

TUI Travel Insurances

Confirmation of Insurance of Policy No. 101 101

This insurance protection is granted based on the general terms and conditions for travel insurances of MDT Makler der Touristik GmbH Assekuranzmakler for R+V Versicherungsgruppe (VB MDT 2011-A/TUI) and exclusively for the service sections of the travel insurance as described in the travel confirmation/invoice. The travel confirmation/invoice is proof of insurance.

Best Protection with/without Deductible*

- Trip cancellation insurance (Part A)
 - Trip interruption insurance (Part B)
 - Rescheduling fee protection (Part C)
 - Travel medical insurance (Part D)
 - 24h emergency assistance (Part E)
 - Baggage insurance (Part F)
- Insured amounts
- | | |
|-------------------|---------|
| per person | € 2,000 |
| per Family/Object | € 4,000 |

Compact Protection without Deductible*

- Travel medical insurance (Part D)
- 24h emergency assistance (Part E)
- Baggage insurance (Part F)

Travel Cancellation Plus with/without Deductible*

- Trip cancellation insurance (Part A)
- Rescheduling fee protection (Part C)

Travel Cancellation Premium with/without Deductible*

- Trip cancellation insurance (Part A)
- Trip interruption insurance (Part B)
- Rescheduling fee protection (Part C)

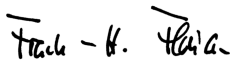
Travel Medical Protection without Deductible*

- Travel medical insurance (Part D)
- 24h emergency assistance (Part E)

*The conditions for out-of-pocket expenses apply to premiums with deductibles. Premiums without deductible are completely without out-of-pocket expenses.

Your travel agency will be happy to inform you about the cost of various travel insurance products. The following insurers of the **R+V Versicherungsgruppe** underwrite the travel insurance policies:

Insurance coverage for the travel medical insurance is provided by R+V Krankenversicherung AG



Frank-Henning Florian



Jörg Bork

R+V Krankenversicherung AG, Taunusstraße 1, D-65193 Wiesbaden

Chairman of the Administrative Board: General Director Dr. Friedrich Caspers,

Chairman: Rainer Sauerwein, CEO, Jörg Bork.

Office: Wiesbaden, Commercial Registration No.: HRB 7094, Municipal Court Wiesbaden, Value-added-tax ID No.: DE 114106943

Insurance coverage for all other travel insurance products is provided by KRAVAG-LOGISTIC Versicherungs-AG



Dr. Norbert Rollinger



Dr. Edgar Martin

KRAVAG-LOGISTIC Versicherungs-AG, Heidenkampsweg 102, 20097 Hamburg

Vorsitzender des Aufsichtsrats: Generaldirektor Dr. Friedrich Caspers.

Vorstand: Dr. Norbert Rollinger, Vorsitzender; Michael Busch, Heinz-Jürgen Kallerhoff, Dr. Edgar Martin.

Sitz: Hamburg, Handelsregister Nr. HRB 76536, Amtsgericht Hamburg, USt-IdNr. DE 218618884

MDT Makler der Touristik GmbH Assekuranzmakler is responsible for the entire process, contract, and claim's processing.

Regulatory agency: Bundesanstalt für Finanzdienstleistungsaufsicht (Federal Financial Services Supervisory Authority), Graurheindorfer Str. 108, D-53117 Bonn.

Insurance terms and conditions: All travel insurances listed and documented on the travel confirmation/invoice are governed by the provision of the insurance terms and conditions for travel insurance products included in this document (VB MDT 2011-A/TUI). Content and extent of the insurance protection is described in the types of insurance policies specified herein.

Rights in case of damage: In case of a claim, the insured person can exercise its rights directly without any consent by the tour operator.

The insurance protection starts: In principal, the insurance protection begins after payment was made; travel cancellation policies and rescheduling fee protection become effective at the earliest when booking the trip and all other travel insurance policies at the time travel starts.

The insurance protection ends: for travel cancellation policies and rescheduling fee protection at the time travel have started all other policies at the end of the insurance period; however, no later than at the end of the insured trip.

Information about the Federal Data Protection Act (BDSG): in claim's cases information is stored and possibly transmitted to certain associations of the insurance industry and underwriters as well as doctors and aid organizations as long as it is necessary to properly fulfil the contractual relations; notwithstanding the provision to transmit data by the Federal Data Protection Act. Upon request, we will provide you with the addresses of all data recipients.

Important information for damage claims:

Please direct any questions and claims to the agency authorized by R+V Versicherungsgruppe:

MDT Makler der Touristik GmbH Assekuranzmakler

Daimlerstr. 1 k., D-63303 Dreieich

Tel. +49 (0) 6103-70649-160; Fax: +49 (0) 6103-70649-201

E-mail: leistung@mdt24.de

Cancellation-Information-Service

You are generally required to cancel the trip immediately in case of an insured event. Because we are aware of the always difficult decision to cancel a planned trip and of the high level of insecurity involved, e.g. in case of unexpected illness or accident, we offer you our free Cancellation-Information-Service.

Our team of the Cancellation-Information-Service presents you with your cancellation options (when to cancel), and should you be unable to commence your trip despite the Cancellation-Information-Team's initial assessment, the insurer covers any resulting increased cancellation costs. Therefore this service offers you the chance to go on planned trips despite e.g. sudden illnesses. Should you still have to cancel, the insurer takes on the financial risk of covering the costs of a subsequent cancellation.

To benefit from this free service, please inform us immediately in case of an insured event (e.g. your illness) via email: stornoinfo@mdt24.de or fax: +49 (0) 6103-70649-202.

You can find the claim form at: www.mdt24.de/storno.

Please contact our emergency hotline only:

- If you have to be in the hospital for inpatient treatment. It helps in finding the proper hospital and takes care of the invoices;
- If an ambulance services is needed to return home;
- If you need assistance during the trip of our 24 h emergency hotline.

You reach our emergency hotline day and night at: +49 (0)611 533 - 4899

We kindly ask you to understand that we cannot answer general questions under this emergency hotline.

For general questions, please contact your travel agency, tour operator, your tour guide at the destination, or the service centre of MDT Makler der Touristik GmbH, Assekuranzmakler at +49 (0) 6103 70649-160.

Insurance Terms and Conditions

for Travel Insurances by MDT Makler der

Touristik GmbH, Assekuranzmakler for

R+V Versicherungsgruppe (VB MDT 2011-A/TUI):

I. General Terms and Conditions

The following conditions stipulated in §§ 1 to 11 apply to all travel insurance policies of insurance companies represented by MDT Makler der Touristik GmbH, Assekuranzmakler, such as R+V Versicherungsgruppe (R+V Krankenversicherung AG for travel medical insurance and KRAVAG-LOGISTIC Versicherungs-AG for all other travel insurance products).

§ 1 Insured Travel/Person

The insurers of R+V Versicherungsgruppe provide coverage for the insured person(s) based on the insurance policy concluded with TUI Deutschland GmbH or rather Wolters Reisen GmbH (policy holder). Insurance coverage is in force for the insured travel of the persons named in the travel confirmation/invoice and the documented specifications. The insured person(s) is/are entitled to exercise the covered rights directly to the insurance provider.

§ 2 Beginning and End of the Insurance Coverage

1. The insurance coverage of a travel cancellation policy and the rescheduling fee protection begins at the earliest at the date of booking and ends with commencement of the trip ;

For all other types of insurance

- a) Insurance cover starts with commencement of the trip. However, it ends at the agreed upon date no later than the end of the trip.
- b) Insurance cover will extend beyond the agreed upon date, if the end of trip is delayed for reasons beyond the control of the insured.

§ 3 Exclusions

1. Uninsured are damages caused by war, civil war, war-like events, civil unrests, strikes, nuclear power, confiscation, and other intervention by higher authorities.
2. However, coverage is in force, if war or civil war surprises the insured person during the insured trip. This coverage ends at the seventh day following the onset of a war or civil war. This extended coverage does not apply to travel into countries on the territory of which there is already a war or civil war in progress or its onset could have been reasonably foreseeable at the time of entry of the insured person. In addition, this coverage does not apply to any active participation in a war or civil war and it does not apply to accidents caused by NBC (nuclear, biological, chemical) weapons.

§ 4 Obligations Following an Insured Event

1. It is the insured person's duty
 - a) to avoid anything that would lead to unnecessary costs (duty to mitigate damages);
 - b) to notify the insurance provider of any damage promptly;
 - c) upon request of the insurance provider to provide any information necessary to

determine an insured event or liability of the insurance provider as well as its scope and to provide any pertinent information truthfully, to submit proof of insurance (e.g. booking confirmation, receipt of payment) as well as any necessary original documents and proper proofs.

- d) to undergo an examination by a doctor commissioned by the insurance provider upon request of the insurance provider.
- e) upon the insurers request to authorize doctors, hospitals, nursing homes, and caregivers, other personal insurers and statutory health insurers as well as workman's compensation/employer liability carriers and government offices to supply information and to release them from their professional confidentiality for evaluation purposes to determine whether and if so, to what extent there is an insured case under the terms and conditions.

2. If one of these general and additional obligations is violated intentionally, then the insurer is exempt from its obligation to perform.

In case of gross negligence involving these obligations, the insurer is entitled to reduce the benefits proportionate to the severity of the insured person's fault. However, the insurer must perform in as far as the violation did not have any effect to the determination or the scope of the insurer's benefit commitment, unless the insured person acted maliciously.

§ 5 Claim Payments

1. Once the reason and amount of the insurance provider's obligation has been determined, the claim is paid out within two weeks. The benefit is paid directly to the insured person.
2. If the amount insured in the trip cancellation and trip interruption policy is lower than the travel expenses when an insured event occurs, the insurer will only be liable for the loss in the appropriate proportion of the amount insured to the travel expenses.

§ 6 Obligations and Consequences of Obligation Violations in Claims against Third Parties

1. If the insured person has a claim against third parties, then there is an obligation to assign these claims to the insurer in writing and up to the amount which is covered under the insurance policy notwithstanding the legal subrogation of claims pursuant to § 86 VVG [German Insurance Contract Act].
2. The insured person must comply with proper form and deadline regulations and cooperate with the insurer if necessary to enforce or secure any claim.
3. If the insured person violates intentionally the obligations stipulated in paragraphs 1 and 2, then the insurer is exempt from performance to the extent that it cannot recover any reimbursement from third parties. In case of a violation of obligations due to gross negligence, the insurer is entitled to curtail its compensation by an amount comparable to the severity of the negligence.
4. If the insured person is entitled to repayment of funds paid out by a service provider without legal

basis and which the insurer reimbursed to the insured person based on the insurance contract, paragraphs 1 to 3 apply.

§ 7 Special Circumstances Resulting in Forfeiture, Statute of Limitations

1. The insurer is exempt from compensation, if the insured person
 - a) has intentionally brought about the insured against event;
 - b) tries to deceive the insurer maliciously about any circumstances important for the reason or the amount of compensation.
2. The statute of limitations for any claim is three years. The period for the statute of limitations begins at the end of the year during which the claim occurred and the insured person has known about it or should have known about it. If a claim has been filed with the insurer, the period of the statute of limitations is barred until a decision by the insurer has been received by the insured person.

§ 8 Claims against third parties

1. To the extent allowed by law, claims for damages against third parties are assigned to the insurers of the R+V Versicherungsgruppe up to an amount equal to the sum paid out.
2. The insured person will be under an obligation, where required, to assign claims for damages in this extent to the insurers.

§ 9 Benefits under other insurance policies

If an insured event occurs and compensation can be claimed under other insurance policies, these liability obligations shall take precedence. This shall also be applicable if a subordinated liability has been agreed in one of these insurance policies. The claims of the insured person shall not be affected and impaired by this circumstance. If the insured person reports the insured event to the insurers of the R+V Versicherungsgruppe the latter will perform first and settle the claim in accordance with the terms and conditions of insurance.

§ 10 Jurisdiction/Applicable Law

1. Jurisdiction for any disputes arising under this contractual relation is with the court at the place where the insured persons reside or in the absence of a residence, where they have their domicile.
 - .2. Any claims against the insurer can be filed at the court located at the place where the insured persons reside or have their usual domicile or they can be filed at the insurer's place of business.
 3. If after the policy takes effect, the insured person changes the place of residence or domicile to a country that is not a Member State of the European Union or is not an EEA State or if the insurance holder's or insured person's place of residence is unknown at the time of the filing, then the court at the insurer's place of business shall have jurisdiction.
 4. As long as it is allowed under the law, the laws of the Federal Republic of Germany shall apply.

§ 11 Notices and Declarations of Intent

Any notices and declarations of intent by the insured person or the insurance carrier must be in writing (e.g. letter, fax, e-mail)

II. Special Regulations (depending on the type of insurance stipulated by contract)

A. Trip Cancellation Policy

§ 1 Travel Cancellation/Agency Fee

If the trip is cancelled, the insurer pays

- a) for the cancellation fee owed under the contract
- b) for the agency fee owed under the contract to and invoiced by the travel agency for booking, if this fee is covered under the policy. Any fees owed to the travel agent due to the cancellation and other fees (e.g. visa fees or the like) are not covered. The insurer is entitled to reduce the compensation to an appropriate amount, if the agency fee exceeds the generally accepted and appropriate amount.

§ 2 Insured Events/Persons at Risk

1. There is insurance coverage, if it is unreasonable to take a planned trip, because the insured person or a person at risk is subject to one of the following events while the insurance is in force:

- a) severe, unexpected illness
- b) severe injuries from an accident
- c) fracture of prostheses and loosening of joint implants
- d) death
- e) intolerance to inoculations
- f) determination of pregnancy after the insurance is in force or complications due to an already existing pregnancy
- g) damage to property caused by fire, explosion, water pipe rupture, act of God, or a criminal act by a third party (e.g. breaking and entering), if the damage is substantial or the presence of the insured person is necessary for resolving the case
- h) job loss due to an unexpected enforced redundancy by the employer
- i) starting a new job, if this person was unemployed at the time of booking and the Federal Employment Agency (Agentur für Arbeit) has consented to the trip
- j) repeating a failed exam or retaking an examination during school or university education, if the trip was booked prior to the date of the failed exam and the date for the repeat exam/re-examination falls unexpectedly in the period of the insured trip or within 14 days after the end of the planned trip. In case of students: the unexpected inability to advance (determined by the last interim report card);
- k) unexpected draft to basic military service, to a military exercise, or to an alternative civilian service, if the date cannot be postponed and the cancellation fees are not covered by a cost carrier.
- l) change of employment provided the trip was booked prior to knowing about the change of employment and the time of the trip falls in the probationary period of the new employment; however, at the most within the first six months of the new employment.
- m) filing divorce proceedings (or the proper petition for mutual separation) at the court

having jurisdiction immediately prior to the joint trip of the affected married couple

- n) receipt of an unexpected subpoena by the insured person, provided that court does not accept this trip as reason for postponing the court date
2. Persons at risk are
- a) relatives of the insured person
 - b) those who take care of minors or relatives in need of care who are not taking part in the trip
 - c) fellow travelers and their relatives and caregivers, provided not more than four persons and possibly two additional minor children booked this trip to travel together or for bookings of holiday homes/flats not more than 12 persons. Fellow travelers who are relatives are always persons at risk.

§ 3 Cancellation-Information-Service

1. The Cancellation-Information-Service informs the insured person about the options of cancellation (when to cancel) in case the insured person falls sick, suffers from accidental bodily injury or any other insured event occurs after booking the trip. In order to use this service, immediate notification of the insured event is mandated and a claim form must be submitted, including all relevant information and receipts.
2. If the insured trip cannot commence contrary to the assessment of the Cancellation-Information-Service, the cancellation is considered effective immediately upon the moment of travel incapability.
3. If an insured event occurs and the insured person refuses cancellation despite the Cancellation-Information-Service's advice, the insurer only covers the ex post cancellation costs up to the amount of the initial cancellation costs at the time of the Cancellation-Information-Service's advice.

§ 4 Travel Delay

The insurer covers proven extra expenses to the destination and pro rata fees for services not used at the destination, if the trip is delayed for an insured reason or due to a delay in public transport in excess of two hours. This insurance pays for all extra costs of the original type and quality booked up to the amount of cancellation fees due if the trip is cancelled.

§ 5 Deductible

Unless otherwise agreed, the deductible is 20% per incident of damage to be compensated; however, at least 25.00 Euros per person/incident. This does not apply to policies without deductibles.

§ 6 Additional Obligations Following an Insured Event

The insured person must

- a) promptly cancel the trip in case of an insured event in order to keep the cancellation fees low and to submit the original cancellation invoice including proof of insurance;
- b) notify the Cancellation-Information-Service immediately of the insured event;
- c) in case of a severe injury, unexpected severe illness, pregnancy, fractured prostheses, loosening of joint implants, and vaccination intolerance provide proof by submitting a doctor's statement; in case of a psychological illness provide proof by submitting a doctor's certificate issued by a psychiatrist,
- d) upon request of the insurer (to prove the

insured event)

- provide a sick note
- allow the insurer to request a certificate by a medical specialist stating the type and severity of the illness and impossibility of going on the planned trip and allow the physician to conduct any exams necessary
- e) submit a death certificate in case of death;
- f) provide proper proof to substantiate any other insured incidents.

B. Trip Interruption Policy

§ 1 Insured Events/Persons at Risk

Insured are the incidents/persons at risk pursuant to A. § 2 item 1. a) - g) or rather § 2 item 2.

§ 2 Travel Services not Utilized

The insurer compensates

- a) prorated travel expenses for services on location that were not utilized, provided the trip was cut short for an insured reason.
- b) Prorated travel costs for the unused portion of travel service, if the insured person cannot participate in those services temporarily due to an unexpected severe illness or injury for which the insured person must be treated as inpatient at a hospital.

§ 3 Insurance for Extra Expenses (Unscheduled Termination/Trip Interruption)

1. The insurer compensates for the conditions described below

- a) for additional return travel costs due to an unscheduled termination of the trip due to an insured reason
 - b) for additional return travel costs, if the insured person misses a connecting flight due to a delay in public transportation by at least two hours and therefore, can only continue the trip home later.
 - c) for necessary and appropriate additional costs for room and board of up to 150.00 Euros, if the incidents were caused pursuant to items a) and b)
 - d) for additional costs for the unscheduled return or extended stay due to an act of god at the vacation location or the place of residence preventing the travel to be terminated or if the insured person must be present at his or her place of residence
 - e) for additional costs for accommodations, if the insured person or accompanying person at risk becomes unable to travel due to a severe injury or unexpected severe illness and therefore cannot end the trip as planned
 - up to 2,500.00 Euros, if an accompanying person at risk is treated as an inpatient
 - up to 750.00 Euros, if the insured person or an accompanying person at risk is treated as an outpatient
 - f) travel expenses to meet the tour group, if the insured person has booked a tour (including a cruise) and cannot take part in the tour temporarily for an insured reason; however up to only the proportionate travel expenses of the travel serves on site not used yet.
2. It is a prerequisite for insurance coverage pursuant to 1. a) - f) that those travel services (accommodation, return travel) were booked and insured. Cost compensation depends on the original type and quality booked.

§ 4 Deductible

Unless otherwise agreed, the out-of-pocket expense in case of damages shall be 20% of the damage to be compensated, however, at least 25.00 Euros per person/entity. This clause does not apply to policies without deductibles.

§ 5 Additional Obligations following an Insured Event

The provisions pursuant to A. § 6 c) to f) apply

C. Trip Rescheduling Protection

§ 1 Scope of Insurance

In case the trip must be rescheduled, the insurer pays within the season booked and up to 42 days prior to departure the rescheduling charge of up to 50.00 Euros per insured person and for accommodations up to 50.00 Euros per accommodation owed under the contract.

D. Travel Medical Insurance

§ 1 Subject Matter of Insurance

In the event of any acute illnesses and accidents during the insured trip, the insurer pays the expenses for medical treatment in the foreign country and for ambulance services and in case of death for conveying the body home. Foreign country is defined as the country in which the insured person does not reside permanently.

§ 2 Medical Treatment Abroad

1. The insurer covers the costs of any medical treatments deemed medically necessary in the foreign country done or enacted by a doctor. In particular, these include

- inpatient treatments including surgeries;
- outpatient treatments;
- medications, therapeutic materials and dressings;
- up to 100,000.00 Euros in medical treatment for newborns in case of premature delivery
- dental treatment for the relief of pain only including simple fillings and restoration as well as the repair of dentures and prostheses up to a total of 350.00 Euros per insured event;
- up to 350.00 Euros per insured event for any aids (e.g. walking aids, rent of a wheelchair, prosthesis), if they become necessary for the first time due to an accident or illness;
- for massages, fango treatments, acupuncture treatments, unless those treatments are part of a health resort stay.

2. The insurer covers the cost of medical treatment up to the time the insured person can be transported; if repatriation is impossible because the insured person cannot be transported, until the end of the insured travel.

3. In case of medically necessary inpatient services abroad, the insured person can elect to receive 50.00 Euros per day in the hospital up to a maximum of 30 days starting with inpatient services instead of cost compensation. At the start of inpatient services, the insured person must promptly notify the insurer, if the insured person wishes to exercise this elective right.

4. Contrary to § 1, insured persons having their permanent residence in Germany, receive this hospital per diem allowance even for hospitalizations during travel within Germany

pursuant to § 2 Item 3

5. If a co-insured child up to the age of 12 must be hospitalized, the insurer pays for the expenses for a person who accompanies this child to stay in the hospital with the child (rooming-in).

6. The insurer pays up to 25.00 Euros of the telephone expenses to contact the insurer's emergency hotline per insured event.

§ 3 Ambulance Services/Transport

This insurance pays for the expenses of

- medically sensible ambulance services to nearest appropriate hospital at the home of the insured person, if reasonable;
- ambulance for inpatient services at the hospital abroad and back to the accommodations at the travel destination;
- the return of mortal remains to the place of interment or the funeral abroad.

§ 4 Exclusions/Limitations

1. This insurance will not pay for

- any medical treatment which was the reason for travel;
- any medical treatment for an insured person who had known at the time of travel that for medical reasons this treatment is necessary during the planned trip;
- hypnoses, psychoanalytical and psychotherapeutic treatments;
- any dental treatments and expenses for ancillary material and prostheses which exceed the scope stipulated in § 2 items 1. e) and f);
- accidents and costs of illnesses which are caused or partially caused by being under the influence of alcohol or by drug abuse;
- any care dependency or custody.

§ 5 Additional Obligations Following an Insured Event

1. The insured person is obligated to

- notify promptly the emergency hotline of the insurer prior to inpatient and ambulance services or return services by ambulance
- submit to the insurer the original invoices or duplicate invoices with a reimbursement stamp of another service carrier showing any services granted. These become the property of the insurer.

§ 6 Deductible

Unless otherwise agreed, the insured person shall pay a deductible of 75.00 Euros per incident. This clause does not apply to policies without deductibles.

E. 24h Emergency Assistance

§ 1 Subject Matter of Insurance

The insurer's 24 hour emergency hotline provides support services in emergencies described below which can happen to the insured during travel.

§ 2 Illness/Accident

1. Medical treatment at the travel destination

- on request, the emergency hotline provides information about the possibilities of medical treatment prior and during the trip and if possible, it refers a German or English speaking doctor.
- b) If the insured person needs medication that was lost during the trip, the emergency

hotline organizes the replacement medication and shipment of the same. The insured person must pay the cost of the medication(s) within one month after receipt of invoice.

2. Hospital stay

If an insured person is treated in the hospital, the emergency hotline provides the following services:

a) Patient care

If needed, the emergency hotline will coordinate the contact between a physician commissioned by it and the patient's family physician as well as the treating hospital physicians and takes care that information is transmitted among the doctors in charge.

b) Visits to the patient

If desired, the emergency hotline organizes the trip of a person close to the patient to the location of the hospital and from there back to his or her home, provided the hospital stay is for more than five days. The insurer will pay for the cost of transportation.

c) Reimbursement guarantee and settlement

The insurer will guarantee the hospital reimbursement costs of up to 15,000.00 Euros. The insurer will settle on order and in the name of the insured person with the responsible cost carriers. If these do not cover the amounts paid by the insurer, the insured person must repay the insurer within one month of the invoice.

3. Ambulance return transport

As soon as it is medically sensible and reasonable, the emergency hotline organizes for the insured the transport home or to a hospital nearest to the insured person's permanent residence using a medically adequate means of transport (including ambulance planes).

§ 3 Death

If an insured person dies during the trip, the emergency hotline organizes either a funeral abroad or the return of the mortal remains to the place of interment upon the relatives' wish.

§ 4 Search, Rescue, and Recovery Expenses

If the insured has an accident and must be searched for, rescued, or recovered, the insurer pays the expenses of up to 5,000.00 Euros.

§ 5 Loss of Cash and Cash Equivalents, Travel Documents, and Baggage

1. If the insured person has a financial emergency because his or her money for the travel got lost, the emergency hotline provides contact to the insured's bank and provides support in transferring the available funds. If the bank cannot be contacted within 24 hours, the insurer provides a loan of up to 1,500.00 Euros to the insured. This loan must be repaid to the insurer within one month following the trip.

2. If credit, EC, or Maestro cards are lost, the emergency hotline will help in cancelling these cards. However, the hotline is not liable for the proper procedure to cancel these cards and any possible damages to assets.

3. If travel documents are lost, the emergency hotline assists in getting replacement documents.

4. If baggage is lost, the emergency hotline aids in relocating it.

§ 6 Criminal Prosecutions

If the insured is taken into custody or threatened with an arrest, the emergency hotline helps in finding an attorney and an interpreter. The insurer advances court, attorney, and interpreter fees of up to 5,000.00 Euros and bail of up to 15,000.00 Euros. The insured must repay the insurer for these advances no later than three months after they were paid out.

§ 7 Transmitting Information/Radio-broadcast Distress Message (*Reiseruf*)

1. On request of the insured, the emergency hotline provides information about the nearest diplomatic mission (address and telephone hours), issues travel warnings and safety information provided by the Foreign Office of the Federal Republic of Germany.
2. If the trip schedule changes or in current emergency situations of the insured, the emergency hotline tries to forward this information to third parties upon request.
3. If the insured cannot be reached while travelling, the emergency hotline tries to arrange radio-broadcasting of a distress message (*Reiseruf*). The insurer pays for these costs.

§ 8 Trip Rescheduling

The emergency hotline assists in rescheduling, if the insured person

- a) misses a means of transport that was booked or there are delays or cancellations of booked means of transport;
- b) returns unscheduled due to an emergency;
- c) cannot start or continue the trip as booked and planned, because the means of transport is overbooked.

§ 9 Psychological Assistance

If the insured person has an acute emergency situation on the trip, during which he or she needs psychological counseling, the emergency hotline provides first psychological help by phone.

§ 10 Care and Repatriation of Minors

If a minor child can no longer be taken care of due to the death, a severe injury, or an unexpected severe illness of a co-insured person that is also the child's caregiver, then the insurer organizes care for the child and the return to its permanent residence and covers those expenses.

§ 11 Additional Obligations Following an Insured Event

In case of an emergency, the insured person must promptly notify the emergency hotline in order to receive support services.

F. Baggage Insurance

§ 1 Insured Items

Baggage insurance covers each of the insured person's personal belongings used whilst travelling including gifts and souvenirs.

§ 2 Subject Matter of Insurance

1. Baggage in your custody

You receive compensation from your insurer, if the baggage carried with you is lost or damaged by a third party's criminal offence, accident by a means of transport, fire, explosion, or acts of God.

2. Baggage in the custody of an airline or other carrier

You receive compensation from your insurer

- a) if any baggage in the custody of an airline or other carrier is lost or damaged whilst in the transport company's custody, in a baggage storage, or at a hotel;
- b) up to a maximum of 500.00 Euros per insured incident to cover the purchase of essential items, if your baggage does not arrive at the destination at the same day as the insured person due to a delay in transportation.

§ 3 Exclusions/Limitations

1. Uninsured are

- a) money, stocks, tickets, and documents of any kind with the exception of official IDs and visa;
- b) sporting equipment whilst in proper use;
- c) subsequent damages to assets.

2. Limitations of insurance coverage:

- a) Glasses, contact lenses, hearing aids, and prostheses and mobile phones each with accessories are insured for up to 250.00 Euros.
- b) EDP equipment and software including accessories are insured for up to 500.00 Euros.
- c) Video and photographic equipment including accessories and jewelry and other items of value are not insured if checked in. If they are in your custody, then they are covered for up to 50% of the amount for which they were insured.
- d) The insurance pays for gifts and souvenirs up to 15% of the insured amount.
- e) The insurance covers damages to baggage during camping only whilst on an official camp ground.
- f) Baggage left in parked motor vehicles and in any attached container is covered only, if the motor vehicle or the containers are securely locked and the loss occurred between the hours of 6 a.m. and 10 p.m. If travel is only interrupted for a maximum of two hours, then the insurance will cover any loss, no matter at what time it occurred.

3. If the insured person causes the damage by acting grossly negligent, then the insurer has the right to reduce the amount it pays relative to the severity of the insured person's fault.

§ 4 Amount Compensated

In an insured event, the insurer pays up to the insured amount for

- a) lost or destroyed items the amount to buy new ones of the same type and quality minus the amount that corresponds to the condition (age, wear, use, etc.) of the insured item (fair value);
- b) necessary repair of any damaged items and possibly for the remaining impairment; however, only up to the fair value;
- c) the material value of any film, images, sound, and data storage devices;
- d) the official fees to replace any IDs and visas.

§ 5 Additional Obligations Following an Insured Event

1. The insured person must promptly file a police report at the nearest responsible or closest police station for any damages caused by criminal acts by submitting a list of all items lost. The insured person must have this report confirmed and submit to the insurer an official statement thereof.
2. Any damages to baggage in custody must be reported promptly to the transport company, the hotel, or the baggage check. Any damages which are not visible on the outside must be reported promptly in writing after its discovery and within the time of the complaint; however, no later than seven days after the baggage was handed over. The insurer must be provided with a corresponding statement.

§ 6 Deductible

Unless otherwise agreed, the insured person shall pay a deductible of 75.00 Euros per incident. This clause does not apply to policies without deductibles.

MDT Makler der Touristik GmbH,
Assekuranzmakler is responsible for the entire process, contract, and claims processing for R+V Versicherungsgruppe.

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This English translation of the German original is a courtesy translation; in case of any discrepancies the German version shall prevail and is considered legally binding.