

# Holidays in Croatia? Also think of travel protection!

## Premium

per single person/object/arrangement in €

### \* Insurance for Furnishings and Keys:

- If you cause damages to items of furniture in your rented accommodation, we will pay the compensation for damages owed by you.
- If you lose your key for your rented accommodation, we will pay the costs for spare keys and the locksmith services.

Sum insured: € 1.000 per trip

### \*\* Medical Travel Insurance:

- Insurance cover under the travel health insurance also exists if a travel warning due to Covid-19 is in force at the time of entry.

## I.D. Riva Cancellation Protection

- Travel Cancellation Insurance
- Curtailment Insurance
- Travellability insurance incl. furniture and key protection\*

## I.D. Riva Travel Protection Package

Journeys up to 45 days

- Travel Cancellation & Curtailment Insurance
- Travel liability insurance incl. furniture and key protection \*
- Medical Travel Insurance\*\*
- Luggage Insurance

**All tariffs are without excess!**

## Travel

### package price

per single person resp. total price per object/arrangement in €

\* max. 50,000.–

	Premium	Tariff code		Premium	Tariff code	
		Object/ Arrangement	Single person		Object/ Arrangement	Single person
up to 100.–	12,–	ZV401	ZV201	22,–	ZVB01	ZVA01
up to 200.–	22,–	ZV402	ZV202	32,–	ZVB02	ZVA02
up to 300.–	32,–	ZV403	ZV203	38,–	ZVB03	ZVA03
up to 400.–	37,–	ZV404	ZV204	46,–	ZVB04	ZVA04
up to 500.–	43,–	ZV405	ZV205	50,–	ZVB05	ZVA05
up to 600.–	47,–	ZV406	ZV206	55,–	ZVB06	ZVA06
up to 800.–	54,–	ZV408	ZV208	62,–	ZVB08	ZVA08
up to 1,000.–	61,–	ZV410	ZV210	75,–	ZVB10	ZVA10
up to 1,200.–	71,–	ZV412	ZV212	86,–	ZVB12	ZVA12
up to 1,400.–	78,–	ZV414	ZV214	94,–	ZVB14	ZVA14
up to 1,600.–	87,–	ZV416	ZV216	102,–	ZVB16	ZVA16
up to 1,800.–	93,–	ZV418	ZV218	118,–	ZVB18	ZVA18
up to 2,000.–	99,–	ZV420	ZV220	133,–	ZVB20	ZVA20
up to 2,500.–	127,–	ZV425	ZV225	159,–	ZVB25	ZVA25
up to 3,000.–	163,–	ZV430	ZV230	197,–	ZVB30	ZVA30
up to 4,000.–	191,–	ZV440	ZV240	247,–	ZVB40	ZVA40
up to 5,000.–	235,–	ZV450	ZV250	301,–	ZVB50	ZVA50
over 5,000.–*	5,10 %	ZV651	ZV851	6,10 %	ZVJ51	ZVK51

## All tariffs are without excess!

### Closing Deadlines

Immediately upon booking, **at the latest 30 days before scheduled commencement of the journey.**

For bookings made within 30 days before scheduled commencement of the journey, insurance can only be taken out on the day of booking, at the latest within the following 3 working days.

Please check the product details before taking out any insurance. The product information sheet is available from us or under the link [riva.to/hmpiben](https://riva.to/hmpiben)

The insurance conditions VB-RKS 2024 (SFE15-D) und VB-RKS 2024 (SFE16-D) apply.

**Benefits and premiums are subject to change.**



In cooperation with



This information sheet gives you a brief overview of your insurance cover. This information is not exhaustive. Details on your agreed insurance contract can be found in the insurance terms and conditions, and policy we provide you with. To make sure that you are fully informed, please read through all documents.

### What type of insurance is it?

We are offering you travel insurance. This provides you with insurance cover and services when travelling.



#### What is insured?

##### Travel cancellation insurance

- ✓ Contractually owed cancellation costs in case of non-commencement
- ✓ Additional costs in case of a delayed commencement of journey
- ✓ Rebooking costs

##### Travel curtailment insurance

- ✓ Additional travel and accommodation costs
- ✓ Reimbursement of unused travel services
- ✓ subsequent journey costs in case of interrupted journey

##### Travel liability insurance

- Damage caused by you
- ✓ when on the street as a pedestrian or cyclist
  - ✓ while practising a sport
  - ✓ as resident of a rented holiday apartment or holiday house

##### What is the sum insured?

- ✓ We agree the sums insured with you on an individual basis. The sums can be found on your insurance policy.



#### What is not insured?

##### Travel cancellation and curtailment insurance

- ✗ There is no Insurance coverage for Illness that occurs in certain circumstances as a psychological reaction to a terrorist attack, war events, flight and bus accidents, diseases or epidemics, or due to fear of a civil unrest.

##### Travel liability insurance

- ✗ Professional activities
- ✗ Driving motor vehicles
- ✗ Keeping dogs and horses



#### Are there limitations to the coverage?

##### Travel cancellation and curtailment insurance

- ! You have to bear a part of the cost of the damage yourself, if your tariff does provide any deductible.



#### Where am I insured?

- ✓ The insurance cover is valid for travel within the area covered by the policy.



#### What obligations do I have?

If an insured event occurs, there are some obligations you need to fulfil. Amongst other things, you need to keep the claim as small as possible. This includes

- for travel cancellation insurance, you immediately cancel the trip at the booking agency.
- for travel liability insurance, you must notify us of any claim immediately even if no claims for compensation have yet been made against you.



#### When and how do I pay?

- The premium is payable immediately upon conclusion of the contract. You pay via the payment method you selected when you concluded the insurance contract. Whether and how you pay further premiums is detailed in the insurance policy.



#### When does cover start and when does it end?

- The insurance cover starts
- in the travel cancellation insurance with the conclusion of the contract.
  - in the travel curtailment insurance as soon as you enter the booked and insured means of transport or objects.
  - in the other insurance with the commencement of the insured journey.
- The insurance cover ends
- in the travel cancellation insurance as soon as you enter the booked and insured means of transport or objects or whenever an insured event occurs.
  - in the other insurance at the agreed time, though no later than the end of the journey.



#### How do I cancel the contract?

- Your contract ends with the end of your journey, at the latest on the agreed date of insurance expiry. There is no special right to cancellation.

This information sheet gives you a brief overview of your insurance cover. This information is not exhaustive. Details on your agreed insurance contract can be found in the insurance terms and conditions, and policy we provide you with. To make sure that you are fully informed, please read through all documents.

### What type of insurance is it?

We are offering you travel insurance. This provides you with insurance cover and services when travelling.



#### What is insured?

##### Travel cancellation insurance

- ✓ Contractually owed cancellation costs in case of non-commencement
- ✓ Additional costs in case of a delayed commencement of journey
- ✓ Rebooking costs

##### Travel curtailment insurance

- ✓ Additional travel and accommodation costs
- ✓ Reimbursement of unused travel services
- ✓ subsequent journey costs in case of interrupted journey

##### Travel health insurance

- ✓ Out-patient and in-patient treatment costs
- ✓ The costs for pain-relieving dental treatments
- ✓ The cost for medication and dressings

##### Luggage insurance

- Loss of or damage to luggage
- ✓ through a criminal act by a third party
  - ✓ through an accident involving the means of transport
  - ✓ through fire or natural events
  - ✓ while in the custody of a carrier or luggage storage facility

##### Travel liability insurance

- Damage caused by you
- ✓ when on the street as a pedestrian or cyclist
  - ✓ while practising a sport
  - ✓ as resident of a rented holiday apartment or holiday house

##### What is the sum insured?

- ✓ We agree the sums insured with you on an individual basis. The sums can be found on your insurance policy.



#### What is not insured?

##### Travel cancellation and curtailment insurance

- ✗ There is no Insurance coverage for Illness that occurs in certain circumstances as a psychological reaction to a terrorist attack, war events, flight and bus accidents, diseases or epidemics, or due to fear of a civil unrest.

##### Travel health insurance

- ✗ Treatment whereby it was clear that such treatment would be necessary if the trip was undertaken as planned.
- ✗ Treatment which were the only reason or one of the reasons for undertaking the journey.

##### Luggage insurance

- ✗ Not insured are money, securities, tickets, certificates and documents.
- ✗ The insurance does not cover damage due to oblivion, leaving or losing.

##### Travel liability insurance

- ✗ Professional activities
- ✗ Driving motor vehicles
- ✗ Keeping dogs and horses



#### Are there limitations to the coverage?

##### Travel cancellation and curtailment insurance

- ! You have to bear a part of the cost of the damage yourself, if your tariff does provide any deductible.

##### Luggage insurance

- ! For particular items (e.g. jewellery), only a percentage of the insured sum is paid.
- ! Thefts from motor vehicles are only insured between 6 a.m. and 10 p.m.
- ! Valuables must be stored securely.



### Where am I insured?



The insurance cover is valid for travel within the area covered by the policy.



### What obligations do I have?

If an insured event occurs, there are some obligations you need to fulfil. Amongst other things, you need to keep the claim as small as possible. This includes

- for travel cancellation insurance, you immediately cancel the trip at the booking agency.
- for travel health insurance, you must inform us immediately if inpatient care becomes necessary.
- for travel luggage insurance, you immediately report the theft to the responsible police department.



### When and how do I pay?

- The premium is payable immediately upon conclusion of the contract. You pay via the payment method you selected when you concluded the insurance contract. Whether and how you pay further premiums is detailed in the insurance policy.



### When does cover start and when does it end?

The insurance cover starts

- in the travel cancellation insurance with the conclusion of the contract.
- in the travel curtailment insurance as soon as you enter the booked and insured means of transport or objects.
- in the travel health insurance by crossing the border into the foreign country.
- in the other insurance with the commencement of the insured journey.

The insurance cover ends

- in the travel cancellation insurance as soon as you enter the booked and insured means of transport or objects or whenever an insured event occurs.
- in the other insurance at the agreed time, though no later than the end of the journey.



### How do I cancel the contract?

- Your contract ends with the end of your journey, at the latest on the agreed date of insurance expiry. There is no special right to cancellation.