

Terms and Conditions for Travel Insurance provided by Europäische Reiseversicherung AG (VB-ERV 2006 Terms and Conditions)

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Germany

The following terms and conditions under Articles 1 – 12 apply to all types of travel insurance offered by Europäische Reiseversicherung AG (hereinafter referred to as EUROPÄISCHE). The following Articles D, H, J and O govern the cover provided by each type of insurance.

General Terms and Conditions

Article 1 Insured persons

The insured persons are the persons named in the insurance certificate or the group of persons described in the insurance certificate.

Article 2 Insured trip

Insurance cover is provided for each insured trip.

Article 3 Beginning and end of insurance cover

The insurance cover

- must be concluded for the entire duration of the trip;
- begins at the agreed point in time;
- ends at the agreed point in time, but no later than the end of the insured trip;
- will extend beyond the agreed point in time if the scheduled end of the insured trip is delayed for reasons beyond the control of the insured person.

Article 4 Premium

- The premium is due immediately after conclusion of the insurance policy and must be paid when the insurance certificate is issued.
- If the premium has not been paid when the first insured event occurs, EUROPÄISCHE will be released from the obligation to make payment.

Article 5 Exclusions

Loss or damage resulting from war, civil war, events similar to war, civil commotions, nuclear energy or other ionising radiation, strikes and other forms of industrial action, requisition, and other events relating to an Act of God.

Article 6 Obligations following occurrence of an insured event

- The insured person will be under an obligation
 - not to do anything which might result in an unnecessary increase in costs (obligation to reduce losses);
 - to notify EUROPÄISCHE of the loss or damage without delay;
 - to allow EUROPÄISCHE to carry out any reasonable investigations into the cause and extent of its liability to make payment, truthfully to give any factual information which may be helpful for this purpose, to supply original documents in support and, where appropriate, to release the doctors providing treatment from their duty of professional confidentiality.
- If any of the above obligations is not met, EUROPÄISCHE will be released from its liability to make payment. The obligation to make payment remains to the extent that the failure to meet obligations is due neither to wilful intent nor to gross negligence. If an obligation is not met by virtue of gross negligence EUROPÄISCHE will still be liable to make payment to the extent that the failure to meet the obligation does not affect the process of establishing whether there is a claim or the process of establishing whether EUROPÄISCHE has an obligation to pay the claim and if so, the level of payment to be made.

Article 7 Payment of benefit

Once the cause and extent of EUROPÄISCHE's liability has been established, the benefit must be paid within two weeks.

Article 8 Claims against third parties

- To the extent allowed by law, claims for damages against third parties are assigned to EUROPÄISCHE up to the amount equal to the sum paid out.
- The insured person will be under an obligation, where required, to assign claims for damages in this amount to EUROPÄISCHE.

Article 9 Special reasons for lapse of cover

EUROPÄISCHE is released from its liability to make payment if after the occurrence of the insured event, the insured person deliberately attempts to deceive EUROPÄISCHE as to circumstances which are material to the cause or extent of its liability to make payment or intentionally makes untrue statements arising from the insured event, particularly in the claim notification, even when this does not cause any loss or damage to EUROPÄISCHE;

Article 10 Benefits under other insurance policies

- If an insured event occurs and benefit 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 shall not be impaired by this circumstance. If the insured person reports the insured event to EUROPÄISCHE, the latter will perform first and settle the claim in accordance with the terms and conditions of insurance.
- The above provision shall not be applicable for the Travel Accident Insurance (part H).

Article 11 Jurisdiction / Applicable law

- Jurisdiction for actions against EUROPÄISCHE will be vested in the courts of Munich or in the courts of the place where the insurance agent has its registered office.
- Where legally permitted, the applicable law will be the law of Germany.

Article 12 Notices and declarations of intent

Notices and declarations of intent of the insured person and EUROPÄISCHE must be in writing (e.g. letter, fax, email), unless expressly agreed to the contrary. Insurance agents shall not be authorized for acceptance.

D Medical Emergency Assistance

§ 1 Cover provided

EUROPÄISCHE will provide 24-hour assistance services through its Emergency Call Centre in the event of the insured person suffering any of the following medical emergencies during the trip.

§ 2 Illness/Accident

- Information about medical care
EUROPÄISCHE will, on request, provide information before and after the start of the trip on the options for care of the insured person by a doctor. Where possible, it will appoint an English-speaking or German-speaking doctor.
- Hospitalisation
Where the insured person is treated as an in-patient in a hospital, EUROPÄISCHE will provide the following services:
 - Care
Through a doctor appointed by EUROPÄISCHE, contact will be established with the hospital doctors giving treatment and, where required, with the insured person's doctor at home and EUROPÄISCHE will ensure information is passed between the doctors involved. EUROPÄISCHE will, on request, ensure that relatives of the insured person are informed.
 - Hospital visit
If hospitalisation looks likely to last for more than five days, EUROPÄISCHE will organise a trip for a person close to the insured person to the place of hospitalisation and from there back to his/her place of residence. EUROPÄISCHE will pay the costs of the means of transport.
 - Cost payment guarantee/Settlement
EUROPÄISCHE will give the hospital a guarantee to pay costs up to € 15,000. In the name of and at the request of the insured person, it will settle with the bodies responsible for bearing the costs of treatment. Any sums paid by EUROPÄISCHE that are not borne by the responsible insurance companies must be paid back to EUROPÄISCHE by the insured person within one month of the account being rendered.
- Medical evacuation
As soon as it is medically prudent and reasonable, EUROPÄISCHE will organise the return transport of the insured person to his/her place of residence or to a suitable hospital nearest to his/her place of residence, by a medically appropriate means of transport (including air ambulance).

§ 3 Dispatch of medicines

- Where the insured person requires medicines, which have been lost on the trip, EUROPÄISCHE will organise procurement of replacement medicines and send them to the insured person and pay for their dispatch.
- The insured person must refund the cost of replacement medicines to EUROPÄISCHE within one month of the account being rendered.

§ 4 Death

If the insured person dies on the trip, EUROPÄISCHE will, at the request of the relatives, organise burial abroad or repatriation of the deceased person to the place of burial.

§ 5 Return transport for children

- If children under the age of 16 travelling on the trip can no longer be cared for because of death, accident or unexpected serious illness suffered by the insured person, EUROPÄISCHE will organise return travel to the place of residence.
- EUROPÄISCHE will pay for the additional costs arising over and above the cost of the return journey originally planned.

§ 6 Search, rescue and recovery costs

If the insured person suffers an accident and for this reason is the subject of search, rescue or recovery operations, EUROPÄISCHE will pay costs of up to € 5,000.

§ 7 Obligations following occurrence of an insured event

1. The insured person will be under an obligation to make contact with the Emergency Call Centre of EUROPÄISCHE immediately.
2. If any of the above obligations is not met, EUROPÄISCHE will be released from its liability to make payment. The obligation to make payment remains to the extent that the failure to meet obligations is due neither to wilful intent nor to gross negligence. If an obligation is not met by virtue of gross negligence EUROPÄISCHE will still be liable to make payment to the extent that the failure to meet the obligation does not affect the process of establishing whether there is a claim or the process of establishing whether EUROPÄISCHE has an obligation to pay the claim and if so, the level of payment to be made.

H Travel Accident Insurance

§ 1 Cover provided

1. EUROPÄISCHE will pay the following insurance benefits for accidents sustained during the insured stay, which lead to the death or permanent disablement of the insured person.
2. An accident is deemed to have occurred if the insured person
 - a) suffers involuntary damage to his/her health as a result of an event which suddenly impinges on his/her body from outside;
 - b) a joint is dislocated or muscles, ligaments, tendons or joint capsules are strained or torn as a result of excessive exertion;
 - c) the insured person suffers damage to health in the course of lawful defence or during efforts to rescue human life, animals or property;

§ 2 Death benefit

If the accident leads to the death of the insured person within one year, EUROPÄISCHE will pay his/her heirs the sum insured as agreed in the insurance certificate.

§ 3 Disablement benefit

1. Prerequisites for the payment of benefit are:
 - a) The accident leads to permanent impairment of the insured person's mental or physical capabilities (disablement) and
 - b) the disablement occurs within one year of the accident and is medically confirmed by a doctor and a claim is submitted to EUROPÄISCHE prior to the expiry of a further period of three months.
2. If the insured person dies as a result of the accident within one year of the accident, no claim may be made for a disablement payment.
3. If the insured person dies for a reason unconnected with the accident within one year of the accident or, for whatever reason, more than one year after the accident and if a claim to a disablement payment had arisen under (1), then payment will be made in accordance with the degree of disablement which would have been expected to exist from the findings of the last medical examination made.
4. The disablement payment is paid as a lump-sum payment from the sum agreed for the claim.
5. The amount of benefit paid will be calculated on the basis of the sum insured and the degree of disablement.
6. The following degrees of disablement are applicable for loss or inability to function:

• of an arm	70 percent
• of an arm to a point above the elbow joint	65 percent
• of an arm below the elbow joint	60 percent
• of a hand	55 percent
• of a thumb	20 percent
• of an index finger	10 percent
• of some other finger	5 percent
• of a leg above the centre of the femur	70 percent
• of a leg up to the centre of the femur	60 percent
• of a leg to a point below the knee	50 percent
• of a leg up to the centre of the tibia	45 percent
• of a foot	40 percent
• of a big toe	5 percent
• of some other toe	2 percent
• of an eye	50 percent
• of the hearing in one ear	30 percent
• of the sense of smell	10 percent
• of the sense of taste	5 percent
• of the voice	50 percent
7. In the event of partial loss or partial impairment of function, the appropriate proportion of the relevant percentage will be applicable.
8. In the case of parts of the body and organs of sense not dealt with above, the degree of disablement will be measured according to how far normal physical or mental capabilities are impaired. This assessment will be decided solely from the medical point of view.
9. If the accident impairs a number of parts of the body or organs of sense, the degrees of disablement determined in accordance with the regulations set out above will be added together. However, sums of more than 100 percent will not be accepted.
10. If the affected parts of the body or sense organs were already permanently impaired before the accident, the degree of invalidity will be reduced by the prior disablement. The prior disablement should be assessed under (6).

§ 4 Payment of the insurance benefit in the event of permanent disablement

1. Prior to completion of the therapy, a disablement payment cannot be claimed within one year of the occurrence of the accident.

2. As soon as EUROPÄISCHE receives the documents, which have to be supplied on completion of the therapy that must take place before the disablement can be assessed, it will be under an obligation to state within three months whether, and if so at what sum, it accepts a claim.
3. If EUROPÄISCHE accepts the claim, the insurance benefit must be paid within two weeks.
4. The insured person and EUROPÄISCHE shall be entitled to have the degree of disablement re-assessed medically each year for a maximum of three years from the accident event. The wish to exercise this right must be expressed by EUROPÄISCHE in the statement referred to in section (2.) and by the insured person within one month of receiving this statement. If the final assessment shows that the disablement benefit should be higher than that already paid by EUROPÄISCHE, 5% annual interest will be paid on the additional amount.

§ 5 Exclusions / Restrictions

The following are not covered

- a) accidents due to mental disorders or unconsciousness, strokes, fits which affect the entire body, and pathological disturbances caused by mental reactions;
- b) accidents resulting from loss of consciousness due to alcohol or sedatives;
- c) accidents whose cause is associated with the operation of an aircraft. Cover is, however, still provided as a passenger of an airline;
- d) damage to health caused by medical procedures, radiation and infections, except where these ensue from an accident;
- e) accidents originating from the exercise of extreme sports (including in particular rafting, free-climbing, canyoning, abseiling, caving and potholing, mountain climbing, hang-gliding, paragliding, and parachuting), during participation in boxing or wrestling bouts, martial arts competitions, horse racing or cycle racing, and as a driver, passenger or occupant of a motor vehicle at race events, including the associated practice drives where attaining top speeds is the aim;
- f) accidents where something happens to the insured person in the process of their intentionally committing or attempting to carry out a criminal act.
- g) accidents due to an attempted suicide and its consequences and in the event of the insured person committing suicide.

§ 6 Obligations following occurrence of an insured event

1. The insured person is under an obligation
 - a) to have himself/herself examined by doctors appointed by EUROPÄISCHE. EUROPÄISCHE will pay the necessary costs thereby incurred;
 - b) to authorise doctors providing treatment or giving expert opinions, other insurers, and authorities to supply any information that may be required to EUROPÄISCHE and the doctors appointed by it.
2. If any of the above obligations is not met, EUROPÄISCHE will be released from its liability to make payment. The obligation to make payment remains to the extent that the failure to meet obligations is due neither to wilful intent nor to gross negligence. If an obligation is not met by virtue of gross negligence EUROPÄISCHE will still be liable to make payment to the extent that the failure to meet the obligation does not affect the process of establishing whether there is a claim or the process of establishing whether EUROPÄISCHE has an obligation to pay the claim and if so, the level of payment to be made.

J Personal Liability Insurance for Travel

§ 1 Cover provided

EUROPÄISCHE will provide the insured person with cover against personal liability risks occurring on the insured trip. Cover is provided, if, due to an insured event which results in death, injury or damage to the health of persons (bodily injury) or in damage or destruction of property (material damage), a claim is made against the insured person by a third party for compensation under statutory liability provisions in private law.

§ 2 Scope of cover

1. EUROPÄISCHE's liability comprises checking the question of personal liability, contesting unjustified claims and providing indemnity for the damages which the insured person has to pay. For indemnity to be provided against damages, the damages must be payable under an acceptance of liability given or approved by EUROPÄISCHE, under a settlement concluded or approved by it, or under a judicial decision.
2. If there is a legal action against the insured person in respect of an insured event with the claimant or his/her heirs or assignees, EUROPÄISCHE will conduct the legal action at its expense in the name of the insured person. The expenses of EUROPÄISCHE for these costs will not be ascribed as benefits to the limit of indemnity. This does not apply in the case of claims asserted before courts in the USA/Canada; in such cases the expenses for EUROPÄISCHE to cover the costs of legal action will be set against the limit of indemnity.
3. If the liability claims exceed the limit of indemnity, EUROPÄISCHE will bear the costs of the litigation only in the proportion of the limit of indemnity to the total amount of the claims, and also if it relates to several legal actions arising out of a single insured event.
4. If an insured event occurs which may result in a personal liability claim falling within the cover provided and if there are criminal proceedings relating to this event and if in these proceedings EUROPÄISCHE wishes to appoint defence counsel for the insured person or approves such appointment, EUROPÄISCHE will pay the costs of this counsel.
5. If the insured person has to provide a surety for a pension owed as a result of an insured event or if the insured person is obliged to make a surety payment or deposit to avert enforcement of a court decision, EUROPÄISCHE is obliged to pay a surety or deposit on his/her behalf.

6. If EUROPÄISCHE wishes to settle a personal liability claim by accepting liability or making an out-of-court or other settlement and cannot do so due to resistance by the insured person, EUROPÄISCHE shall not be liable to make payment for the additional expenditure incurred as from the date of refusal in respect of the main sum, interest and costs.

§ 3 Level of benefit

1. The total indemnification shall be limited in each claim to the agreed limit of indemnity.
2. Several claims arising at the same time from the same cause will be deemed to be a single loss event.

§ 4 Exclusions

1. EUROPÄISCHE will not be liable if the insured person has wilfully and unlawfully caused the event for which they bear responsibility towards the third party.
2. The cover does not extend to personal liability
 - a) for claims if they go beyond the scope of the statutory personal liability of the insured person as a result of a contract or special consents;
 - b) for claims relating to salary, pension, wage or other defined amounts, subsistence, medical treatment in the case of incapacity and welfare claims;
 - c) the insured persons among themselves and their accompanying relatives;
 - d) resulting from transmission of an illness or disease by the insured person;
 - e) for risks that are directly connected with employment activity, e.g. risks of a business, trade or profession, service, official position (also honorary position), a responsible activity in all types of association or an unusual or hazardous activity;
 - f) for hazards that are directly connected to the wilful and unlawful committing of a criminal act;
 - g) as a keeper of animals;
 - h) as owner, possessor, keeper or driver of a motor vehicle, aircraft or motorised water craft for loss or damage caused by the use of the motor vehicle, aircraft or motorised water craft;
 - i) for hunting and for loss or damage resulting from participation in horse racing, cycle racing or racing with motorised vehicles, boxing or wrestling bouts and preparations for such events;
 - j) for loss of or damage to articles belonging to third parties which the insured person has hired or borrowed or obtained as a result of unlawful interference with the possessions of another or which are the subject of a safe custody agreement. Cover does, however, extend to personal liability for damage to rented accommodation but not to the furniture and fittings included in the rental;
 - k) for claims in respect of performance of contracts, post-performance, arising from self-repair, rescission, price reduction, or for damages instead of performance; for replacement of purely pecuniary loss on account of delay in payment or on account of other compensation payments occurring instead of fulfilment. This is also applicable in cases of statutory claims.

§ 5 Obligations and procedure following occurrence of the insured event

1. Insured event means an event which might result in personal liability claims against the insured person for loss or damage. The loss event is the event, as a consequence of which the damage was caused directly to the third party. The time at which the cause of the loss or damage occurred, which led to the loss event, is not relevant.
2. The occurrence of any insured event must be reported in writing without delay. If a preliminary investigation is instituted or a summons or order to pay is issued, the insured person must notify EUROPÄISCHE without delay, even if he/she has already provided notification of the insured event itself. If the aggrieved party makes his/her claim against the insured person, the latter must report this within one week of the claim being made. If a judicial claim is made against the insured person, or legal aid is requested, or if he/she is given third-party notice by the court, he/she must also report this fact without delay. The same applies in the case of attachments, interlocutory injunctions and proceedings to preserve testimony.
3. The insured person is under an obligation, while following the directions of EUROPÄISCHE, to do everything in his/her power to avoid and reduce the claim and to do anything which may help to clarify the circumstances of the claim, provided this does not involve doing anything unfair. The insured person must assist EUROPÄISCHE in avoiding the claim and in investigating and settling it, must provide EUROPÄISCHE with detailed and true reports on the claim, must notify EUROPÄISCHE of all the facts which have a bearing on the claim, and must send EUROPÄISCHE all the documents which, in the view of EUROPÄISCHE, are material to the assessment of the claim.
4. If the personal liability claim results in legal action, the insured person must allow EUROPÄISCHE to conduct the case, must grant power of attorney to the lawyer retained or nominated by EUROPÄISCHE and must provide all the explanations deemed necessary by the lawyer or by EUROPÄISCHE. The insured person must lodge opposition or avail himself / herself of the appropriate rights of appeal in good time against orders to pay or other orders for damages issued by civil administrative authorities, without waiting for instructions from EUROPÄISCHE.
5. Without the prior consent of EUROPÄISCHE, the insured person is not entitled to accept or pay a personal liability claim in full or in part or by way of amicable settlement. Contravention of this requirement will release EUROPÄISCHE from its liability to make payment unless, in the circumstances, the insured person could not have refused to accept or pay without being manifestly unreasonable.
6. If due to altered circumstances the insured person acquires the right to ask for a pension payable to be stopped or reduced, the insured person must have this right exercised by EUROPÄISCHE in his/her name. The provisions of sections (3.) to (5.) above will apply as appropriate.

7. EUROPÄISCHE is deemed to have authority to make, in the name of the insured person, any declarations which it feels may be helpful in settling or avoiding the claim.
8. If any of the above obligations is not met, EUROPÄISCHE will be released from its liability to make payment. The obligation to make payment remains to the extent that the failure to meet obligations is due neither to wilful intent nor to gross negligence. If an obligation is not met by virtue of gross negligence EUROPÄISCHE will still be liable to make payment to the extent that the failure to meet the obligation does not affect the process of establishing whether there is a claim or the process of establishing whether EUROPÄISCHE has an obligation to pay the claim and if so, the level of payment to be made.

§ 6 Excess

In the event of damage to property, the insured person will bear an excess of €150 for each insured event.

O Medical Insurance for Foreign Visitors (Incoming)

Definition of terms

1. Host country
Host country is deemed to refer to all states in the European Union, and Iceland, Liechtenstein, Norway and Switzerland. The country in which the insured person has the permanent place of residence is not deemed to be the host country.
2. Insured stay
Cover is provided for the temporary stay of the insured person in host countries.

§ 1 Cover provided

In the event of serious illnesses, which occur in acute form on the insured trip, or in the event of accidents, EUROPÄISCHE will pay the costs of:

- a) medical treatment in the host country;
- b) medical transport;
- c) repatriation of the deceased person in the event of death.

§ 2 Medical treatment in the host country

1. EUROPÄISCHE will pay the costs of necessary medical treatment carried out or ordered by doctors in the host country. This includes in particular the costs of:
 - a) in-patient treatment in hospital including operations;
 - b) out-patient treatment;
 - c) drugs, medicines and bandages;
 - d) in the event of complications in pregnancy, termination of pregnancy on medical grounds, and miscarriages and premature births up to and including the 32nd week of pregnancy, the costs of medical treatment;
 - e) the costs of necessary treatment for the newborn child required in the host country (in deviation from Article 1 General Terms and Conditions of Insurance) up to a total sum of €25,000, in the event of a premature birth up to an including the 32nd week of pregnancy;
 - f) dental treatment for the relief of pain, including simple or temporary fillings and repairs to restore the function of dentures and replacement teeth up to a total sum of €250 for each insured event;
 - g) aids (e.g. aids for walking, rental of a wheelchair), if they are required for the first time on account of an accident or an illness sustained on the insured trip up to a total of €250 for each insured event.
2. The costs of medical treatment in Germany are paid in the amount of the fee rates as defined in the Physician's Fees Schedule (Gebührenordnung für Ärzte, GOÄ). Fee agreements are not recognised by EUROPÄISCHE.
3. If medical return transport to the place of residence in the home country of the insured person is required by the end of the insured trip because it is not possible to move the insured person on the basis of medical confirmation, EUROPÄISCHE will pay the costs of medical treatment up until the day when it is possible to move the insured person.

§ 3 Medical transport / Repatriation

EUROPÄISCHE will pay the costs for

- a) medical transport to the hospital in the host country;
- b) medically reasonable evacuation of the insured person from the host country back to his/ her place of residence or to a suitable hospital nearest to this place of residence;
- c) burial in the host country or repatriation of the deceased person to the place of burial in the event of death.

§ 4 Exclusions / Restrictions

1. The following are not insured
 - a) medical treatment which was the reason for the stay in the host country;
 - b) medical treatment and other measures ordered by a doctor where the insured person was aware when starting the trip that, if the trip took place as planned, the treatment would have to be given for medical reasons (e.g. dialysis);
 - c) medical treatment of diseases which already existed and were known at the start of the trip, and deterioration of existing diseases, if they were foreseeable at the start of the trip;
 - d) purchase and repair of heart pacemakers, prostheses and aids to assist sight;
 - e) costs of accident or illness caused by mental illness or unconsciousness, if this is a result of the consumption of alcohol, drugs, intoxicants or sedatives, sleeping tablets or other narcotic substances;

- f) rest-cure, sanatorium or wellness treatments, as well as acupuncture, fango, and massages;
 - g) need for long-term care or safe-keeping;
 - h) psychoanalytical and psychotherapeutic treatment, as well as hypnosis;
 - i) optional benefits, e. g. single room or treatment by a chief physician;
 - j) treatments by spouses, parents or children. Verified non-personnel costs will be paid in accordance with the schedule of charges;
 - k) treatment as a result of attempted suicide and its consequences, including medical evacuation and repatriation due to death resulting from suicide;
 - l) the costs of routine examinations during pregnancy and after the 32nd week of pregnancy, the costs of medical treatment of complications in pregnancy, termination of pregnancy on medical grounds, and giving birth and the consequences. Termination of pregnancy on non-medical grounds is not covered at any time.
2. If a treatment or some other measure exceeds the level necessary on medical grounds, EUROPÄISCHE is entitled to reduce its payment to a reasonable amount. The calculated fees and charges must not exceed the scope generally deemed to be customary and reasonable in the relevant country. Otherwise, the reimbursement shall be restricted to standard rates applicable in the country.

§ 5 Obligations following occurrence of an insured event

1. The insured person will be under an obligation
- a) to make contact with the Emergency Call Centre of EUROPÄISCHE immediately before the start of in-patient treatment and before medical evacuation is carried out;
 - b) to submit to EUROPÄISCHE the original invoices or copies bearing an original stamp of authentication from another insurer relating to the benefits provided; such documents become the property of EUROPÄISCHE.
2. If any of the above obligations is not met, EUROPÄISCHE will be released from its liability to make payment. The obligation to make payment remains to the extent that the failure to meet obligations is due neither to wilful intent nor to gross negligence. If an obligation is not met by virtue of gross negligence EUROPÄISCHE will still be liable to make payment to the extent that the failure to meet the obligation does not affect the process of establishing whether there is a claim or the process of establishing whether EUROPÄISCHE has an obligation to pay the claim and if so, the level of payment to be made.

§ 6 Excess

The insured person will bear an excess for the costs of medical treatment in the host country amounting to € 100 for each insured event.