

CORPORATE TRAVEL INSURANCE CTI

PERFORMANCES

BASIC MODULE:	
Assistance services (provision of organised assistance)	up to
• Worldwide travel information (inoculations and health regulations)	100%
• Emergency headquarters 24 hr. emergency calls	100%
• Information and organisation in the event of lost tickets	no reimbursement
• Interpreters (communication difficulties with the police, the authorities etc.)	€ 360,-
• Transmission of messages	100%
• International tracing service	€ 36.500,-
• On request: key and luggage finding service	100%
• Assistance in emergency situations: reimbursement of telephone and fax costs arising	100%

MODUL A:	
Medical services and personal protection	up to
• Outpatient treatment*	100%
• Transport of medicines*	100%
• Inpatient hospital treatment*	€ 220.000,-
• Reimbursement of costs in connection with existing conditions which become acute*	€ 36.500,-
• Transfer of patient	100%
• Transport home incl. ambulance jet in cases of medical necessity*	100%
• Transport home after 3 days in hospital, even where there is no medical necessity*	100%
• Transfer of body or burial in site	100%
• Travel of deputising colleague to place where the Insured is staying*	100%
• Return journey of person closely related to the Insured to and from the sickbed:	
reimbursement of travel costs	100%
reimbursement of accommodation costs	€ 300,-
• Search and rescue	€ 36.500,-

The benefits marked * in the police apply exclusively abroad. Abroad being defined as any country other than the country in which the Insured has his permanent place of residence.

MODUL B: Traveller´s accident insurance	up to
• Damages in the event of permanent disability from 2%	€ 120.000,-
• Damages in the event of accidental death	€ 45.000,-

MODUL C: Unforeseen change of travel arrangements	up to
• Organisation and reimbursement of costs of unforeseen return journey	100%
• Missed flight or other form of travel	€ 750,-
• Delayed journey home	€ 180,-

MODUL D: Luggage insurance	up to
• Replacement in the event of damage to or loss of luggage	€ 5.000,-
Replacement of computer equipment (incl. software))	€ 5.000,-
Hire of replacement computers	€ 500,-
• Restoration of administration data	€ 436,-
• Assistance and reimbursement of costs in the event of procuring replacement travel documents	100%
• In the event of robbery, theft or loss of means of payment/travel documents: Immediate help anywhere in the world, means of payment forwarded	€ 1.460,-
• Delayed arrival of luggage at destination: reimbursement for necessary purchases	€ 360,-
• Delayed arrival of luggage (at least 24 hr.) at destination: reimbursement for necessary purchases	€ 750,-
• Replacement of cash, cheques	€ 200,-

MODUL F: Travel personal liability insurance*	up to
- Damage to property and personal injury lump sum	€ 750.000,-
- In the event of arrest or threat of arrest abroad:	
- Assistance in procuring a lawyer/interpreter	yes
- Advance for lawyer	€ 2.000,-
- Advance for security in criminal proceedings	€ 10.000,-

CLAUSE Z004

relating to the insurance conditions for Corporate Travel Insurance CTI 2003 (VCTI 2003)

Extension of the time scope of application

By way of deviation from Art. 2, paragraph 1, insurance cover can be agreed for a journey or stay of up to 180 days if a premium supplement is paid.

Clause Z008

Disclaimer aviation risk

The following applies in addition to the Terms and Conditions of Corporate Travel Insurance CTI 2003 (VCTI 2003): No cover is provided in respect of events which result from the use of air vehicles, except as passenger on aircrafts, which are authorised to carry out passenger transportation services.

CLAUSE D001

relating to the insurance conditions for Corporate Travel Insurance CTI 2003 (VCTI 2003)

Cash compensation

1. Extension of benefits in respect of luggage insurance

By way of deviation from Art. 42, paragraph 3.1., cash can be insured up to the contractually agreed insured amount if a premium supplement is paid.

2. Extent of cover

Cash is insured as follows during a business trip:

- in the event of theft with violence,
- in the event of robbery,
- in the event of robbery by extortion,

provided it is carried securely and supervised in personal custody or:

- it is handed over to an accommodation facility and evidence of this can be provided (receipt for deposit of cash);
- it is located in a closed and locked room and all security devices available (safe, cabinets, etc.) have been used.

CLAUSE D002

relating to the insurance conditions for Corporate Travel Insurance CTI 2003 (VCTI 2003)

Compensation at replacement value

By way of deviation from Art. 51, paragraph 1, the insurer will reimburse the replacement value of destroyed or lost items in the case of an insured event up to the agreed insured amount if a premium supplement is paid, on the condition that the current value of the lost items is not lower than 40% of the replacement value.

CLAUSE SPEZ2

Clause Z009 Cancellation cover for non-commencement or rebooking of business travel

(Terms and Conditions: See annex)

Indemnity provided:

Cancellation cover for non-commencement of travel:

1. Reimbursement of cancellation fees for non-commencement of business travel	up to € 1.000,-
2. Reimbursement of excess on any cancellation insurance included in the price of the travel	
3. Reimbursement of booked, unused travel services	

Covered grounds of cancellation of travel and abandonment of travel: (excerpt)

- Illness, accident, failure to tolerate vaccine or death of Insured;
- Illness, accident or death of any person authorised to represent the company, resulting in the need for an Insured authorised to represent the company to urgently return to his or her home location;
- Cancellation of business meeting by counterparty;
- Failure of authorities to grant visa required for the business travel;
- Delayed delivery of parts for assembly;
- Receipt of an unexpected court summons.

Clause Z009

of the Conditions of Insurance for Corporate Travel Insurance CTI 2003 (VCTI 2003)

Cancellation cover for non-commencement or rebooking of business travel

Article 1 Subject-matter of insurance policy

The subject-matter of the insurance policy is booked business travel (within any insurance year, but not earlier than as from the date cover commences).

Article 2 Insured Event

1. An 'Insured Event' is deemed to occur where, for one of the following reasons, any trip related directly to the Insured's profession, company or paid engagement of the Insured (= business travel) cannot be commenced or must be rebooked:
 - 1.1. Sudden, serious illness or serious accident impacting the health of the Insured.
An illness or accident will be deemed "serious" if it necessarily renders the Insured's unable to travel on the booked flight. Psychological illnesses arising for the first time following booking or the conclusion of the insurance policy will be covered if they require inpatient hospital treatment or treatment by a psychiatrist.
Pre-existing illnesses will only be covered where they become acute and where this is unexpected.
 - 1.2. Pregnancy of the Insured, where the pregnancy is only discovered after the flight has been booked. Where the pregnancy is discovered prior to the booking of the flight, the insurance will indemnify cancellation costs only if serious complications of pregnancy arise (which must be confirmed by a physician).
 - 1.3. Death of the Insured.
 - 1.4. Sudden, serious illness or serious accident impacting the health of a Person at Risk or death of a Person at Risk, resulting in the need for an Insured to urgently return to his or her home location. "Persons at Risk" include the spouse (or unmarried partner living in the Insured's household), children (stepchildren, sons and daughters-in-law, grandchildren), parents (step-parents, parents-in-law, grandparents), siblings of the Insured and any other person with a close relationship to the Insured (to be stipulated separately in the Certificate of Insurance at the time of concluding the policy; only one person with a close relationship may be stipulated per booking).
 - 1.5. Substantial property damage to the property of the Insured at his or her place of residence as a result of *force majeure* (fire, etc.) or of a third-party's criminal act, requiring the Insured to return to his or her place of residence.
 - 1.6. Loss of job through no fault of the Insured as a result of the employer's termination of the Insured's employment.
 - 1.7. Receipt of an unexpected court summons by the Insured, provided that the competent court does not accept the booking as grounds for postponing the summons.
 - 1.8. The Insured is an authorised representative of the company (director, managing director, authorised signatory) and is unable to commence business travel because he or she is urgently required to be present at the home location to represent the company due to the death, sudden serious illness or accident impacting the health of another authorised representative of the company.
 - 1.9. Through no fault of the Insured, a visa required for his or her travel is not issued and such non-issuance is unexpected.
 - 2.0. The business travel is not commenced because the purpose of the business travel has ceased due to one of the reasons set forth below (written confirmation of an executive is required in all cases).
 - 2.1. The business meeting of the Insured was cancelled by the business counterparty for reasons unrelated to the intentions of the Insured and his or her principal or employer, and such reason is documented.

- 2.2. The business travel was booked solely to carry out assembly works and the requisite parts for assembly have not timely arrived at the location due to reasons independent of the intentions of the Insured and his or her principal or employer, and such reasons are documented.

Article 3 Temporal scope

Cover for cancellation and rebooking shall commence at such time as the business travel is booked and shall end upon commencement of travel. For indemnity covering abandonment of business travel, cover shall begin at the time travel is commenced and shall end at the conclusion of the booked travel.

Article 4 Exclusions

It shall not be deemed an 'Insured Event' covered by this insurance if

1. any of the grounds pursuant to Art. 2 hereof already existed or were foreseeable at the time business travel was booked;
2. the travel company rescinds the contract for travel;
3. any specialist/independent medical examiner engaged by the Insurer fails to confirm that the Insured is unable to travel.

Article 5 Duties of Insured

The Insured (person asserting a claim) shall

1. cancel his or her flight (travel contract) with the booking agent without delay following the occurrence of the Insured Event/upon determination that he or she is unable to travel, in order to keep cancellation costs as low as possible, and shall notify the Insurer in writing without delay, indicating the reasons for the cancellation, and attaching the booking confirmation (travel contract) and the Certificate of Insurance. In the event he or she is unable to travel for medical reasons, at the same time as he or she furnishes written notification of the Insured Event, he or she must also submit a detailed physician's report/accident report and illness notification to the social insurance provider. In the event of psychiatric illness, proof of the Insured's inability to travel must be furnished by a psychiatrist.
2. upon request of the Insurer, permit an examination by a medical specialist/independent medical examiner engaged by the Insurer;
3. forward the following documents to the Insurer without delay:
 - statement of cancellation costs
 - fully completed cancellation claims form
 - physician's confirmation of drugs prescribedand other evidence supporting the claim for indemnity on the merits and as to amount (e.g. mother-child card, death certificate, etc.);
4. deliver unused tickets to the Insurer upon request;
5. relieve all physicians providing treatment from the duty of confidentiality to the extent necessary for purposes of claims adjustment.

Article 6 Amount of indemnity

Subject to the sum assured in each case, the Insurer shall pay the following to the Insured:

1. In cases of cancellation of travel, such costs as are required to be paid at the time the Insured Event arose, and such official fees as the Insured has documented and was required to pay for issuance of his or her visa.
2. Indemnity of the maximum cancellation fees is governed by the terms and conditions of the booked, insured flight.
3. In the event of rebooking a flight, such fees as the Insured has incurred as a result.

4. In cases involving the grounds of cancellation set out in Article 2 “Insured Event”, paragraphs 2.0, 2.1 and 2.2, the Parties are deemed to have agreed to an excess of 20% of the ticket price.

The maximum amount of indemnity per insurance year is Euro 10,000.00.

SPEZ1:

Insurance Cover is also available for the husband or wife of the employees and their children on business trips.

The validity period is 31 days per journey.

Please keep in mind to report these travel days separately to (Dienststelle)

SPEZ3:

Modul C unforeseen change of travel arrangements is also valid for cost of return in case of riots, natural disaster and epidemic causes.