

Information for our customers and partners on COVID-19, travel warning and insurance cover

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Insurance cover during the trip / Travel insurance

Countries without travel warning

Full insurance coverage is provided – also for Covid-19 disease.

Countries with travel warning due to Covid-19

Full insurance coverage is provided except for anything related to Covid-19.

Countries with travel warnings for reasons other than Covid-19 (e.g., war, civil war)

There is no insurance coverage.

Insurance cover before the trip / Cancellation cover

Full insurance coverage is also provided for Covid-19 disease.

Current assessment and our recommendation

Please regard the travel information of the Austrian Ministry of Foreign Affairs www.bmeia.gv.at.

There you will find current security advice and information on Covid-19 for your destination.

Safety levels differ according to

- Safety instructions (up to and including safety level 4) with no effect on insurance coverage
- and travel warnings (safty levels 5 and 6) with implications for insurance coverage.

If you wish to book a **travel abroad**, we recommend that you use the services of a travel agency or tour operator and make sure you book a **package travel**. This will give you the best possible protection under travel law, good advice on all eventualities and provide you with a personal contact. In addition, package travels are insured against the insolvency of the tour operator.

Insurance coverage during the trip / Travel insurance

Health insurance coverage related to Covid-19 as well as travel warnings

Countries without travel warning

In the event of a Covid19 disease (whereby a positive test result is considered a disease), insurance cover is provided to the extent of the insured medical benefits, e.g.

- for all medical treatment costs,
- for any additional return travel costs,
- for any additional accommodation costs (costs of extended stay) or additional quarantine accommodation costs

Countries with travel warning due to Covid-19

There is no health insurance coverage for Covid-19, but there is full health insurance coverage for all other conditions.

Countries with travel warnings for reasons other than Covid-19 (e.g., war, civil war).

There is generally no insurance coverage.

Please be advised that due to the Covid-19 pandemic, medical care may be limited and our services may not be of the usual quality. Due to high Covid-19 case numbers, medical care may be overloaded and hospitals and the normal quality of care may not be available.

Insurance cover before the trip / Cancellation cover

Cancellation coverage also in case of Covid 19 disease despite pandemic status

For all existing and newly concluded insurance contracts with cancellation protection, we do not apply the pandemic exclusion for cancellation and trip interruption contained in our terms and conditions until further notice.

To this extent, we provide cover in the event that you, as the insured customer, are unable to commence the trip or have to interrupt it,

- because you suffer from COVID-19 symptoms,
- because you have been found to have an elevated temperature measured, even if a later test result is negative,
- because you were tested positive for COVID-19 without showing symptoms,
- because a close relative¹ or a person living in the same household has contracted or tested positive for COVID-19 and therefore your urgent presence is required or you must therefore be quarantined.
- because you are quarantined as a Category-I contact person (K1) by means of an official segregation order
- because you had a Category-I contact as a vaccinated or recovered person and therefore receive an official traffic restriction notice as a K2-contact person.

However, there is no cancellation protection,

- if you cannot or do not want to start the travel because you are worried about an infection due to the increasing number of cases at your holiday destination,
- if you cannot or do not want to start the travel because you are classified as a risk patient.

As before, our premiums do not differentiate between risk patients and non-risk patients, and, as before, we do not introduce any age limits.

Inquiries and availability

We kindly ask you to mail all inquiries, in particular those concerning coronavirus and insurance coverage, directly to corona@europaeische.at. E-mails are usually processed by the sales team of Europäische on a daily basis.

¹) Close relatives are defined as spouse (or registered partner or partner living in the same household), children (step children, children-in-law, grandchildren, foster children), parents (step parents, parents-in-law, grandparents, foster parents), siblings and brother-in-law/sister-in-law of the insured person - in case of a registered partner or partner living in the same household, additionally his/her children, parents and siblings.