the German Money Laundering Act. The relevant retention periods amount to 10 full years in these cases.

5. What are your rights?

You have the right to be informed about all of the information stored by us, and to demand that incorrect data be corrected. Under certain conditions, you also have the right to deletion of data, the right to object to processing, the right to restriction of processing and the right to data portability.

Right of objection

You may object to the processing of your data for direct marketing purposes. If we process your data in order to protect legitimate interests, you may object to this processing for reasons pertaining to your particular situation.

If you have any objections concerning the handling of your data, you may contact the aforementioned Data Protection Officer in this regard. You are also entitled to raise objections with a data protection supervisory authority.

Allianz  **Travel**



Olaf Nink, CEO

AWP P&C S.A.
German branch office
Bahnhofstraße 16
D - 85609 Aschheim (bei München)
CEO: Olaf Nink
Registry court: Munich HRB 4605

AWP P&C S.A.
plc under French law
Company's registered office: Saint-Ouen (France)
Commercial register: R.C.S. Bobigny 519 490 080
Board of management: Rémi Grenier (chairman),
Dan Assouline, Fabio de Ferrari, Ulf Lange,
Claudius Leibfritz, Lidia Luka-Lognoné,
Mike Nelson, Sylvie Ouziel