

# AT Ticket-Cancellation Entry Fee 2504

**Insurer:** AWP P&C S.A., Branch for Austria

**Product:** AT Ticket-Cancellation Entry Fee 2504

**Agent:** KNOX Versicherungsmanagement GmbH



*Please note: This English version is for informational purposes only. The legally binding documents and insurance terms are exclusively in German.*

This information sheet is for informational purposes only and does not provide a complete overview of the insurance coverage. The binding scope of services is defined exclusively by the contractually agreed documents (General & Special Insurance Conditions).

## What type of insurance is this?

The AT Ticket-Cancellation Entry Fee 2504 is a group insurance contract between AWP P&C S.A. and KNOX Versicherungsmanagement GmbH. Insurance coverage applies to individuals who have successfully joined the contract via the King of the Lake event taking place in 2026.



### What is covered?

#### Cancellation Protection

##### Covered Events

- ✓ Death
- ✓ Injury
- ✓ Sudden and unexpected illness
- ✓ Individual quarantine
- ✓ Mandatory court appearance at the time of the event



### What is reimbursed?

- ✓ Contractually owed cancellation fees in case of ticket cancellation
- ✓ Maximum insured amount corresponds to the premium selected



### What is not covered?

Uninsured events for all categories:

No insurance coverage is provided for damages resulting from the following events:

- × Illnesses that are not sudden and unexpected
- × Tickets not purchased through an authorized ticket vendor



### Are there coverage limitations?

Uninsured events for all categories:

- × War or acts of war
- × Civil unrest (unless explicitly included in the insurance coverage)
- × Strikes
- × Acts of terrorism (unless explicitly included in the insurance coverage)
- × Intentional self-harm or suicide
- × Unstable pre-existing conditions
- × Air, water, or other environmental pollution
- × Natural disasters (unless explicitly included in the coverage)
- × Consumption or misuse of alcohol or drugs (excluding prescribed medications)



### Where am I covered?

The Ticket-Cancellation Entry Fee 2504 is valid for the event taking place in 2026 booked via King of the Lake.



### What are my obligations?

The insured person is obligated to:

- provide complete and truthful information upon enrollment.
- submit appropriate documentation upon request.
- pay the insurance premium.
- minimize and report the damage immediately.
- truthfully describe and fully document the claimed event.



### When and how do I pay?

The premium is a one-time payment and is due immediately upon joining.



### When does the insurance coverage begin and end?

The cancellation protection begins with joining the group insurance for the booked event and ends upon passing the admission control for that event.



### How can I cancel the contract?

Ordinary termination is not provided, as this is a one-time insurance policy.

## Contact and claims support

**KNOX Versicherungsmanagement GmbH**

Resselstraße 33, A-6020 Innsbruck

**Phone:** +43 512 23830055

**Email:** kotl@sichermitknox.com

## Who is who?

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**Allianz**

Insurer

Allianz is the insurer. In case of damage, they are responsible for processing and handling the claim.

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**King of the Lake / Radsportverein Atterbiker**

Event / Eventorganizer

Radsportverein Atterbiker is the event organizer responsible for the technical provision and administration of insurance data and documents.

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**KNOX Versicherungsmanagement GmbH**

Policyholder & Primary Contact

KNOX is the policyholder and primary contact in case of a claim. They support you throughout the claims process.

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Allianz  Travel

# AT Ticket-Cancellation Entry Fee 2504



## COVERAGE SUMMARY

COVERAGE	WHEN IT APPLIES	MAXIMUM BENEFIT PER TICKET in €
<b>Ticket Cancellation Coverage</b>	<i>You are unable to attend your event</i>	<b>According to the premium booked up to 1.200</b>

The above is only a brief description of the coverage available under these *insurance documents*. Terms, conditions, and exclusions apply to all coverages. Please carefully review the *insurance documents* for complete details. The definitions of the terms in the Definitions section of the *insurance information and conditions* will also apply to those terms when used in this Coverage Summary.

### Important Notices

- This insurance information and conditions document in English is only for information purposes. Only the documents in German for the current product are an integral part of the insurance contract. German language will be used for claims handling.
- The above-mentioned limits are applicable per person

### OUR PROMISE TO YOU

#### For customer service, please:

Questions related to our insurance products

**Call: +43 1 525 03-6811 (8:30 – 16:30, Mon – Fri)**

**e-mail: [service.at@allianz.com](mailto:service.at@allianz.com)**

**Online: [www.allianz-travel.at](http://www.allianz-travel.at)**

To file a claim, please visit:

**<https://allianz-protection.com>**

### WITHDRAWAL INFORMATION

*You* may withdraw from this contract within 14 days of receipt of the *insurance document* without giving any reason. The withdrawal must be in written form (letter, e-mail). The withdrawal period begins with the notification of joining the group insurance contract, but not before *you* have received the *insurance document*, including the provisions on the determination or amendment of the premium and this instruction on the right of withdrawal.

Please send the notice of withdrawal to:

AWP P&C S.A., Austrian Branch

Att. Servicecenter

Linzer Straße 225

A-1140 Vienna

e-mail: **[service.at@allianz.com](mailto:service.at@allianz.com)**

In order to comply with the withdrawal period, it is sufficient that *you* send the declaration of withdrawal before the expiry of the withdrawal period. The declaration is also effective if it comes into the power of your insurance agent.

With the withdrawal, any insurance cover already granted and future obligations arising from the insurance contract shall end. The right of withdrawal expires at the latest one month after *you* have received the *insurance document* including this instruction on the right of withdrawal.

### Complaints

*Our* aim is to provide first-class services. It is equally important to us to address *your* concerns. If *you* are ever dissatisfied with *our* products or service, you can contact *us* at any time: [quality.at@allianz.com](mailto:quality.at@allianz.com) (internal complaints office pursuant to §127e VAG).

*You* can also report insurance complaints to the following address:

Complaints Office for Insurance Companies at the Federal Ministry of Labor, Social Affairs, Health, Care and Consumer Protection pursuant to §33 of the Insurance Supervision Act (VAG)

Department III/3,

Stubenring 1, 1010 Vienna, Austria

Tel. +43 1 71100 -862501 or -862504

e-mail: [versicherungsbeschwerde@sozialministerium.at](mailto:versicherungsbeschwerde@sozialministerium.at)

## INSURANCE INFORMATION AND CONDITIONS

### ABOUT THIS INSURANCE DOCUMENT

The *policyholder* has entered to a group insurance contract with *us* from which *you* can benefit. This *insurance document* offers insurance coverage for a specific ticketed *event* which has been purchased from the *Authorized Ticket Provider*. Please read it carefully. *We* have tried to make it simple and easy to understand while also clearly describing the terms and conditions of *your* coverage. If *you* have any questions, *we* are available during the opening hours. Just visit *us* online or give *us* a call. And if *your event* arrangements change, please be sure to let *us* know so *we* can make any necessary updates.

*We* will provide the insurance described in this *insurance document* in return for payment of the premium and compliance with all provisions of this document. *You* will also notice that some words are italicized. These words are defined in the "Definitions" section. Headings are provided for convenience only and do not affect coverage in any way.

### WHO WE ARE

AWP P&C S.A., Austrian Branch

Linzer Straße 225

1140 Vienna Austria

*We* are an Austrian Branch of AWP P&C S.A., which has its registered office in Saint-Ouen-sur-Seine, France. *We* also operate under the trading name Allianz Travel. AWP P&C S.A., which has its registered office in 7 rue Dora Maar, Saint-Ouen-sur-Seine, France, is authorized by L'Autorité de Contrôle Prudentiel et de Résolution (ACPR) 4 Place de Budapest CS 92459, Paris Cedex 09

### WHAT THIS INSURANCE DOCUMENT INCLUDES AND WHOM IT COVERS

This *insurance document* covers only the sudden and unexpected specific situations, events, and losses included in this document, and only under the conditions described.

*Your insurance document* consists of three parts:

1. Insurance information and conditions
2. Confirmation of coverage
3. Data privacy notice

#### NOTE:

Not every loss is covered, even if it is due to something sudden, unexpected, or out of *your* control. Only those losses meeting the conditions described in this *insurance document* may be covered. Please refer to the General Exclusions section of this document for exclusions applicable to all coverages under *your insurance document*.

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## DEFINITIONS

Throughout this insurance information and conditions, words and any form of the word appearing in italics are defined in this section.

<b>Accident</b>	An unexpected and unintended external event that causes <i>injury</i> , property damage, or both.
<b>Act of war</b>	Any act which is associated with and occurring in the course of <i>war</i> or directly triggering it.
<b>Authorized Ticket Provider</b>	A company that has the required authorization or approval to distribute <i>event</i> tickets.
<b>Civil disorder</b>	Any public protest, strike, riot, demonstration, unlawful assembly, or disturbance within a community, region, state, or nation involving acts of violence, <i>vandalism</i> , lawlessness, disobedience, or obstruction of free access or movement in public areas by assemblages. It does not include any such occurrence that rises to the level of or is connected with any <i>political risk</i> , <i>terrorist event</i> , <i>war</i> , or <i>act of war</i> .
<b>Cohabitant</b>	A person <i>you</i> currently live with and have lived with for at least 12 consecutive months and who is at least 18 years old.
<b>Covered reasons</b>	The specifically named situations or events for which <i>you</i> are covered under this <i>insurance document</i> .
<b>Doctor</b>	Someone who is legally authorized to practice medicine or dentistry and is licensed if required. This cannot be <i>you</i> , an <i>event companion</i> , <i>your family member</i> , an <i>event companion's family member</i> , the sick or <i>injured</i> person, or that person's <i>family member</i> .
<b>Epidemic</b>	A contagious disease recognized or referred to as an epidemic by a representative of the World Health Organization (WHO) or an official government authority.
<b>Event</b>	The scheduled activity, which requires a fee to attend and is distributed by an <i>Authorized Ticket Provider</i> on a specific day(s) and time(s).
<b>Event companion</b>	A person who holds an <i>event</i> ticket, has paid the <i>event cost</i> and will attend the covered <i>event</i> with <i>you</i> .
<b>Event Cost</b>	A fee, including any service, handling, and parking fees, paid to attend an <i>event</i> on a specific day and time. The <i>event cost</i> does not include promotional items and donations.
<b>Family member</b>	<i>Your</i> : <ol style="list-style-type: none"> <li>1. Spouse (by marriage, common law, domestic partnership, or civil union);</li> <li>2. <i>Cohabitants</i>;</li> <li>3. Parents and stepparents;</li> <li>4. Children, stepchildren, foster children, adopted children, or children currently in the adoption process;</li> <li>5. Siblings;</li> <li>6. Grandparents and grandchildren;</li> <li>7. The following in-laws: mother, father, son, daughter, brother, sister, and grandparent;</li> <li>8. Aunts, uncles, nieces, and nephews;</li> <li>9. Legal guardians and wards; and</li> <li>10. Paid, live-in caregivers;</li> </ol>
<b>Financial default</b>	A complete suspension of operations due to financial circumstances whether or not a bankruptcy petition is filed.
<b>First responder</b>	Emergency personnel (such as a police officer, emergency medical technician, or firefighter) who are among those responsible for going immediately to the scene of an accident or emergency to provide aid and relief.
<b>Illegal Act</b>	An act that violates law where it is committed.
<b>Injury</b>	Physical bodily harm.
<b>Insurance document</b>	The documentation of joining the group insurance contract. The <i>insurance document</i> consists of the Insurance information and conditions, the confirmation of coverage and the privacy notice.
<b>Mechanical breakdown</b>	A mechanical issue, which prevents the vehicle from being driven normally, including an electrical issue, flat tire, or running out of fluids (except fuel).
<b>Natural disaster</b>	A large-scale extreme weather or geological event that damages property, disrupts transportation or utilities, or endangers people, including without limitation: earthquake, fire, flood, hurricane, or volcanic eruption.
<b>Pandemic</b>	An <i>epidemic</i> that is recognized or referred to as a pandemic by a representative of the World Health Organization (WHO) or an official government authority.
<b>Policyholder</b>	The legal entity listed on the confirmation of coverage that has concluded a group insurance contract with <i>us</i> under which <i>you</i> are entitled to benefit from.
<b>Political risk</b>	Any one or more of the following:

- Any event, organized resistance, or action intending or implying the intention to overthrow, supplant or change outside of normal legal processes the existing head of state, elected official, appointed official, government, or an organized political or ruling group;
- Nationalization;
- Confiscation;
- Expropriation;
- Deprivation;
- Requisition;
- Revolution;
- Rebellion;
- Insurrection;
- Uprising;
- Military and usurped power.

<b>Primary residence</b>	Your permanent, fixed home address for legal and tax purposes.
<b>Quarantine</b>	Mandatory involuntary confinement by order or other official directive of a government, public or regulatory authority, or the captain of a commercial vessel on which <i>you</i> are booked to attend an <i>event</i> , which is intended to stop the spread of a contagious disease to which <i>you</i> or an <i>event companion</i> has been exposed.
<b>Refund</b>	Cash, credit, or a voucher for future <i>events</i> that <i>you</i> are eligible to receive from the venue, event organizer, artist, <i>Authorized Ticket Provider</i> , another insurance company, a credit card issuer, or any other entity.
<b>Service animal</b>	Any dog that is individually trained to do work or perform tasks for the benefit of an individual with a disability, including a physical, sensory, psychiatric, intellectual, or other mental disability. Examples of work or tasks include, but are not limited to guiding people who are blind, alerting people who are deaf, and pulling a wheelchair. Other species of animals, whether wild or domestic, trained or untrained, are not considered service animals. The crime deterrent effects of an animal's presence and the provision of emotional support, well-being, comfort, or companionship are not considered work or tasks under this definition.
<b>Terrorist event</b>	An act, including but not limited to the use of force or violence, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organization(s), which constitutes terrorism as recognized by the government authority or under the laws of your country of residence, and is committed for political, religious, ethnic, and/or ideological purposes, including to the intention to influence any government and/or to put the public, or any section of the public, in fear. It does not include any <i>political risk, war, or acts of war</i> .
<b>Traffic accident</b>	An unexpected and unintended traffic-related event, other than <i>mechanical breakdown</i> , that causes injury, property damage, or both.
<b>Travel carrier</b>	A company licensed to commercially transport passengers between cities for a fee by land, air, or water. It does not include: <ol style="list-style-type: none"> <li>1. Rental vehicle companies;</li> <li>2. Private or non-commercial transportation carriers;</li> <li>3. Chartered transportation, except for group transportation chartered by <i>your</i> tour operator; or</li> <li>4. Local public transportation.</li> </ol>
<b>Travel supplier</b>	A travel agent, tour operator, airline, cruise line, hotel, railway company, or other travel service provider.
<b>Uninhabitable</b>	A <i>natural disaster, fire, flood, burglary, or vandalism</i> (except where <i>vandalism</i> is a part or a result of a cause of loss excluded under this <i>insurance document</i> ) has caused enough damage (including extended loss of power, gas, or water) to make a reasonable person find their <i>primary residence</i> or destination inaccessible or unfit for use.
<b>Urgent home repair</b>	An immediate repair that, unless completed, is likely to result in severe damage.
<b>Vandalism</b>	Any illegal act that intentionally causes damage to or destruction of public or private tangible property.
<b>War</b>	A state or period of hostile armed conflict, civil war, or military or paramilitary action, between two or more of the following: a nation, a state, a government, a territory, or an organized political or ruling group. This includes any acts or events directly associated with and occurring in the course of such conflict or action, or directly triggering such conflict or action. This definition applies regardless of whether <i>war</i> has been officially or formally declared.
<b>We, Us, or Our</b>	AWP P&C S.A. – Austrian Branch, trading as Allianz Travel.

*Weather emergency*

1. The local government or the National Weather Service issues an advisory against travel or event as a result of rain, snow, wind, or extreme temperature; or
2. A state of emergency due to weather is declared by the federal, state, or local government.

*You or Your*

The insured person who is entitled owner of the *insurance document* and is beneficiary of the group insurance contract. The *event cost* was insured under this *insurance document* on the purchase date and paid.

## WHEN YOUR COVERAGE BEGINS AND ENDS

Coverage is only provided for losses that occur while the *coverage* is in effect.

The coverage will end on the earliest of:

1. The coverage end date listed in the *insurance documents*;
2. The day *you* leave the group insurance contract;
3. The day *you* cancel *your event* attendance.

However, if *your event* is rescheduled by the venue, promoter, artist, or *Authorized Ticket Provider*, we will extend *your* coverage period until the completion of the entire *event*.

After the *insurance document* ends, the premium is nonrefundable.

Please note that this *insurance document* covers the specific *event* for which it was purchased. It cannot be renewed.

## DESCRIPTION OF COVERAGES

In this section, we will describe the insurance coverages that are included in the *insurance document*. We explain each type of coverage and the specific conditions that must be met for the coverage to apply. **Please note that exclusions may apply.**

## A. TICKET CANCELLATION COVERAGE

If you are not able to attend your event for a covered reason listed below, we will reimburse non-refundable event cost, less available refunds, up to the maximum benefit for ticket cancellation coverage listed in the Coverage Summary. Please note that this coverage only applies before the start of the event.

**Covered reasons:**

1. You or an event companion becomes ill or injured, or develops a medical condition (including being diagnosed with an epidemic or pandemic disease such as COVID-19).

The following conditions apply:

- a. The illness, injury, or medical condition must be disabling enough to make a reasonable person not attend the event, and

2. A family member who is not attending the event becomes ill or injured, or develops a medical condition (including being diagnosed with an epidemic or pandemic disease such as COVID-19).

The following condition applies:

- a. The illness, injury, or medical condition must be considered life threatening by a doctor, require hospitalization, or require you to provide primary care to the person.

3. You, an event companion, a family member, or your service animal dies after the coverage effective date and before the event.

4. You or an event companion is quarantined before your event due to having been exposed to:

- a. A contagious disease other than an epidemic or pandemic; or
- b. An epidemic or pandemic disease (such as COVID-19), but only when the following conditions are met:
  - i. The quarantine is specific to you or an event companion, meaning that you or an event companion must be specifically and individually designated by name in an order or directive to be placed in quarantine due to an epidemic or pandemic; and
  - ii. **The quarantine does not apply generally or broadly (a) to some segment or all of a population, geographical area, building, or vessel (including without limitation shelter-in-place, stay-at-home, safer-at-home, or other similar restriction), or (b) based on to, from, or through where the person is attending an event. This condition (ii) applies even if the quarantine order or directive specifically designates you or an event companion by name to be quarantined.**

5. You or an event companion is denied entry to your event based on a suspicion that you or an event companion has a contagious medical condition (including an epidemic or pandemic disease such as COVID-19). This does not include being denied entry due to your refusal or failure to comply with rules or requirements of your event.

6. You or an event companion is denied boarding of the travel carrier or local public transport (including scheduled flights) being used to get to the event venue based on a suspicion that you or an event companion has a contagious medical condition (including an epidemic or pandemic disease such as COVID-19). This does not include being denied boarding due to your refusal or failure to comply with rules or requirements of the travel carrier or local public transportation.

7. You are unable to attend the event due to your pregnancy.

The following condition applies:

- a. You find out you are pregnant after you have joined the group insurance contract.

8. You need to attend the birth of a family member's child.

9. Your or an event companion's vehicle is in a traffic accident or has a mechanical breakdown within 24 hours prior to the event which results in the vehicle being unable to be driven safely to the event.

10. You or an event companion misses your departure on a travel carrier because of a traffic accident.

The following conditions apply:

- a. The *travel carrier* was scheduled to arrive no more than 48 hours prior to the *event*, and
- b. The *travel carrier* was unable to accommodate *you* or an *event companion* on later transportation which would arrive in time to attend the *event*.

11. *You* or an *event companion's* vehicle is stolen within 48 hours of the *event* which results in *your* inability to attend the *event*.

12. *You* are legally required to attend a legal proceeding on the day of the *event*.

The following condition applies:

- a. The attendance is not in the course of *your* occupation (for example, if *you* are attending in *your* capacity as an attorney, judge, court clerk, law enforcement officer, or paralegal this would not be covered).

13. *You* or an *event companion's* primary residence becomes uninhabitable.

14. *You* are required to be present for an unforeseeable *urgent home repair*.

The following condition applies:

- a. The *urgent home repair* is scheduled to take place within 12 hours of the *event*.

15. *You* or an *event companion* not arriving at the venue due to a delay or cancellation by the *travel carrier* used for transportation.

The following conditions apply:

- a. The *travel carrier* was scheduled to arrive no more than 48 hours prior to the *event*, and
- b. The *travel carrier* was unable to accommodate *you* or an *event companion* on later transportation which would arrive in time to attend the *event*.
- c. The delay or cancellation was not due to *financial default* of the *travel carrier*.

16. *You* or an *event companion's* primary residence is permanently relocated by at least 150 km due to a transfer by *you* or an *event companion's* current employer. This coverage includes relocation due to transfer by *your* spouse's current employer.

17. *You* or an *event companion's* employment is terminated by or *you* or an *event companion* are laid off by a current employer after joining the group insurance contract.

The following conditions apply:

- a. The employment must have been permanent (not temporary or contract); and
- b. The employment must have been for at least 12 consecutive months.

18. *You*, an *event companion*, or a *family member* is called as a *first responder* to provide aid or relief.

19. A *weather emergency* occurs within 24 hours of the *event*, and the *event* is not cancelled by the venue.

20. *You* or an *event companion's* ticket to the *event* is stolen, and the ticket cannot be reissued.

## GENERAL EXCLUSIONS

This section describes the general exclusions applicable to all coverages under the insurance. An “exclusion” is something that is not covered by this *insurance document*, and, therefore, no payment or service would be available.

This *insurance document* does not provide any coverage, benefit, or service if providing such coverage, benefit, or service would violate any applicable law or regulation, including without limitation any economic or trade sanction or embargo. This applies if an economic or trade sanction or embargo imposed by the European Union, the United Nations, the United States of America, the United Kingdom or the Republic of Austria is directly applicable.

The insurance does not provide coverage for any loss that results directly or indirectly from any of the following general exclusions if they affect *you*, an *event companion*, or a *family member*:

1. Any loss, condition, or event that was known, foreseeable, intended, or expected when *you* joined the group insurance contract;
2. *Your* intentional self-harm or if *you* attempt or commit suicide;
3. Normal, complication-free pregnancy or childbirth, except when and to the extent that normal, complication-free pregnancy or childbirth is expressly referenced in and covered under ticket cancellation coverage;
4. Fertility treatments or elective abortion;
5. The use or abuse of alcohol or drugs, or any related physical symptoms. This does not apply to drugs prescribed by a *doctor* and used as prescribed;
6. Acts committed with the intent to cause loss;
7. An illegal act resulting in a conviction, except when *you*, an *event companion*, a *family member*, or your *service animal* is the victim of such act;
8. An *epidemic* or *pandemic*, except when and to the extent that an *epidemic* or *pandemic* is expressly referenced in and covered under ticket cancellation coverage;
9. *Natural disaster*, except when and to the extent that a *natural disaster* is expressly referenced in and covered ticket cancellation coverage;
10. Air, water, or other pollution, or the threat of a pollutant release, including thermal, biological, and chemical pollution or contamination;
11. Nuclear reaction, radiation, or radioactive contamination;
12. *War* or acts of *war*;
13. *Civil disorder* or unrest;
14. *Political risk*;
15. *Terrorist events*;
16. Acts, travel alerts/bulletins, or prohibitions by any government or public authority;
17. *Travel supplier* or venue restrictions on any personal belongings, including medical supplies and equipment;
18. The *event* being cancelled or delayed by the venue, promoter, or artist for any reason;
19. Lost or stolen tickets, except as expressly covered under ticket cancellation coverage; or
20. Events for which the venue, promoter, or artist are liable and/or responsible.

**CLAIMS INFORMATION**

To make a claim, please visit the website [www.allianz-protection.com](http://www.allianz-protection.com). This will lead you to our online claims notification service where you can fill in an online claim form.

You can also get a claim form by:

- Email: [claims.at@allianz.com](mailto:claims.at@allianz.com)
- Phone: +43 1 525 03-6822

You should fill in the claim form and send it to us as soon as possible with all the information and documents we ask for. You must give us as much detail as possible so we can handle your claim quickly. Please keep copies of all the information you send us.

Below is a list of the documents we will need in order to deal with your claim, if applicable.

- Detailed description of the circumstances that caused you to miss the event
- Copy of your unused event ticket or original unused e-ticket
- Where appropriate, travel tickets showing the dates and times of travel
- Copies of official documents issued by the authorities, showing the inability to participate the event, such as:
  - Medical certificate in case of illness, injury, death or pregnancy
  - Police report and/or report reference number in case of theft
  - Supporting evidence from the public transport provider or accident/breakdown authority attending the private vehicle you were travelling in, in case of a delayed/cancelled transport
- Details of any other insurance you may have that may cover the same loss e.g. insurer name, insurance type, number of the confirmation of coverage
- If your claim results from any other circumstances, please provide evidence of these circumstances.

## GENERAL PROVISIONS AND CONDITIONS

### Applicable law/Jurisdiction:

Austrian law shall apply, place of jurisdiction is Vienna. Pursuant to Section 14 KSchG, the place of jurisdiction for legal action against consumers is their place of residence, habitual abode or place of employment, provided this is in Austria.

### Loss of entitlement to insurance benefits:

*We* shall be exempt from paying benefits if *you* intentionally make false statements on the occasion of the *covered event*, in particular in the notification of the claim, conceal circumstances material to the claim or falsify evidence, even if this does not cause *us* any disadvantage.

### When do *we* pay the compensation amount:

*Our* cash benefits are due upon completion of the investigations necessary to determine the *covered event* and the scope of the benefit. However, the due date will not be affected if, after the expiry of two months from the request for a cash benefit, *you* request an explanation from *us* as to why the investigations could not yet be completed and *we* do not comply with this request within one month.

If these investigations have not been completed by the expiry of one month since the notification of the insured event, *you* can demand partial payments in the amount of the minimum amount that *we* have to pay according to the situation, taking into account the total claim. (Extract from § 11 VersVG)

### Subsidiary agreements:

No intermediary or *policyholder* is authorized to promise insurance coverage that deviates from the General Insurance Conditions listed above by means of verbal or written collateral agreements, or to make an assessment of a circumstance that is binding for the insurer.