

The insurers of DFV Deutsche Familienversicherung AG and other participating insurers provide insurance coverage to the travelers as insured person(s) on the basis of a group insurance contract concluded with your tour operator Fincallorca GmbH (policy holder).

In the following we would like to give you an initial overview of the different insurance services and types of insurance available. Please note that **this information describes the salient points but is not exhaustive.**

The services/products offered by your tour operator and their respective details, exclusions and duties are based on your tour operator's advertising (catalogue), and are documented on your booking confirmation/invoice for the persons specified by name. This information is based on the detailed travel insurance terms and conditions of MDT travel underwriting GmbH (VB MDT 2016-D/Fincallorca) for DFV Deutsche Familienversicherung AG and other participating insurers.

## 1. What kind of contract is involved?

The various forms of travel insurance offered by DFV Deutsche Familienversicherung AG and other participating insurers comprise travel insurance coverage with or without deductible (as agreed by contract or depending on the booking) for one journey in each case.

### What is covered by insurance?

#### How extensive is the insurance coverage?

- a) Travel cancellation insurance (part A)  
If you are forced to cancel your trip for a covered reason (e.g. unexpected serious illness), you will be reimbursed the cancellation costs owed by contract plus the additional costs associated with the delayed commencement of the trip.
- b) Travel curtailment insurance (part B)  
If you are forced to curtail or interrupt your trip for a covered reason (e.g. unexpected serious illness), you will be reimbursed for any travel services not received on location as well as the additional expenses associated with the unscheduled termination or interruption of a trip.
- c) Rebooking fee protection (part C)  
If you are forced to rebook your trip within the same holiday season, you will be reimbursed the rebooking fees owed by contract up to a maximum of EUR 40 provided you rebook no later than 42 days prior to the start of your trip.
- d) Travel health insurance (part D)  
If you become ill unexpectedly or suffer a serious accident, for example, you will be reimbursed the costs of medically necessary, out-patient or in-patient medical treatment and any medically expedient return transport in the event of acute illness or accidental injury while abroad, as well as transfer/burial costs in the event of death. For travel within Germany, insurance covers medically expedient return transport and a daily hospital rate for up to 30 days in the event of in-patient treatment.
- e) 24h-hour emergency assistance (part E)  
24-hour emergency assistance will reimburse your search, recovery and rescue costs in the event of an accident as well as organising global, round-the-clock emergency assistance for example in the event of illness, accident or death, loss of documents or means of payment, criminal prosecution, caring for minors in the event that their parents are ill or suffer an accident, etc.
- f) Travel baggage insurance (part F)  
If your baggage is lost, destroyed or damaged while you are travelling, you will be reimbursed the fair value up to a limit agreed to by contract.

## 2. What is important to remember when booking insurance coverage and paying the premium?

In the case of travel cancellation insurance and rebooking fee protection, insurance coverage can take effect upon booking the trip but no later than 24 days before the first day of travel (no later than 3 work days after booking if travel is booked less than 24 days before the day of departure). Insurance coverage cannot be booked at a later date! Insurance coverage can take effect at any time up to one day before the commencement of travel in the case of products excluding travel cancellation insurance.

Travel guarantees requiring separate booking can only be booked in combination with travel cancellation insurance or a package that includes travel cancellation insurance.

The price for insurance is to be paid upon booking and in return for the handover of the booking confirmation/invoice. Insurance coverage only takes effect if payment has been made before commencing the journey / before the first day of coverage.

### 3. When does the insurance coverage/contract start and end?

Start of insurance coverage: Insurance coverage begins once payment has been made – for travel cancellation insurance and rebooking fee insurance upon booking the journey and for all other travel insurance upon commencement of travel at the earliest.

End of insurance coverage: Insurance coverage ends automatically for travel cancellation insurance and rebooking fee insurance upon commencement of travel, and upon the expiry of the insured period for all other forms of travel insurance (by the end of the insured journey at the latest).

The insurance contract begins once payment has been made, the proof of insurance/booking confirmation has been drawn up and the insurance certificate has been handed over, and ends automatically when the insured journey ends.

### 4. What is excluded from the insurance coverage, or only covered to a limited extent?

We are unable to offer insurance coverage for every eventuality; the price would be unreasonably high. The following list details some exclusions but is not exhaustive:

- As a general principle, events are not covered by insurance if they are brought about intentionally. For example, damages caused by war, military action and other forms of force majeure as well as mental illnesses are not covered.
- **Travel cancellation** and **travel curtailment insurance** do not cover illnesses that are not unexpected, or the deterioration of pre-existing conditions, for example.
- **Travel health insurance** and **24-hour emergency assistance** do not cover medical treatments for pre-existing conditions or illnesses that represent the reason for travelling, for example.
- **Travel baggage insurance** does not cover money, transport tickets and the like. Glasses, contact lenses, hearing aids etc. are covered to a limited extent.

### 5. What are my duties when booking and when an insured event occurs?

- In the case of **travel cancellation insurance**, the insured person is obliged to cancel the booking without delay in order to minimise losses. A hoped-for recovery is not insured in this case, which means the insurance payout can be reduced. If you are unsure whether you will be able to commence your planned journey despite the occurrence of an insured event, for example an unexpected serious illness, we offer a free Cancellation Information Service. This service requires immediate notification that an insured event has occurred, together with all relevant data.
- **Travel curtailment insurance** requires the submission of a medical certificate in the event of an unexpected serious illness or serious accident, for example.
- For **travel health insurance** and **24-hour emergency assistance**, the insurer's emergency hotline must be contacted without delay before the start of in-patient treatment or the medical return transport.
- For **travel baggage insurance**, the loss of baggage as a result of criminal activity on the part of third parties must be reported to the nearest police station. If baggage does not arrive at the airport, confirmation from the flight operator must be submitted.

Losses must generally be reported without delay. All information required to determine whether an insured event has occurred or the extent of the insurer's liability must be provided and substantiated using suitable documentation (e.g. medical certificate, death certificate etc.). If the duties based on the terms of conditions of insurance in their entirety are willfully breached, the insurer is not obliged to make payment. The grossly negligent breach of these duties entitles the insurer to reduce its payments in proportion to the degree of culpability on the part of the insured person.

### 6. What do I need to remember if an insured event occurs?

All rights in the event of a claim accrue directly to the insured person, and can be asserted directly by the same. Please direct queries and claims to DFV Deutsche Familienversicherung AG's and other participating insurers authorised agent:

**MDT travel underwriting GmbH**

Daimlerstr. 1 K, 63303 Dreieich

Tel.: +49 (0) 6103 70649-150, Fax: +49 (0) 6103 70649-201

Email: [leistung@mdt24.de](mailto:leistung@mdt24.de), internet: [www.mdt24.de/schadenmeldung](http://www.mdt24.de/schadenmeldung)

In the event of a claim, MDT always requires the following documents:

- Booking confirmation / invoice of the tour operator or the booked trip
- Proof of insurance / insurer's booking confirmation
- The recipient's account details for the transfer of any reimbursable amounts (for international transfers the IBAN and BIC)
- The completed notice of claim including details of the insured event
- Original copies of all documents required to assess the extent of the claim

Notices and declarations of intent by the policyholder, insured person and the insurer must be made in writing (e.g. letter, fax, email). Travel agents are not authorised to take receipt of such documents. The contract language is German.

## 7. Will my data be stored?

In the event of a claim, data is stored and may be forwarded to the relevant insurance industry associations, reinsurers, physicians and aid organisations should this prove expedient to the proper performance of the contractual relationship. This does not affect the provisions of the German Federal Data Protection Act regarding the transmission of data. The details of the data recipients may be provided upon request.

## 8. Who are the insurers for the travel protection being offered?

The insurer for all forms of travel insurance is DFV Deutsche Familienversicherung AG and other participating insurers:



**DFV Deutsche Familienversicherung AG**, Reuterweg 47, 60323 Frankfurt am Main, Germany  
Board of Management: Dr. iur. Stefan M. Knoll (CEO), Georg Jüngling, Frank Zimmermann (chief representative)  
Supervisory Board: Hartmut Bergemann (chair)  
VAT ID no.: DE251616774, commercial register of Frankfurt local court, HRB 78012

Regulatory authority in the event of complaints: German Federal Financial Supervisory Authority (*"Bundesanstalt für Finanzdienstleistungsaufsicht"*), Graurheindorfer Str. 108, 53117 Bonn, Germany

Court of competent jurisdiction: Claims against the lead insurer can be brought before the court at the place of residence or habitual abode of the policyholder or insured person, or before the court at the registered offices of the lead insurer. If, after concluding the contract, the policyholder or insured person transfers his/her place of residence or habitual abode to a country that is neither a member state of the European Union nor a signatory to the Agreement on the European Economic Area, or if his/her place of residence or habitual abode is not known at the time that a suit is brought, the court at the registered offices of the lead insurer shall have jurisdiction.