

For the holders of an Account or a Virtual Card with AirPlus
Policy Number: APAX1003US

Scope of Insurance

According to the insurance agreement concluded between Equinox Management Group, Inc., and AirPlus International, Inc., your Account or your Virtual Card includes the insurance coverage as detailed below. This contract ends on 31 December 2024.

You will find detailed explanations in the insurance conditions under the specified sections.

<u>Insurer:</u>	Certain Underwriters at Lloyd's Equinox Management Group, Inc. as Coverholder - hereafter "Lloyd's", we", "us" or "our" -
<u>Policyholder:</u>	AirPlus International, Inc. 225 Reinekers Lane, Suite 500 Alexandria, VA 22314 - hereafter AirPlus -
<u>Insured person(s):</u>	Insurance cover applies to the persons listed in the respective sections of the insurance conditions. - hereafter "you" or "your"
<u>Account:</u>	All central settlement accounts issued by the policyholder or its subsidiary/participating interests or cooperating partners (currently: AirPlus Company Account or AirPlus Debit Account, MC Lodged Account) - hereafter "Account"
<u>Virtual Card:</u>	All Virtual Cards Classic issued by the policyholder or its subsidiaries/affiliates or cooperation partners. The AirPlus Virtual Cards Classic are available in single-use and multi-use variants. In the single-use variant, a Virtual Card number can be used for a one-time payment, in the multi-use variant for recurring payments with the same purpose of use. - Hereafter „Virtual Card“ -
<u>Travel Expenses:</u>	any road, rail or sea transport, hotel or other similar accommodation arrangements and excursion charges which have been paid or have been contracted to pay relating to any trip paid using the Account or Virtual Card.

The insurance contract was concluded between us and AirPlus International, Inc. in favor of the respective insured persons. The insured persons are entitled to exercise the rights from the contract. The respective insured person is responsible for complying with the conditions, and is also responsible for the consequences of non-compliance or non-fulfilment of the conditions.

1. Identity of the insurer: Certain Underwriters at Lloyd's, London

2. Address for service:

Equinox Management Group, Inc., 800 Kinderkamack Road, Oradell, NJ 07649

3. Primary business purpose:

The primary business consists of undertaking insurance transactions in the area of accident and non-life insurance.

4. Information regarding the existence of a guarantee fund

A guarantee fund is not prescribed by law.

5. Key insurance features

Insurance cover applies to worldwide travel, subject to the sanctions clause in item I.5.

Transport Accident Insurance

up to	\$	600,000.00	for full disability (additional benefit as of 70%)
up to	\$	400,000.00	as a capital payment in case of disability
	\$	400,000.00	in case of death

In the case of death, a payment of \$ 25,000.00 applies to children up to 14 years of age.

Traveler's Accident Insurance (24 hours / 30 days)

up to	\$	50,000.00	for full disability (additional benefit as of 70%)
up to	\$	25,000.00	as a capital payment in case of disability
	\$	25,000.00	in case of death

Additional benefits due to accident

up to	\$	100,000.00	return transport and repatriation costs that are due to the accident, that make sense from a medical point of view and have been prescribed by a physician
up to	\$	25,000.00	for rescue costs
up to	\$	15,000.00	for emergency assistance in case of serious injury
up to	\$	5,000.00	for rehabilitation assistance
up to	\$	5,000.00	for medical expenses during stays abroad
	\$	500.00	for casts
per day	\$	50.00	for hospital per diem with convalescence allowance

Transport delays

up to	\$	100.00	for delays exceeding 4 hours
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Missed connecting flight

up to	\$	100.00	
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Delayed luggage (checked luggage)

up to	\$	100.00	for delays exceeding 4 hours
up to	\$	200.00	for delays exceeding 48 hours

Damaged luggage

up to	\$	400.00	
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Luggage lost in transport mode

up to	\$	400.00	
Deductible	\$	50.00	

Organization of medical and travel assistance

6. Total price of insurance and costs

With respect to the insured persons themselves, no separate insurance premiums are payable to Lloyd's for insurance benefits that are included in credit or client cards.

7. Payment, fulfilment and payment method of premium

With respect to the insured persons, these insurance conditions do not give rise to any provisions regarding payment, fulfilment and payment method of the premium to Lloyd's.

8. Start and end of insurance coverage / Additional liability

Insurance cover for the insured persons begins with the purchase or availability of the credit card which includes the insurance benefits outlined herein.

Provisions that deviate from the above (e.g. activation of insurance cover by using the card) are described below.

Insurance cover lapses on the day on which the Account or Virtual Card is no longer valid, or on the date on which the insurance cover is cancelled, or on the date on which the master insurance contract ends.

However, insurance cover will be granted beyond the expiry date with regard to services that have been paid prior to this date using the Account or Virtual Card, and that fall under the insurance cover of this contract.

In the event of changes to the cover scope pursuant to these insurance conditions, the insured person will be informed by the insurer via the policyholder.

9. Right of withdrawal

The insured person does not have a separate right of withdrawal with regard to the insurance benefits included in the client or credit cards.

The respective provisions of the relevant client apply.

10. Place of jurisdiction and applicable law

With regard to lawsuits against Lloyd's from the insurance contract, court jurisdiction is determined by the domicile of Lloyd's or the office in charge of the insurance contract. The insurance regulatory agency and courts of the jurisdiction in which You reside or the group is located shall have jurisdiction over the individual or group insurance coverage as if such coverage or plan were issued directly to You.

11. Contract language

During the term of the contract, all communication will be conducted in English. Information on claims and assistance services will also be provided in English.

The supervisory authorities in charge of complaints are as follows:
Equinox Management Group, Inc. 800 Kinderkamack Road, Oradell, NJ 07649

I. General Provisions

1. What is the legal relationship between the persons involved in the contract?

- 1.1. If the insurance policy has been concluded for the benefit of third parties, it is the insured person who is entitled to exercise the rights from the contract.
- 1.2. All provisions that apply to the insured person must be applied accordingly to their legal successors and other claimants.
- 1.3. Insurance claims cannot be transferred or pledged before the due date without our consent.

2. When do claims from the insurance contract expire?

- 2.1. The claims from the insurance contract expire after three years.
- 2.2. Once a claim from the insurance contract has been registered with us, the statute of limitations is suspended from the date of registration to the date on which you receive our decision in text form.

3. Prerequisites for insurance cover

A general prerequisite for insurance cover is that this insurance cover was obtained for the Account or Virtual Card, and all of the travel costs were paid with the Account or the Virtual Card.

Regardless of card use, insurance cover applies to transport accident protection for the company car, for medically meaningful and physician-ordered return transport of repatriation due to an accident, and the travel health insurance policy.

In the event payment cannot be made with the Account or the Virtual Card before the start of travel, the insurance cover is also activated if the relevant card is filed as a payment method in a booking or reservation system prior to travel, and billing is in fact processed through this card. In the case of death, insurance cover can be activated as long as the relevant card has been filed with a booking or reservation system.

4. General exclusions

a) Sanction Exclusions

The insurer [reinsurer] does not offer any insurance cover and will not be making any payments under such cover insofar as this would breach sanctions laws or provisions that would expose the insurer [reinsurer], his parent company or the most senior controlling company to a penalty under sanctions laws or provisions.

Information regarding the relevant sanctions imposed by government authorities can also be obtained from the following website: http://eeas.europa.eu/topics/sanctions-policy/8442/consolidated-list-of-sanctions_en

- b) Your travel to a country or specific area or event to which a government agency in the country of residence (the location of the registered office of the company where the traveling person is employed) or the World Health Organisation has advised the public not to travel, or which are officially under embargo by the United Nations. If you travel to a country under embargo or where a government agency has issued a travel warning, the insurer will make no payment of any expenses and will only assist with arrangements if another form of payment is made for the services.

However, insurance cover is provided and service is offered if an event that led to a travel warning occurs unexpectedly after the start of the trip. The insurance cover expires at the end of the seventh day after the travel warning was issued.

5. Exercising rights / beneficiaries

The insurance policy has been concluded in favour of the insured person.

In the case of a claim, rights may be exercised by the insured person, and by his heirs in the case of death.

The individual insured persons are entitled to receive benefits.

In the case of death, the death benefit goes to the estate of the deceased.

6. Limitation of insurance benefits (cumulative)

The maximum benefit offered by us for all Accounts and Virtual Cards as a result of a damage event is \$ 10,000,000. If this amount is exceeded, the insurance benefits of all insured persons who are involved in the accident will be reduced by the corresponding amount.

7. Changes to the contract

In the event the policyholder and insurer agree to changes to the contract, these shall apply as of the effective date for already issued and newly added Accounts and Virtual Cards that offer insurance cover under this contract.

8. Secondary liability

Compensation benefits are always paid out of the contract that is most advantageous for the claimant.

a) Secondary liability vis-a-vis third parties

If the insured person has a claim to benefits vis-a-vis a third party, the insurer is only required to provide payments for expenses that exceed the third party's payments.

The insurer does not provide compensation insofar as a benefit from another insurance contract can be claimed for the damages.

This provision does not include death and disability benefits under the transport and Traveler's accident insurance.

b) Secondary liability with several simultaneous AirPlus accident contracts

The amounts insured from the framework agreement between AirPlus and the insurer are approved either from the transport accident or Traveler's accident insurance policy.

Compensation benefits are always paid out of the contract that is most advantageous for the claimant. There is no addition of equivalent insurance benefits from multiple contracts under the AirPlus master contract.

9. Payments in foreign currency

Costs incurred in foreign currency that are paid using an Account or Virtual Card will be reimbursed in USD according to the charges on the credit card account.

If the costs in foreign currency were not paid with using the Account or Virtual Card, amounts will be converted into USD at the Federal Reserve Bank of New York rate for the day on which the receipts are received by the insurer. If required, the USD amount can also be made available in the foreign country in foreign currency - converted at the rate on the transfer date.

10. Submitting a claim

For claims or questions regarding the insurance cover you can reach our experts on +44 (0) 203 281 7210. In case of emergency you can reach assistance at the same number 24/7.

To submit a claim when back in your country of residence please call the claims department on +44 (0) 203 281 7210 to obtain a claim form. You will need to give:

- your name
- your policy number
- brief details of your claim.

We ask that you notify us within 28 days of you becoming aware of needing to make a claim (unless otherwise stated) and return the completed claim forms with any additional requested documentation as soon as possible. Please send the completed claim forms and additional documents to: airplusENG@axa-travel-insurance.com ensuring the claim reference number is in the subject box of the email. It is recommended to keep a copy of all documents sent to us.

Claims services are provided by CBP (Co-ordinated Benefit Plans).

11. What are the consequences of failure to comply with the obligations?

You will lose your insurance cover if you intentionally breach one of the obligations listed below under II Insurance benefits. In the case of a grossly negligent breach of an obligation, we are entitled to reduce our benefits by the amount that corresponds with the severity of fault. Both of the above only apply if we have advised you of these legal consequences via a separate notification in text form.

Insurance cover will be maintained if you are able to prove that you did not breach the obligation in a grossly negligent manner.

Insurance cover will also be maintained if you are able to prove that the breach of the obligation was not a cause for the occurrence or determination of the insured event, or for the determination or the scope of the benefit. This does not apply if you have fraudulently breached the obligation.

II. Insurance benefits Transport and Traveler's Accident Insurance

Explanations regarding transport accident insurance

1. Insured persons

Account

Insurance cover is extended to all employees and authorised guests.

Reservations up to 10 people are considered insured. Coverage is provided for all individuals of the collective/group bookings.

Virtual Cards

Insurance cover is extended to all employees and authorised guests.

Reservations up to 10 people are considered insured. Coverage is provided for all individuals of the collective/group bookings.

Prerequisites for insurance cover

Insurance cover is provided under the condition that all of the costs for:

- airline tickets
- train tickets / boat tickets
- long-distance buses
- car rental (= self-propelled rental cars)
- hotel stays (including bed and breakfasts, Airbnb rentals, rentals via a Sharing Economy company, motels, vacation apartments and firmly attached living units on camping grounds. Mobile caravan trailers, trailers or caravans are not insured.)
- sea voyages / cruises (equivalent to hotel) or
- all-inclusive travel (bundling of at least two travel services, if at least one insured mode of transport is included in the package)

have been paid with an Account or a Virtual Card that provides insurance cover (contract in favour of third parties).

2. Scope of insurance cover

Insurance cover is provided regardless of other existing accident insurance policies. However, there is no addition of insurance benefits from multiple insurance contracts in line with the AirPlus credit card programme:

1. As a guest on flights with an aircraft authorised for air travel, as a Traveler using the train or ferries

Insurance cover always begins when the person has entered the airport premises/train station/ferry station, applies for the duration of the flight/train ride/boat ride and expires when the person leaves the airport premises/train station/ferry station at the destination.

If the Traveler is already in possession of a valid airline ticket or ticket, or such has been filed at the airport/train station/port, the following also applies:

Where modes of transport are used for direct travel to the airport/train station/port prior to the intended departure, insurance cover already begins at the time the person enters the mode of transport. It expires after the arrival of the air plane/train/ferry when the person leaves the mode of transport that was used to reach the nearest destination (hotel, workplace, residence, collection site) after the flight/train ride/boat ride.

Accidents during the course of replacement transport provided by a transport company due to bad weather or for technical reasons are also co-insured in the same manner.

Insurance cover also extends to the drive to and from evening luggage check-in for plane travel.

The following applies to railway passes: Insurance cover also applies to trips undertaken with railway passes, as long as the pass was paid for with an insured Account or a Virtual Card.

2. As the passenger of a long-distance bus:

Insurance cover begins when the person enters the bus, applies for the duration of the bus trip and ends when the person leaves the bus at the destination.

3. As the user of a rental car (passenger vehicles)

Insurance cover applies as a driver or passenger in the passenger vehicle. This also includes accidents that occur while entering or exiting the car. Each entitled driver or passenger of a rental car has a claim for the full amount insured as per this contract.

Entitled driver or passengers include all employees of the company for whom the Account or the Virtual Card was issued, and also persons not related to the company who travel in the rental car together with the person renting the car and whose employer also possesses an Account or a Virtual Card with insurance cover.

4. As a passenger in taxi cars booked through the "FREE NOW" app in Germany:
Insurance cover only applies as a passenger in the taxi. This also includes accidents that occur while entering or exiting the car. Each entitled passenger of a taxi has a claim for the full amount insured as per this contract.

Entitled passengers include all employees of the company for whom the Account or the Virtual Card was issued, and also persons not related to the company who also travel in the taxi and whose employer also has an Account or a Virtual Card with insurance cover

5. As a passenger in a Private Car:
Insurance cover only applies as a passenger in a privately-owned vehicle travelling directly between the home point of departure to the airport or point of embarkation. This also includes accidents that occur while entering or exiting the car.
6. As a hotel guest on hotel premises or as an overnight guest during a stay in a company of the Sharing Economy:
Insurance cover begins at arrival upon entry of the hotel grounds prior to check-in, and expires at departure following check-out and departure from the hotel grounds. Accidents outside of hotel grounds in the time between check-in and check-out are not insured.
7. As a participant in all-inclusive travel (bundling of at least two travel services, if at least one insured mode of transport is included in the package):
Insurance cover under items 1. - 6. applies accordingly to the services included in all-inclusive travel. In the case of sea voyages / cruises, ships are deemed equal to hotels.
8. As a participant in sea voyages and cruises
Insurance cover under items 1. - 6. applies accordingly to the services included in sea voyages / cruises. The ship is deemed equal to a hotel.

Explanations regarding Traveler's Accident Insurance

1. Insured persons

Account

Insurance cover is extended to all employees and authorised guests.

Reservations up to 10 people are considered insured. Coverage is provided for all individuals of the collective/group bookings.

Virtual Cards

Insurance cover is extended to all employees and authorised guests.

Reservations up to 10 people are considered insured. Coverage is provided for all individuals of the collective/group bookings.

2. Prerequisites for insurance cover

Insurance cover is provided under the condition that all of the costs for:

- airline tickets
- train tickets / boat tickets
- long-distance buses or
- all-inclusive travel (bundling of at least two travel services, if at least one insured mode of transport is included in the package)

have been paid with an Account or a Virtual Card that provides insurance cover (contract in favour of third parties).

3. Scope of insurance cover

Insurance cover is provided regardless of other existing accident insurance policies. However, insurance benefits from multiple insurance contracts under the master contract are not added together.

1. As a guest on flights with an aircraft authorised for air travel, as a Traveler using the train or ferries or long-distance buses

Insurance cover begins when the person enters the airport grounds/train station/ferry port, extends over the entire duration of the trip (up to 30 days), and ends following the arrival of the return flight/train or ferry upon departure of the airport grounds/train station/ferry port.

Where modes of transport are used for the direct trip to their airport/train station/ferry ports before the intended departure, insurance cover already begins at the time the person accesses the mode of transport. Insurance cover ends when the person leaves the mode of transport that is used after the arrival of the return flight/train or ferry.

Accidents during the course of replacement transport provided by a transport company due to bad weather or for technical reasons are also co-insured in the same manner.

If the time period between two flights that are booked on one ticket exceeds 30 days, then insurance cover ends 30 days after the departing flight at midnight. For onward or return flights still booked with the ticket, insurance cover only applies during the flight.

Where only one flight or one way trip is booked via an airline, train or ship ticket, insurance cover ends after the arrival of the transport mode and upon exit of the last means of conveyance.

the following applies to railway passes: Insurance cover also applies to trips undertaken with railway passes, as long as the pass was paid for with an insured Account or a Virtual Card.

2. As a participant in all-inclusive travel (bundling of at least two travel services, if at least one insured mode of transport is included in the package). Insurance cover applies accordingly to the services included in the all-inclusive trip.

Additional benefits due to accident

Medical return and repatriation costs

1. Insured persons

Account

Insurance cover is extended to all employees and authorised guests.

Reservations up to 10 people are considered insured. Coverage is provided for all individuals of the collective/group bookings.

Virtual Cards

Insurance cover is extended to all employees and authorised guests.

Reservations up to 10 people are considered insured. Coverage is provided for all individuals of the collective/group bookings.

2. Scope of insurance cover

Insurance cover applies to medically meaningful and physician-ordered return transport or repatriation due to an accident by plane or another suitable transport method from a domestic location and from abroad to a suitable hospital that is located at the residence of the insured person.

In the case of death, the insured person will be repatriated to the last place of residence.

In the event insurance cover is available from another insurer/funding agency with regard to the aforementioned costs, then that insurer/funding agency takes precedence with regard to the obligation to pay benefits. Insofar as another insurer/funding agency is involved, reimbursement claims from this contract may only be asserted for the remaining costs up to the amount insured. Where another insurer/funding agency disputes its service obligation, the insured person may call us directly.

All other accident-related additional services arise from the following provisions of the "General Accident Insurance Conditions regarding Transport and Traveler's Accident Insurance".

General Accident Insurance Conditions regarding Transport and Traveler's Accident Insurance

1 What is insured?

- 1.1 We offer insurance cover for accidents incurred by the insured person during the validity of the contract.
- 1.2 An accident occurs if the insured person involuntarily suffers from injuries as a result of a sudden external event that affects the body (accident event).
- 1.3 An accident has also occurred if increased use of force leads to the following with regard to the limbs or the spine
- dislocation of joints, or
 - pulled or torn muscles, tendons, ligaments or capsules.
- and
- death by drowning or suffocation under water,
 - injuries typically associated with diving (Caisson disease, ear drum damage) without being able to determine an accident event,
 - if the insured person suffers a health injury during lawful defence activities or efforts to save lives or objects.
- 1.4 Injuries caused by extreme weather effects (frost, sun etc.) as a result of an insured accident event in terms of 1.2 are deemed to be co-insured.

1.5 Rescue costs

- 1.5.1 If the insured person has suffered from an accident in terms of 1.2-1.5, the insurer will reimburse required costs up to a maximum of \$ 25,000 for the following:
- a) search, rescue or recovery missions by public or privately organised rescue services, insofar as fees are usually charged for such services;
 - b) transport of the injured person to the nearest hospital or a special clinic, if such transport is deemed medically necessary and has been prescribed by a physician;
 - c) additional expenses for the return of the injured person to his permanent place of residence, insofar as the additional costs are due to physician's orders or were unavoidable based on the type of injury;
 - d) Transport to last permanent residence in case of death. In the case of a death abroad as a result of an accident, optionally costs for burial abroad instead of transport to place of residence.
 - e) in the case of an accident abroad, additional return trip or accommodations costs for minors and the partner of the insured person, who were also travelling with him.
- 1.5.2 The insurer is also liable to provide compensation if the insured person is responsible for costs as per 1.6.1. a) even though he has not suffered an accident, but an accident was imminent or could be surmised based on the concrete circumstances of the case.
- 1.5.3 In the case of accession by another party required to provide compensation, only the remaining costs may be claimed from us for reimbursement. Where another party required to pay compensation disputes their obligation, you may call on us directly.

1.6 Rehabilitation assistance

1.6.1 Prerequisites for benefits

- 1.6.1.1 The insured person has undergone medically necessary rehabilitation
- after an accident that falls under the contract
 - as a result of health problems or their effects which were caused by the accident event
 - within three years (calculated from the accident date)
 - for a continuous time period of at least three weeks.
- These requirements are verified by the insured person by submission of a doctor's discharge report and approval documents for the rehabilitation measure by the pension insurance agency, statutory or private health insurance of the social security or pension office.
- 1.6.1.2 Day-patient rehabilitation measures during which the insured person receives a treatment programme similar to that received by inpatient patients (with the exception of overnight stays) are also insured.
- 1.6.1.3 No insurance cover exists for the following:
- Intensive rehabilitation follow-up (IRENA),
 - subsequent treatment (AHB) after a hospital stay,
 - subsequent inpatient treatment through the employer's liability insurance association (BGSW),

- other inpatient treatments for which hospital per diems (from an accident or health insurance policy) are received from us or another company.

1.6.2 Amount of benefit

- 1.6.2.1 The maximum amount of rehabilitation assistance paid is \$ 5,000.00 per accident.

1.7 Emergency assistance for serious injuries

1.7.1 Prerequisites for benefits

As a result of the accident in terms of 1.2, the insured person has suffered one of the following serious injuries, and has submitted a claim for these injuries to the insurer within six months of the accident by submission of a doctor's certificate:

- 1.7.1.1 Loss of one hand or one foot
- 1.7.1.2 Loss of use of one hand or one foot
- 1.7.1.3 Loss of sight in one eye
- 1.7.1.4 Loss of speech
- 1.7.1.5 Loss of hearing in both ears
- 1.7.1.6 Loss of thumb and index finger of the same hand

- 1.7.2 There is no claim for emergency assistance if the insured person dies within two months of the accident date.

1.7.3 Type and amount of benefit

- 1.7.3.1 The insured person receives one-time emergency assistance of 5% of the basic amount insured for the disability, but no more than \$ 15,000.00 if serious injuries in terms of 1.7.1 have occurred as a result of an accident that falls under the insurance policy.
- 1.7.3.2 Emergency assistance due to an accident is only provided once, regardless of how many injuries the insured person suffers.

1.8 Treatment costs for international stays

1.8.1 Prerequisites for benefits

The insured person has suffered an accident during a stay abroad that does not exceed one year.

The treatment of the effects of this accident has resulted in costs that have not been paid by a private or public health insurance company.

1.8.2 Type and amount of benefit

The maximum reimbursement is \$ 5,000.00 as of an amount of \$ 50.00 for each claim for verified

- doctor's fees
- other operation costs
- required costs for accommodations and meals in the hospital, but not for additional food and beverages
- medication
- artificial limbs
- bandages

1.9 Cast allowance

1.9.1 Prerequisites for benefits:

As a result of the accident, the insured person has worn a cast on the instructions of a doctor for more than 21 days.

1.9.2 Amount and duration of benefits

A cast allowance of \$ 500.00 is paid once for each accident.

1.10 Missing persons

Where an insured person has gone missing, a claim exists for benefits according to the sum insured for the event of a death.

The insurer is only obliged to provide benefits if the insured person has been declared dead as part of a public notice procedure, the person has been publicly declared as missing, and a certificate has been provided. If the insured person has survived the period during which he went missing, the benefits that have been paid must be repaid.

2 Additionally arranged benefit types

2.1 Disability benefits

2.1.1 Prerequisites for benefits

2.1.1.1 The insured person's physical or mental capacities have been permanently impaired as a result of the accident (disability).

The disability

- has occurred within 18 months of the accident and
- has been diagnosed by a physician in writing within 24 months of the accident, and the insured person has submitted a claim to us. This time period is deemed to have been adhered to when a physician has been commissioned to provide the necessary information in a timely manner, even if he does not provide his information by the required date.

2.1.1.2 There is no entitlement to disability benefits if the insured person dies one year after the accident as a result of the accident.

2.1.2 Type and amount of benefit

2.1.2.1 The disability benefit is paid as a capital amount.

2.1.2.2 The amount insured and the degree of disability as a result of the accident form the basis for calculating the benefit.

2.1.2.2.1 The following disability levels apply to the loss or failure to function with respect to the limbs and sensory organs listed below:

<u>Covered Loss</u>	<u>Benefit Amount</u>
Life	100% of the Principal Sum
Loss of One Hand or Foot	100% of the Principal Sum
Loss of Use of One Hand or Foot	100% of the Principal Sum
Loss of Sight in One Eye	50% of the Principal Sum
Loss of Speech	50% of the Principal Sum
Loss of Hearing (in both ears)	50% of the Principal Sum
Thumb and Index Finger of the Same Hand	25% of the Principal Sum

2.1.2.2.2 With respect to other body parts and sensory organs, the degree of invalidity is measured by how much normal physical or mental capacity has been impaired overall. To this end, only medical aspects may be taken into account.

2.1.2.2.3 If the affected body parts or sensory organs or their function were already permanently impaired before the accident, then the degree of disability will be reduced by the amount of the previous disability. It must be calculated according to 2.1.2.2.1 and 2.1.2.2.2.

2.1.2.2.4 Where several body parts or sensory organs have been impaired as a result of the accident, the degrees of disability calculated as per the aforementioned provisions are added together. However, these amounts cannot exceed 100%.

2.1.2.3 Additional benefit as of 70% disability

The insurer provides double disability compensation if an accident that occurs before the insured person reaches 70 years of age leads to a permanent impairment of working capacity of at least 70% without the involvement of illnesses and infirmities according to the measurement principles of 2.1.2.2.1.

The additional benefit is limited to a maximum of \$ 200,000.00 for each insured person. If the insured person has other accident insurance policies with our insurance company, then the maximum amount refers to all insurance policies combined.

- 2.1.2.4 If the insured person dies
 - as a result of causes not related to the accident within a year after the accident, or
 - regardless of the cause, later than two years after the accident and a claim to disability benefits was established, the insurer will provide benefits according to the degree of disability that would have been expected based on the medical findings.

2.2 Hospital per diem

2.2.1 Prerequisites for benefits

- 2.2.1.1 The insured person is undergoing medically required inpatient treatment due to an accident.
- 2.2.1.2 Subsequent treatment or subsequent inpatient treatment through the employer's liability insurance association immediately following a hospital stay (within 30 days) is considered medically required inpatient treatments at an objective level.
- 2.2.1.3 Health resort measures such as stays in sanatoriums, convalescence homes and rehabilitation clinics are not considered medically required inpatient treatments on an objective level, as long as 2.2.1.2 does not apply.
- 2.2.1.4 If the insured person has suffered an accident that falls under the insurance contract, the insurer will pay the costs required for return transport to a hospital at the home location or near the home location after a 14-day hospital stay at the accident location, for a maximum amount of \$ 3,500.00.
- 2.2.1.5 Different from 2.2.1.1 to 2.2.1.4, hospital per diems are also paid for ambulant operations due to an accident, insofar as such operations are usually performed on an inpatient basis. In these cases, the agreed hospital per diem will be paid for five days.

2.2.2 Amount and duration of benefits

- 2.2.2.1 The hospital per diem is paid at the amount insured for each calendar day of inpatient treatment, but at most for two years calculated as of the accident date.
- 2.2.2.2 Differently from 2.2.2.1, hospital per diems are also paid beyond the second accident year if the hospital stay is used for the removal of contributed osteosynthesis materials.
 This extension only applies until the end of the third year calculated as of the accident date.
- 2.2.2.3 As a partial alteration of 2.2.1, hospital per diems are also approved for inpatient treatment at a rehabilitation centre that takes place immediately following inpatient hospital treatment due to an accident. The hospital per diem is paid for each day of full treatment at the rehabilitation centre, for a maximum of 100 days.
- 2.2.2.4 Where, in the case of serious consequences following an accident, it is medically recommended and approved by a physician that an accompanying person stays in the hospital together with the insured person, the insured hospital allowance will be doubled for this hospital stay.

2.3 Convalescence benefit

2.3.1 Prerequisites for benefits:

The insured person has been discharged from inpatient treatment and was entitled to hospital per diems according to 2.2.

2.3.2 Amount and duration of benefits

- 2.3.2.1 The convalescence benefit is paid in the amount of the agreed amount insured for the same number of calendar days that is available for hospital per diems, but for a maximum period of 100 days.

2.4 Death benefit

2.4.1 Prerequisites for benefits

The insured person died as a result of the accident within 24 months of the accident.

If compensation was already provided during this time period pursuant to 2.1, then such compensation will be offset against the death compensation. The insurer will waive the claim for the return of disability benefits that have been paid, if these exceed the death benefit.

We hereby advise of the special obligations according to 5.5.

2.4.2 Amount of benefit

- 2.4.2.1 The death benefit is paid at the amount of the agreed amount insured.
- 2.4.2.2 The agreed amount insured is increased by 10% of the amount insured, at most by \$ 5,000.00, for each dependent child, up to the age of 18, or the age of 23 the child is in school.
- 2.4.2.3 If compensation pursuant to 2.4 becomes payable, verified burial costs up to \$ 7,500.00 per insured person may also be claimed.

3 What are the effects of illnesses or infirmities?

As an accident insurer, the insurer provides benefits for the consequences of an accident. If illness or infirmity has contributed to the injuries (or its effects) that were caused by an accident event, the following will be reduced in accordance with the contribution of the illness or infirmity:

- the percentage rate of the degree of disability, in the case of a disability,
- the benefit, in the case of death and all other cases (in the absence of other provisions)

However, reductions will not be applied if the contribution is less than 45%.

4 In which cases is insurance cover excluded?

4.1 Insurance cover is not available for the following accidents:

4.1.1 Accidents of the insured person due to mental disturbances or impaired consciousness, and as a result of strokes, epileptic seizures or other seizures that affect the entire body of the insured person.

However, insurance cover is extended

- if these disturbances or attacks were caused by an accident event that falls under this contract;
- for accidents due to impaired consciousness that isn't due to drunkenness or drug use.

4.1.2 Accidents suffered by the insured person due to intentional consumption of drugs or improper use of medication.

4.1.3 Injuries that the insured person purposely inflicts on himself, suicide and attempted suicide.

4.1.4 Accidents due to war and war events. War or war events are defined as any action as a result of, or the attempted participation in, military action between nations, including civil war, revolution and invasion. An active participant is a person who delivers, removes or otherwise handles equipment, installations, devices, vehicles, weapons or other materials intended for warfare on the side of a warring party.

4.1.4.1 Passive war risk

Insurance cover exists for accidents which occur to the insured person through war events without being an active participant in the war or civil war (passive war risk), unless the damage was triggered by a nuclear, chemical or biological attack or the circumstances Already existed at the beginning of the journey.

Warlike actions in the country of permanent residence of the insured person, or any country in which they reside for a period of at least 12 months as well as in the countries of Afghanistan, Chechnya, Iraq, North Korea and Somalia are excluded.

4.1.5 Accidents suffered by the insured person as a pilot (also recreational aerial machine operators), and as another member of the crew in an aircraft.

4.1.6 Injury to spinal discs and bleeding from internal organs and cerebral haemorrhages.

However, insurance cover is extended if an accident event that falls under this policy pursuant to 1.3 is the major cause.

4.2. Infections

4.2.1 However, insurance cover is extended for

- rabies and tetanus

and for

- infections in which the pathogens entered the body due to injuries sustained from an accident.

4.3 Abdominal hernias.

These are insured if they were incurred as a result of a violent and external impact event that falls under this contract.

5 Important items to note after an accident (responsibilities)

- 5.1 Following an accident that will probably result in an obligation to pay benefits, the insured person must immediately contact a physician, follow his instructions and inform the insurer.
- 5.2 The accident report forwarded by the insurer must be truthfully completed by the insured person and sent back immediately; other pertinent information requested by the insurer must also be provided in the same manner.
- 5.3 Proof of payment of the insured travel services with an insured Account or a Virtual Card must be provided in the case of a claim.
- 5.4 Where the insurer commissions the services of physicians, the insured person must be willing to be examined by these physicians. The required costs, including any resulting loss of earnings, will be covered by the insurer.
- Where loss of earnings cannot be proven in the case of self-employed individuals, a fixed amount in the amount of 1.5 % of the sum insured for a case of disability will be paid out, but at maximum \$ 1,000.00.
- 5.5 The physicians who have treated or examined the insured person (also for other reasons), other insurers, insurance carriers and government authorities must be authorised to provide all required information.
- 5.6 If the accident results in death, the death must be reported to us within 72 hours, even if the accident was already reported to us previously.

The reporting period begins once you, your heirs or persons entitled to benefits have obtained knowledge of the death of the insured person and the possible cause of the accident.

The insurer must be provided with the right to have an autopsy performed by a physician who has been engaged by us.

6 When are the benefits due for payment?

- 6.1 The insurer is required to provide an explanation in text form as to whether and to what extent the insurer acknowledges a claim; this must be done within four weeks, and within three months in the case of a disability claim. The time periods begin upon receipt of the following documents:
- proof of circumstances of the accident and consequences of the accident,
 - in the case of a disability claim, additionally proof of completion of treatment, insofar as such is required to measure the disability.

We will assume all doctor's fees incurred by the insured person for the purpose of establishing the claim to benefits.

- 6.2 If the insurer recognises the claim, or the insurer and the insured person have come to an agreement regarding the reason and amount, the insurer will provide benefits within two weeks.
- 6.3 Where an obligation to provide benefits is initially established solely on merit, the insurer will pay suitable advances - at your request.

Prior to the completion of a treatment, disability benefits may only be claimed up to the amount of an agreed death sum within one year of the accident.

- 6.4 The insured person and the insurer have the right to have the degree of disability assessed by a physician on an annual basis.

This right applies to the insured person and the insurer

- for up to three years
- for children to 14 years of age, for up to five years after the accident.

This right must be exercised

- by the insurer together with our declaration regarding our obligation to provide benefits pursuant to 6.1,
- by the insured person before the end of the time limit.

If the final measurement results in a higher disability benefit than the one we have already provided, annual interest of 5% must be applied to the additional amount.

Transport delay > 4 hours

1. Insured persons

Account

Insurance cover is extended to all employees and authorised guests.

Reservations up to 10 people are considered insured. Coverage is provided for all individuals of the collective/group bookings.

Virtual Cards

Insurance cover is extended to all employees and authorised guests.

Reservations up to 10 people are considered insured. Coverage is provided for all individuals of the collective/group bookings.

2. Prerequisites for insurance cover

Insurance cover is provided under the condition that all of the costs for

- airline tickets
- train tickets,
- ferry tickets or
- long-distance buses

have been paid with an Account or a Virtual Card that provides insurance cover (contract in favour of third parties).

3. Scope of insurance cover

The insurer will reimburse costs incurred for meals, refreshments, hotel stays and transport to and from nearby hotel establishments, if a booked and confirmed trip is delayed by more than four hours as compared to the times indicated in the time table or flight schedule or cannot be undertaken as planned due to a breakdown.

Exclusions

Insurance cover is not extended in the following cases:

- a) if a transport mode of the same kind was made available within four hours after the planned departure time (as per the time table or flights schedule);
- b) if the insured person failed to check in at the prescribed time, except in the case of a strike;
- c) if the delay is due to a strike or a situation that was already known more than 24 hours before the start of travel, or which had already been advised previously;
- d) if the delay is due to the fact that the transport mode was withdrawn from transport by an official authority and this was already known prior to the start of travel;
- e) if the delay is due to direct or indirect war or civil war events;
- f) if the delay is due to an attempted or committed crime by the insured person;
- g) if the delay is due to a breach of the customs regulations of the relevant country by the insured person.

4. Responsibilities in the case of a damage event / Submitting a claim

Please observe the following in the case of a damage event:

- Each claim to insurance benefits must be immediately reported to the insurer.
- All documents that the insurer deems necessary for the assessment of damages (e.g. original tickets and confirmation from transport company regarding the minimum four-hour delay of the transport mode) must be submitted.
- Receipts for expenses that were required and are related to the delay of the transport mode must be submitted.
- The published time tables or flight schedules will be used to verify the travel time indicated on the ticket.

Missed connecting flight

1. Insured persons

Account

Insurance cover is extended to all employees and authorised guests.

Reservations up to 10 people are considered insured. Coverage is provided for all individuals of the collective/group bookings.

Virtual Cards

Insurance cover is extended to all employees and authorised guests.

Reservations up to 10 people are considered insured. Coverage is provided for all individuals of the collective/group bookings.

2. Prerequisites for insurance cover

Insurance cover is only extended if all of the costs for the flight tickets were paid with an Account or a Virtual Card that provides insurance cover (contract in favour of third parties).

3. Scope of insurance cover

The insurer reimburses costs incurred for meals, refreshments, hotel stays and transportation to and from a nearby hotel establishment if the booked connecting flight is missed due to the delayed arrival of a booked and confirmed flight at the airport, and there is no alternate possibility for onward travel within the next four hours.

4. Responsibilities in the case of a damage event / Submitting a claim

Please observe the following in the case of a damage event:

- Each claim to insurance benefits must be immediately reported to the insurer.
- All documents that the insurer deems necessary for the assessment of damages (e.g. original tickets and confirmation from the airline regarding the flight delay) must be submitted.
- Receipts for expenses that were required and are related to the missed connecting flight must be submitted.
- The published flight schedules will be used to verify the travel time indicated on the ticket.

Delayed luggage > 4 hours

1. Insured persons

Account

Insurance cover is extended to all employees and authorised guests.

Reservations up to 10 people are considered insured. Coverage is provided for all individuals of the collective/group bookings.

Virtual Cards

Insurance cover is extended to all employees and authorised guests.

Reservations up to 10 people are considered insured. Coverage is provided for all individuals of the collective/group bookings.

2. Prerequisites for insurance cover

Insurance cover is provided under the condition that all of the costs for:

- airline tickets
- train tickets
- ferry tickets or
- long-distance buses

have been paid with an Account or a Virtual Card that provides insurance cover (contract in favour of third parties).

3. Scope of insurance cover

If the luggage that is checked in for transport with the same mode of transport also used by the insured person for travel purposes does not arrive at the intended location within four hours of the arrival of the insured person, the insurer will reimburse verified costs for the purchase of required replacement clothes and hygiene items purchased prior to the arrival of the luggage.

With respect to type, quantity and quality, the reimbursement will be based on the delayed or lost clothing items and hygiene articles of the insured person.

4. Exclusions

Insurance cover is not provided if

- a) the luggage was not properly checked in;
- b) the luggage was seized by customs or another government authority;
- c) the required replacement clothing and hygiene articles were not purchased within two days of arrival in the case of a 4 to 48-hour delay;
- d) the luggage delay is due to direct or indirect war or civil war events;
- e) the luggage delay is due to an attempted or committed crime by the insured person;
- f) the luggage delay is due to a breach of the customs regulations of the relevant country by the insured person;
- g) the luggage delay is due to a strike or other labour dispute measures by employees of the airline, flight attendants, baggage crews or air traffic controllers;
- h) the luggage delay or loss of luggage occurs during the return trip to the insured person's permanent place of residence.

5. Responsibilities in the case of a damage event / Submitting a claim

Please observe the following in the case of a damage event:

- Each claim to insurance benefits must be immediately reported to the insurer.
- All documents that the insurer deems necessary for the assessment of damages (e.g. original tickets and confirmation from transport company regarding the minimum four-hour luggage delay) must be submitted.
- Receipts for expenses that were required and are related to the delay of the luggage must be submitted.
- The published time tables or flight schedules will be used to verify the travel time indicated on the ticket.

The appropriate steps to retrieve the luggage must be taken.

Supporting information must be provided that the travel service was paid with the Account or the Virtual Card.

Damaged luggage

1. Insured persons

Account

Insurance cover is extended to all employees and authorised guests.

Reservations up to 10 people are considered insured. Coverage is provided for all individuals of the collective/group bookings.

Virtual Cards

Insurance cover is extended to all employees and authorised guests.

Reservations up to 10 people are considered insured. Coverage is provided for all individuals of the collective/group bookings.

2. Prerequisites for insurance cover

Insurance cover is provided under the condition that all of the costs for

- airline tickets
- train tickets
- ferry tickets or
- long-distance buses

have been paid with an Account or a Virtual Card that provides insurance cover (contract in favour of third parties).

3. Scope of insurance cover

If the luggage of the insured person, which was checked in in good condition for transport with the same mode of transport used by the insured person for travel purposes, arrives at the intended destination with damages, the insurer will reimburse verified costs for the repair or purchase of required replacement clothing, luggage items and hygiene articles.

With respect to type, quantity and quality, the reimbursement will be based on the damaged luggage of the insured person.

4. Exclusions

Insurance cover is not provided if

- a) the luggage was not properly checked in;
- b) the luggage was seized by customs or another government authority;
- c) the luggage item features normal damages that are typical for transport, such as scratches, stains etc., which however do not impact the use of the item itself.

5. Responsibilities in the case of a damage event / Submitting a claim

Please observe the following in the case of a damage event:

- Each claim to insurance benefits must be immediately reported to the insurer.
- All documents that the insurer deems necessary for the assessment of damages (e.g. original tickets and confirmation from the airline regarding the damages to the luggage) must be submitted.
- Receipts for expenses that were required and are related to the damages to the luggage must be submitted.
- The published time tables or flight schedules will be used to verify the travel time indicated on the ticket.

Supporting information must be provided that the travel service was paid with the Account or the Virtual Card.

Luggage lost in transport mode

1. Insured persons

Account

Insurance cover is extended to all employees and authorised guests.

Reservations up to 10 people are considered insured. Coverage is provided for all individuals of the collective/group bookings.

Virtual Cards

Insurance cover is extended to all employees and authorised guests.

Reservations up to 10 people are considered insured. Coverage is provided for all individuals of the collective/group bookings.

2. Prerequisites for insurance cover

Insurance cover is provided under the condition that all of the costs for

- airline tickets
- train tickets / boat tickets
- long-distance buses
- car rental (= self-propelled rental cars)
- hotel stays (including bed and breakfasts, rentals via a Sharing Economy company, motels, vacation apartments and firmly attached living units on camping grounds. Mobile caravan trailers, trailers or caravans are not insured.)
- sea voyages / cruises (equivalent to hotel)
- all-inclusive travel (bundling of at least two travel services, if at least one insured mode of transport is included in the package)

have been paid with an Account or a Virtual Card that provides insurance cover (contract in favour of third parties).

1. As a guest on flights with an aircraft authorized for air travel, as a Traveler using the train or ferries

Insurance cover always begins when the person has entered the airport premises/train station/ferry station, applies for the duration of the flight/train ride/boat ride and expires when the person leaves the airport premises/train station/ferry station at the destination.

If the Traveler is already in possession of a valid airline ticket or ticket, or such has been filed at the airport/train station/port, the following also applies:

Where modes of transport are used for direct travel to the airport/train station/port prior to the intended departure, insurance cover already begins at the time the person enters the mode of transport. It expires after the arrival of the air plane/train/ferry when the person leaves the mode of transport that was used to reach the nearest destination (hotel, workplace, residence, collection site) after the flight/train ride/boat ride.

Accidents during the course of replacement transport provided by a transport company due to bad weather or for technical reasons are also co-insured in the same manner.

Insurance cover also extends to the drive to and from evening luggage check-in for plane travel.

The following applies to railway passes:

Insurance cover also applies to trips undertaken with railway passes, as long as the pass was paid for with an insured Account or a Virtual Card.

2. As the passenger of a long-distance bus:

Insurance cover begins when the person enters the bus, applies for the duration of the bus trip and ends when the person leaves the bus at the destination.

3. As the user of a rental car (passenger vehicles):

Insurance cover applies as a driver or passenger in the passenger vehicle. Each entitled driver or passenger of a rental car has a claim for the full amount insured as per this contract.

Entitled driver or passengers include all employees of the company for whom the Account or the Virtual Card was issued, and also persons not related to the company who travel in the rental car together with the person renting the car and whose employer also possesses an Account or a Virtual Card with insurance cover.

4. As a passenger in taxi cars booked through the "FREE NOW" app in Germany:

Insurance cover only applies as a passenger in the taxi. Each entitled passenger of a taxi has a claim for the full amount insured as per this contract.

Entitled passengers include all employees of the company for whom the Account or the Virtual Card was issued, and also persons not related to the company who also travel in the taxi and whose employer also has an Account or a Virtual Card with insurance cover.

5. As a hotel guest on hotel premises or as an overnight guest during a stay in a company of the Sharing Economy Insurance cover begins at arrival upon entry of the hotel grounds prior to check-in, and expires at departure following check-out and departure from the hotel grounds. Accidents outside of hotel grounds in the time between check-in and check-out are not insured.
6. As a participant in all-inclusive travel (bundling of at least two travel services, if at least one insured mode of transport is included in the package)
Insurance cover under items 1. - 5. applies accordingly to the services included in all-inclusive travel. In the case of sea voyages / cruises, ships are deemed equal to hotels.
7. As a participant in sea voyages and cruises
Insurance cover under items 1. - 5. applies accordingly to the services included in sea voyages / cruises. The ship is deemed equal to a hotel.

3. Scope of insurance cover

The insurer provides compensation if luggage brought along on a trip is lost or damaged in an insured mode of transport, and during travel to and from the same.

The following are deemed insured:

- a) theft, breaking and entering, robbery, extortionate robbery, intention property damage by third parties;
- b) accident of a mode of transport;
- c) fire, explosion, storm, hail, snow loads, lightning strikes, flood water, flooding, avalanches, volcanic eruptions, earthquakes and landslides.

All items of the insured person's personal travel needs, including gifts and souvenirs, are deemed insured luggage.

4. Amount insured and deductible

In the case of an insured event, the insurer will provide the following compensation, up to the amount insured

- a) for lost or destroyed items - the current market value. The current market value refers to the amount that is generally required to acquire new items of the same type and quality, less the amount that corresponds with the condition of the insured item (age, wear and tear, use etc.);
- b) for damaged items, the required repair costs and possibly any remaining reduction in the value, but at maximum the current market value;
- c) for films, video, sound and data carriers, the value of the materials;
- d) for official identification and visas, the official fees for replacing such documents.

For each insured event, the insured person is responsible for a deductible of \$ 50.00.

5. Exclusions

1. No insurance cover exists for the following:
 - a) cash, securities, travel tickets and all types of documents with the exception of official identification and visas
 - b) other items brought along (including EDP devices and so) provided by the employer
 - c) sports equipment
 - d) jewellery and valuable items
 - e) subsequent financial losses.
2. No insurance cover is provided for
 - a) damages due to forgetting something, leaving something lying, hanging or standing somewhere, losing items;
 - b) if the insured person has brought about the insured event in an intentional or grossly negligent manner. In the event the insured person brings about the damages in a grossly negligent manner, the insurer is entitled to reduce benefits in proportion to the severity of the fault of the insured person.
3. Restrictions to insurance cover
 - a) private mobile telephones, EDP devices and software including accessories are insured for a total of up to \$ 200.00;
 - b) cameras and video cameras (including accessories) brought along as luggage are insured for a total of up to \$ 100.00;

- c) glasses, contact lenses, hearing aids, orthodontic braces and prostheses including accessories are insured for up to \$ 100.00 each;
- d) gifts and souvenirs are insured for a total amount of up to \$ 50.00;

4. Luggage in parked rental car

Insurance cover for the theft of luggage during an insured travel period from a rental car and from attached containers or roof/rear racks that are locked is only available if the rental car or the containers or roof/rear racks were secured with a lock and the damages occur between 6:00 am and 10:00 pm. Insurance cover is also extended to overnight periods in the case of stop-overs that do not exceed two hours at a time.

6. Responsibilities in the case of a damage event / Submitting a claim

Please observe the following in the case of a damage event:

- Each claim to insurance benefits must be immediately reported to the insurer.
- The insured person is required to immediately report damages caused by criminal acts to the nearest or closest available police detachment by submitting a list of all lost or damaged goods, and to obtain confirmation of the same. A certificate in this regard must be submitted to the insurer.
- All documents deemed necessary by the insurer to assess damages must be submitted.
- Receipts for expenses that were required and are related to the lost luggage must be submitted.

The appropriate steps to retrieve the luggage must be taken.

Supporting information must be provided that the travel service was paid with the Account or the Virtual Card.

III. Assistance services

Medical and travel assistance

The following assistance services are available to you under the hotline numbers shown below:

24/7 Hotline: +44 (0) 203 281 7210

Only the listed organisation services are deemed agreed.

All resulting follow-up costs are the responsibility of the insured person.

Medical assistance

- Medical advice over the telephone.
- Information regarding medical funding agencies (names, addresses, telephone numbers and - where requested and available - office hours of medical funding agencies)
- Preparation for inpatient hospital admittance
- Translations (organisation of telephone translations of medical matters)
- Organisation of supplies of important medication
- Evacuation - Organisation of an evacuation for the Traveler at the required scope to the nearest hospital that offers suitable medical care.
- Organisation of provision of suitable communication options, mobile medical equipment and a medical attending team.
- Return transport / Repatriation - medically meaningful and physician-ordered return by air plane or another suitable transport method from a domestic location and from abroad to a suitable hospital that is located at the insured person's residence location. In the case of death, the insured person will be repatriated to the last place of residence.
- Hospital visits - Organisation of an airline ticket for a hospital visit by a relative or friend of the insured person, if the insured person travelled alone and is treated at a hospital on an inpatient basis outside of his home country or country of residence.
- Accommodations - Organisation of hotel accommodations for the Traveler, if a medical emergency evacuation, medical emergency return transport or inpatient treatment is required.

Travel assistance

- Information about vaccination and visa regulations
- Recommendations regarding translators
- Assistance with lost luggage
- Assistance with lost passports
- Information about legal advice - Provision of names, addresses, telephone numbers and - if requested and available - office hours of lawyers or other legal advisers ("lawyers") in the region of the Traveler's current place of residence.
- Assistance with arranging meetings with lawyers
- Assistance with finding foreign representations - Provision of information regarding addresses, telephone numbers and office hours of the nearest consulate or embassy in charge.

Provision of documents in the case of an emergency