

The validity of this risk coverage certificate is restricted and only applies to package tours provided by the abovementioned tour operator having a departure date between 01.01.2019 and 31.12.2020. The decisive date for this purpose shall be the date - as shown on the travel confirmation document - of commencement of the first travel service provided in the context of the trip booked by the respective traveller.

In case of an insolvency the traveller may make a claim towards the insurer Swiss Re International SE, Niederlassung Deutschland, Arabellastraße 30, 81925 Munich, Germany in accordance with the legal requirements of § 651 r subsection 4 of the German Civil Code.

The abovementioned liability of the insurer is limited to the sum of EUR 110 million (limit amount) in respect of all amounts to be reimbursed by the insurer in a given year. In the event that the aforementioned sum is insufficient to reimburse all travellers, the amount to be reimbursed shall be reduced in proportion to the ratio of their total amount to the limit amount. Amounts payable shall not be reimbursed until after the end of the year (1<sup>st</sup> January until 31<sup>st</sup> December) in which the event insured occurred.

In case of questions – **only referring to this risk coverage certificate for package tours** – please contact

Swiss Re International SE,  
Niederlassung Deutschland, MesseTurm, 60308 Frankfurt  
Tel: 069/76725 5180 Fax: 069/76725 5180.

Frankfurt/Main, 04.02.2019

Swiss Re International SE, Niederlassung Deutschland

  
A. Renner

  
J. Richter

Important notice: As agreed with the tour operator, it shall not demand/accept from the traveller an advance payment of more than 25% of the travel price nor the final payment earlier than 30 days from the departure date of the trip. This risk certificate covers the paid travel price as well as necessary expenses that, due to the insolvency of the tour operator, the traveller is forced to incur in order to return home. The traveller shall give any information and provide all documentation necessary for ascertaining the obligation of liability. As the insurer only covers necessary expenses, the traveller shall avoid anything leading to an unreasonable increase of costs.