

## Instruction of Revocation and important Information on the Insurance Policy

### Revocation instruction

#### Right of withdrawal

You are entitled to cancel insurance contracts with a duration of at least one month within 14 days in writing or electronic form (e.g. letter, fax, email) without stating any reasons. This time limit begins when you receive the insurance policy, including the general insurance terms and conditions as well as the additional information pursuant to Article 7 (1) (2) of the Insurance Contract Act (VVG) in conjunction with Articles 1 to 4 of the VVG Information Duties Regulation as well as this guidance, all in writing or electronic form. However, for contracts agreed electronically, it does not start before the duties of HanseMerkur under Article 312i (1) sentence 1 of the German Civil Code in conjunction with Article 246c of the Introductory Act to the German Civil Code have been fulfilled.

To meet the cancellation deadline, it is sufficient to submit the cancellation in a timely fashion.

The cancellation should be sent to:  
HanseMerkur Reiseversicherung AG, Siegfried-Wedells-Platz 1, 20354 Hamburg, Germany.  
Email: [reiseinfo@hansemerkur.de](mailto:reiseinfo@hansemerkur.de)  
Fax: 040 4119-3030

#### Consequences of withdrawal

In the event of effective withdrawal, the insurance cover ends and HanseMerkur will repay the contributions made. The repayment of contributions that is due will be made immediately, and no later than 30 days after the notice of cancellation is received. If the insurance cover does not start before the end of the cancellation deadline, effective withdrawal means that benefits received must be repaid with any benefits obtained (e.g. interest).

If you have effectively exercised your right of withdrawal under Article 8 of the Insurance Contract Act, you are also no longer bound by any contract associated with the insurance contract. There is an associated contract if it contains a reference to the contract from which you have withdrawn and relates to a service by the insurer or a third party on the basis of an agreement between the third party and the insurer. No contractual penalty may be agreed or demanded.

#### Special notes

Your right to withdraw ends if the agreement has been entirely fulfilled at the explicit wish of both you and HanseMerkur, before you have exercised your right to withdraw.

End of the revocation instruction

### Important information on your insurance policy

#### Insurance company's identity (name, address)

HanseMerkur Reiseversicherung AG (legal form: public company)  
Siegfried-Wedells-Platz 1, 20354 Hamburg, Germany  
Phone: 040 4119-1000  
Fax 040 4119-3030

#### Entry in the trade register at

Amtsgericht (local court) Hamburg HRB 19768

#### Summons-suitable address and legally entitled representatives of HanseMerkur Reiseversicherung AG

HanseMerkur Reiseversicherung AG  
Siegfried-Wedells-Platz 1, 20354 Hamburg, Germany  
Represented by the Board:  
Eberhard Sautter (Chairman), Eric Bussert, Holger Ehses, Dr. Andreas Gent, Raik Mildner

#### Core business of HanseMerkur Reiseversicherung AG, hereinafter called "HanseMerkur"

HanseMerkur insures risks which are related to travels.

#### Guarantee funds or other compensation regulations:

There are no guarantee funds or any other compensation regulations applicable to the products described in this document.

#### Essential characteristics of the insurance

Depending on the scope of the selected insurance cover, HanseMerkur provides benefits in accordance with the enclosed insurance terms and conditions.

The scope of the insurance cover is determined by the policyholder. More detailed information on the type and extent of the insurance cover selected by the policyholder can be found in the description of services and the insurance terms and conditions.

Once HanseMerkur has acknowledged its obligation to pay benefits and has also established the amount payable, compensation will be paid within 2 weeks. This period is checked as long as HanseMerkur is unable to examine the claim due to the fault of the insured person.

#### Total price and price components

The policy holder determines the scope of the insurance cover and the corresponding total insurance premium. The individual premiums for the components of the insurance cover are stated on the application form.

All the listed premium amounts include the statutory insurance tax valid at the time.

#### Additional costs, taxes or fees

Additional costs, taxes or fees, such as for the use of remote means of

communication, do not apply (with the exception of the emergency assistance service).

For calls from abroad:  
Telephone +49 40 5555-7877

For calls from within Germany:  
Telephone 040 5555-7877

#### **Details of payment and fulfilment**

The initial or single premium is – irrespective of the existence of a right of withdrawal – due immediately. Where renewal premiums have been agreed in the case of long-term insurance contracts, these are due on the agreed date. Where it is agreed that an annual premium may be paid in instalments, only the first instalment of the first annual premium shall be deemed the first premium. If the premium cannot be collected for a reason beyond the control of the policyholder, the payment shall still be deemed to be on time if payment is made immediately upon receipt of a written payment request from the insurance company. Further details can be found in the insurance documentation.

#### **Limited period of validity of the information supplied**

There is no limited period of validity of the information supplied.

#### **Start of the contract, start of insurance coverage, length of the commitment period at the time of application**

The contract will come into effect upon payment of the premium. Insurance coverage shall start at the time indicated by the policyholder, however not before payment of the premium. In addition, travel health insurance coverage shall not commence before crossing the national border into the area covered by the scope of cover. Further details on this can be found in the attached insurance terms and conditions.

Please see the attached insurance terms and conditions for the preconditions for taking the insurance. No commitment period is foreseen.

**Important note in accordance with § 37 para 2 VVG: If an insurance event occurs after the policy has been taken out, but the single or the initial insurance premium has not been paid at this point in time, HanseMerkur shall not be obliged to pay benefits, unless non-payment is not the policy-holders fault.**

If you have agreed to the premium being collected from your account, this shall take place as soon as the mandate is set up quoting the mandate reference, using the SEPA direct debit procedure. The SEPA mandate reference is identical to your insurance policy number. The payment is considered to have been made in a timely manner if the premium can be collected on or before the due date specified in the insurance policy, and you have not revoked your direct debit mandate.

#### **Information on the duration of the insurance**

The contract is limited in accordance with the selected duration.

#### **End of contract, right of termination, processing fee**

Where insurance is taken out for a one-off event, the contract will end in the case of travel cancellation insurance upon commencement of the

trip and, for all other types of insurance, at the end of the trip or the agreed end of the contract. Where an annual insurance contract has been concluded, the contract shall be extended by a further year if it is not terminated in writing within 3 months by you or by HanseMerkur prior to expiry.

#### **Legal system and place of jurisdiction**

German law shall govern the contractual relationship. Lawsuits against HanseMerkur can be filed in Hamburg or wherever the policy-holder has his / her residence at the time of filing the lawsuit or failing a residence, wherever he / she normally stays.

#### **Contract language**

The prevailing language of this contractual relationship and communication with policy holders during the contractual period of validity shall be German.

#### **Supervisory authority and complaints office**

If you are dissatisfied with a benefit or decision made by HanseMerkur, please complain to HanseMerkur directly.

If an agreement with HanseMerkur fails, arbitration attempts and complaints can be launched at the following regulatory authorities:

Versicherungsombudsmann e.V.  
PO Box 08 06 32, D-10006 Berlin  
Tel.: 0800 3696000  
Fax: 0800 3699000  
Email: [Beschwerde@versicherungsombudsmann.de](mailto:Beschwerde@versicherungsombudsmann.de)  
You can find further information online at:  
[www.versicherungsombudsmann.de](http://www.versicherungsombudsmann.de)

#### **Complaints can also be launched at the relevant regulatory authority:**

Bundesanstalt für Finanzdienstleistungsaufsicht (BaFin)  
Graurheindorfer Straße 108, 53117 Bonn  
[www.bafin.de](http://www.bafin.de)

This does not affect the right to take legal action.