

# Information for our customers and partners in hotel business in South Tyrol related to COVID-19 and insurance cover

Status: 15 January 2021

## **Cancellation cover also in case of COVID-19 disease despite pandemic status**

COVID-19 is still classified as an epidemic or pandemic (cf. WHO, Austrian health authorities).

However, for all concluded bookings insured by us or rather valid insurance contracts and new conclusions of our insurance policies until further notice, we do not apply the pandemic exclusion for cancellation and travel interruption cases contained in our insurance terms and conditions.

Insofar, we grant cover in the event that you, as the insured customer, cannot start or have to interrupt the travel,

- 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 relative (\*) or a person living in the same household has contracted COVID-19 and your urgent presence is required,
- because a close relative (\*) in the same household has contracted COVID-19 and you must therefore be quarantined,
- because you are unable to travel as a result of your illness during your stay. Covered are costs within the limits of involuntary extended accommodation.

(\*) 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.

However, there is no cancellation cover

- 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,
- if the hotel cannot (any longer) provide its service (e.g. in case of closing the hotel by official decree or the hotel is located in an area of level 5 or 6 travel warning),
- if you cannot start the travel because you are placed in quarantine due to a suspected case (e.g. in kindergarten or among your colleagues) without having symptoms of the disease or having tested positive,
- for costs taken over for mere quarantine accommodation.

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](mailto:corona@europaeische.at). E-mails are usually processed by the sales team of Europäische on a daily basis.

[www.europaeische.at](http://www.europaeische.at)