

Information sheet –cancellation protection

Dear Guest!

What if something comes up to prevent you from even starting your holiday in the South Tyrol, or to oblige you to return home prematurely? Cover yourself by booking travel insurance the easy way, together with your holiday booking.

This insurance package, which has been specially developed for holidays in the South Tyrol, contains the following services:

1. **Cancellation cover if you are unable to make the trip:** Cancellation fee reimbursement if you are unable to make the trip up to the value of the journey booked (without excess)
2. **Termination of your journey:** Reimbursement of the booked but unused part of the arrangement up to the value of the journey booked (without excess)
3. **Delayed commencement of your booked stay:**
 - a. If the journey to your holiday location is delayed through no fault of your own (e.g. car break-down): reimbursement of costs incurred en route for overnight board and lodging
 - b. Due to a natural event on location (avalanche, landslide, etc.): reimbursement of costs incurred for overnight board and lodging due to closed roads up to 20 % of the value of the booked trip, max. € 365,-

These events are covered for the insured person, insured members of their family, and a maximum of three other insured persons partaking in the journey as long as the trip was booked collectively. The following persons are considered to be family members: the insured person's spouse (or live-in partner), children (step-children, children-in-law, and grandchildren), parents (step-parents, parents-in-law, and grandparents), and siblings.

Insured reasons for cancellation and termination of the journey:

1. ***Unexpected serious illness of the insured guest.** A pregnancy determined after the journey has been booked is also recognized as a reason for inability to travel;
2. ***Serious accident or death of the insured guest;**
3. ***Death, serious accident or unexpected serious illness of a family member** (spouse or live-in partner, parents, grandparents, step-parents, parents-in-law, siblings, children, step-children, children-in-law, grandchildren);
4. **Significant damage to the guest's property at his place of residence** due to a natural event (e.g. fire) or criminal damage caused by a third party necessitating his presence;
5. **Job loss** through no fault of the guest due to termination of employment by the guest's employer;
6. **A call to basic military or civilian service** on condition that the competent authority will not accept the booked journey as reason for postponing the call;
7. **Submitting an application for divorce** prior to the commencement of a joint journey by the partners in marriage;
8. **Failing to pass a graduation examination** immediately prior to an insured journey booked before the examination was held;
9. **The unexpected receipt of a court summons** on condition that the competent court will not accept the journey booked by the guest as a reason to postpone the summons.

***Medical events leading to insurance claims must be confirmed in writing by the attending physician.** Please note: Existing conditions are only insured if they unexpectedly become acute.

Conclusion of insurance coverage:

Conclusion of insurance coverage must occur simultaneously with either the booking or down payment (whenever the booking does not occur until down payment has been received). Insurance coverage will not begin until 10 days after conclusion if conclusion occurs at a later date.

If you don't have an insurance (credit card, private, casualty insurance) please engage our travel insurance VITOURINA ROYAL STORNO.

The amount of this insurance is € 3,00 per person and day and includes the whole booked sojourn.

What do I do in the event of a claim?

1. **Cancellation:** Please immediately inform us and send us a confirmation of the reason for cancellation. If the cancellation is for health reasons, we need to receive a detailed medical certificate from the doctor in charge of your treatment as soon as possible.
2. **Premature termination:** Should you terminate your holiday prematurely due to illness or accident we will require an appropriate medical certificate issued by the attending physician at your holiday location!
3. **Delayed start to a booked holiday:** Send us the receipts for the costs arising in respect of overnight accommodation and meals, together with confirmation of the reason for the delay (medical certificate, official confirmation of road block, accident, breakdown etc.).

Contractual basis:

The contract is based on our cancellation protection conditions and on the national Italian hotel contract conditions (Federalberghi). Each insurance sum represents the maximum amount payable by the insurer. By paying the insurance premium the insured person declares agreement with the expressed provisions and insurance terms and conditions.

Assurer:

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