



GROUP TRAVEL INSURANCE

Travel with peace of mind

Crystal Collegium Travel GmbH has entered into a framework agreement with KAERA Industrie & Touristik Versicherungsmakler GmbH which allows you to insure your booked trip in accordance with the product descriptions below. By paying the one-off premium shown in the premium table below, you declare your accession to the framework insurance contract.

Insurance cover takes effect immediately.

The insurance is valid for the duration of the trip only and does not need to be cancelled afterwards. Cover can only be provided if the premium is paid on time.

- Take out**
at the time of booking
- Area of cover**
Europe
- Period of cover**
max. 14 days per trip

What is covered

Four modules — one premium.

A Trip Cancellation Insurance

If you have to cancel a trip unexpectedly before departure, the agreed cancellation costs will be reimbursed. Insured reasons for cancellation include:

- ✓ Unexpected serious illness, serious accident or death — including that of a family member
- ✓ Relocation and the resulting change of school following a parent's job relocation
- ✓ Involuntary loss of employment
- ✓ Starting a new job after a period of unemployment

Excess: If the insured event is caused by an outpatient illness, the insured person bears 30% of the reimbursable loss, but at least €25. In all other cases: no excess.

B International Travel Health Insurance

In the event of illness or accident abroad, the insurer reimburses the costs of:

- ✓ Outpatient treatment by a doctor or dentist
- ✓ Medication
- ✓ Inpatient hospital treatment, including operations
- ✓ Medically advisable return transport (repatriation), including rescue flights

C Emergency Assistance

- ✓ 24/7 emergency helpline, worldwide
- ✓ Organisation of all necessary measures in the event of illness or accident, including advance payment of costs to the hospital

D Personal Liability Insurance

Sum insured: €500,000 flat — including damage to rented property up to €25,000.

Premiums

One-off premium per person — based on the travel price.

TRAVEL PRICE	PREMIUM PER PERSON
up to €500	€25
up to €600	€28
up to €700	€31
up to €800	€35
up to €900	€39
up to €1,000	€45
up to €1,100	€51
up to €1,200	€58

⌚ Deadlines

Can be taken out at the time of booking. If there are fewer than **30 days** between booking and departure, the insurance must be taken out within **3 working days** of booking.

Europe

max. 14 days per trip

This information describes the scope of cover and the conditions by way of example only. The insurance terms and conditions of BD24 Berlin Direkt Versicherung AG govern the insurance cover. The complete terms and conditions as well as claim forms are available at www.kaera-makler.de. This English text is a translation for information purposes; the German version and the insurer's German terms and conditions prevail.

Insolvency protection

Your payments are protected by law.

SECURITY CERTIFICATE NO.
(SICHERUNGSSCHEIN)

2.008.381

INSURER (INSOLVENCY PROTECTION)

Zurich Insurance Europe AG

TOUR OPERATOR

Crystal Collegium Travel GmbH

Since 1994, every tour operator in Germany has been required to hold insolvency insurance: customer payments must be secured in the event of insolvency or inability to pay. Accordingly, tour operators may only request payments from travellers in exchange for a security certificate (Sicherungsschein). Crystal Collegium Travel GmbH is protected against insolvency with Zurich Insurance Europe AG as required by law.

In the event of insolvency, travellers have a direct claim against Zurich Insurance Europe AG, Platz der Einheit 2, 60327 Frankfurt, under the statutory conditions pursuant to Section 651r (4) of the German Civil Code (BGB).

Questions about your cover: KAERA Industrie und Touristik Versicherungsmakler GmbH, Industriestr. 4– 6, 61440 Oberursel, Germany · Phone +49 6172 99761-0

TOUR OPERATOR

Crystal Collegium Travel GmbH

Lindwurmstraße 80 · 80337 Munich, Germany
Phone +49 89 379548-30 · Fax +49 89 379548-39
info@crystal-tours.de · www.crystal-tours.de

COMPANY DETAILS

Managing directors:

Marco Lucarelli, Roberto Lucarelli
Amtsgericht München (Munich Local Court), HRB
184122
VAT ID DE269222549

KAERA