

This document provides a summary of key information about the insurance product and doesn't take into consideration your specific demands and needs. Full pre-contractual information are provided in the insurance information and conditions and the confirmation of coverage. Upon purchase you will receive the information with details of your insurance cover. To be fully informed, please read them carefully.

#### What type of insurance is this?

Our product provides CDW Insurance and offers to individuals the following benefits:



#### What is insured?

##### Ticket Cancellation

##### Which events are insured?

- ✓ Damage and theft of rental vehicle while on a trip

##### What will be reimbursed?

- ✓ The excess or deductible or damage liability fee specified in the rental vehicle agreement
- ✓ Sum insured: according to the premium booked up to € 7.500



#### What is not insured?

##### Applicable to all coverages:

- ✗ No coverage after the maximum of 45 consecutive days of rental period.



#### Are there any restrictions on cover?

- ! Damages to the interior of your rental vehicle unless result of traffic accident
- ! Rental vehicles used for peer-to-peer sharing
- ! Motorcycles, motorbikes, snowmobiles, kit-cars, or all-terrain vehicles
- ! Trucks or moving vans



#### Where am I covered?

- You are covered in the country(ies) of destination, except where providing coverage would violate any applicable law or regulation (including any economic/trade sanction or embargo).



#### What are my obligations?

To avoid the coverage being cancelled and claims being reduced or refused, you must:

When joining the group insurance contract

- Provide us with relevant, true and complete information allowing us to confirm coverage;
- Provide us with supporting documents when requested;
- Pay the premium;
- Read the insurance information carefully to ensure that it provides the cover needed and that all applicable conditions are understood.

Once the coverage is in effect

- Tell us as soon as possible of any changes that arise and that may affect the cover;
- Take reasonable care to protect yourself and your property against accident, injury, loss and damage and to minimize any claim.

In the event of a claim

- Contact us to make the claim immediately after an event arises, in concordance with the insurance information and conditions and provide us with all supporting documents enabling to process the claim;



#### When and how do I pay?

- Premium is paid at the time of entering the group insurance contract.



#### When does the cover start and end?

- Coverage begins as soon as the keys to the rented vehicle are handed over and ends when the rented vehicle is returned, and all cases at the end of the coverage period specified in the rental contract.



#### How do I cancel the contract?

- Coverage ends at the agreed point in time. You do not have to cancel.

### **Welcome to the FAQ section of Allianz Travel!**

Here you will find important information and answers to frequently asked questions - from the benefits of the Collision Damage Waiver insurance to how to report an insured event. Explanations of insurance-specific technical terms can be found in the [Index](#).

## **(I) GENERAL QUESTIONS**

### **Why do I need Collision Damage Waiver insurance?**

In order to be flexible when traveling abroad and to be able to explore the country independently, many travelers use a rental car (motorhome/camper). In doing so, they often commit to a high deductible as part of the comprehensive rental car insurance (CDW).

The Allianz Travel deductible waiver reimburses the deductible charged to you in the event of a claim, up to a maximum of the sum insured.

Note: Please read the relevant [General Terms and Conditions of Insurance](#) or contact our Service Center on +43 1 52 503 6945 (weekdays 8:30 - 16:30) or by e-mail at: [service.at@allianz.com](mailto:service.at@allianz.com)

### **How can I take out Collision Damage Waiver insurance?**

You can join the group insurance policy online at [www.campstar.com](http://www.campstar.com). Simply follow the steps indicated and select your preferred payment method.

### **How do I receive my membership documents?**

You will receive the certificate of cover from Campstar, which will be sent to you once you have joined the group insurance contract. The proof of cover ID can be found on the proof of cover document or on the booking confirmation.

### **When does the insurance cover begin and end?**

The insurance cover begins with the handover of the rental vehicle (motorhome/camper) and ends with the return of the rental vehicle (motorhome/camper) at the latest at the end of the rental contract.

### **Can I join the group insurance contract if I have already started my rental agreement?**

It is not possible to join the group insurance contract for the insurance cover of *Collision Damage Waiver* after the start of the rental agreement. It is possible to join the group insurance contract for Collision Damage Waiver insurance on the day the tenancy agreement begins. Please note that the validity of the insurance cover does not begin until the next day.

### **How can I cancel my membership of the group insurance?**

You can cancel your membership within 14 days. For more details, please refer to the instructions on the right of withdrawal that you will receive with the booking confirmation.

### **Where can I find the ID of my confirmation of cover?**

You will receive the confirmation of cover ID from Campstar on the booking confirmation, which was sent to you after joining the group insurance contract.

### **How do I know what my insured amount is?**

You will find an overview of the benefits of the *Collision Damage Waiver* insurance in the General Terms and Conditions of Insurance, which you will receive with your booking confirmation. Please read them. There you will find all the details of your insurance cover, including the benefits, maximum amounts insured, insured events and applicable exclusions.

### Are there any exclusions to my cover?

Yes, there are exclusions to your cover. These are certain situations or circumstances under which the insurance cover does not apply. Common exclusions include high-risk activities such as extreme sports, acts of war or terrorism. The general exclusions and the specific exclusions for the individual insurance lines can be found in the [General Terms and Conditions of Insurance](#).

## (II) FURTHER QUESTIONS ABOUT THE INSURANCE

### I no longer wish to travel. Will I be reimbursed for the costs?

No, reluctance to travel is not an insured event. The travel insurance does not cover the costs if you change your mind about a trip.

## (III) REPORTING AN INSURED EVENT

### What should I do if an insured event occurs?

If an insured event occurs, the booking office and Allianz Travel must be notified in writing within 48 hours or 2 working days ([claims.at@allianz.com](mailto:claims.at@allianz.com)).

### What should I do in the event of non-acute insured events during the trip?

If a claim occurs during your trip that is not an emergency, please proceed as follows:

1. Check the [General Terms and Conditions of Insurance](#) with regard to your procedure.
2. Report the claim in writing as soon as possible after your trip (preferably via email [claims.at@allianz.com](mailto:claims.at@allianz.com)) to Allianz Travel
3. You will find a list of the required documents in the [Claims notification](#) service section.

### Who can I contact in case of an emergency?

Our emergency center is available 24 hours a day. You can reach our emergency center by phone at **+43 1 525 03-245** or by email at: [assistance.at@allianz.com](mailto:assistance.at@allianz.com)

### How can I remember all these different telephone numbers?

We have made it easy for you. You can find all the important numbers on our website in the [Contact](#) service section.

### How can I submit a claim or report an insured event?

The quickest and easiest way to report an insured event is to visit our customer portal ([Allianz Protection](#)). To report a claim, you will need your e-mail address, confirmation of cover ID and your departure date or the date you joined the group insurance contract. You can also contact us at [claims.at@allianz.com](mailto:claims.at@allianz.com).

You can also download [allyz](#), your digital travel companion. This allows you to access your benefits on the go, get help around the clock and submit a claim quickly. Before we can check your claim, we need the relevant documents. Once your claim has been successfully reported, you will receive an email confirmation.

### How can I check the status of an insurance claim?

The quickest way to check the status of your claim is online at [Allianz Protection](#). Alternatively, you can check the status directly in [allyz](#).

### Why do I need to submit documents?

We can check your claim on the basis of the documents you submit. Without these, we cannot start the review. Which documents are required depends on the type and reason for your claim.

#### What documents are required for verification in the event of a claim?

For claims processing, we require detailed documents such as confirmation of cover, vehicle rental contract including insurance conditions, handover and return protocol, police report, damage report from the vehicle rental company, notification of benefits from the comprehensive vehicle insurer in relation to the damage (incl. notification regarding deductible).

#### Why was my insurance claim rejected?

Common reasons for the rejection of insurance claims include

- The justification for your claim does not meet the requirements stated in the policy schedule
- The reason for your claim is listed in the policy conditions under "General exclusions"

It is important that you read the General Terms and Conditions of Insurance before you travel or submit a claim, to understand what is and is not covered.

Allianz  Travel

AT CDW Camper+Motorhomes  
2506 OP



## COVERAGE SUMMARY

COVERAGE	WHEN IT APPLIES	MAXIMUM BENEFIT in €
Collision Damage Waiver (CDW)	<i>Your rental vehicle company charges you an excess/deductible if your rental vehicle is damaged or stolen while during your scheduled rental period</i>	According to the premium booked up to € 7.500

The above is only a brief description of the coverage available under your *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 document in German for the current product is an integral part of the insurance contract. German language will be used for claims handling.
- The above-mentioned limits are applicable per *rental car*.
- Max. trip duration: 45 days

**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)

For emergency assistance during your trip, please:

**Call:** +43 1 525 03-245

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 the *policyholder* and to:

AWP P&C S.A., Austrian Branch

Att. Servicecenter

Linzer Straße 225

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

Tel. +43 1 71100 -862501 or -862504

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

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## 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 *trip*. 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 *our* working hours listed in coverage summary. Just visit *us* online or give *us* a call using the contact information listed in coverage summary. And, if *your* travel 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. Words that are capitalized refer to the document and coverage names found. Headings are provided for convenience only and do not affect *your* 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 travel *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. Coverage Summary and 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*.

## DEFINITIONS

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

<b><i>Accommodation</i></b>	A hotel or any other kind of lodging for which <i>you</i> make a reservation or where <i>you</i> stay and incur an expense.
<b><i>Act of war</i></b>	Any act which is associated with and occurring in the course of <i>war</i> or directly triggering it.
<b><i>Civil disorder</i></b>	Any public protest, strike, riot, demonstration, unlawful assembly, or disturbance within a community, region, state, or nation involving acts of violence, destruction of public or private property, lawlessness, disobedience, or obstruction of free access or movement in public areas by assemblages of persons. It does not include any such occurrence that rises to the level of or is connected with any political risk, <i>terrorist event</i> , <i>war</i> , or <i>act of war</i> .
<b><i>Covered Reasons</i></b>	The specifically named situations or events for which <i>you</i> are covered under this <i>insurance document</i> .
<b><i>Deductible</i></b>	A portion of the covered loss that remains <i>your</i> responsibility and that <i>you</i> must pay before <i>we</i> pay <i>your</i> claim. The <i>deductible</i> amounts for each benefit are specified in the Coverage Summary.
<b><i>Epidemic</i></b>	A contagious disease recognized or referred to as an <i>epidemic</i> by a representative of the World Health Organization (WHO) or an official government authority.
<b><i>Illegal act</i></b>	An act that violates law where it is committed.
<b><i>Insurance document</i></b>	The documentation on joining the group insurance contract. The <i>insurance document</i> consists of the coverage summary and insurance information and -conditions, the confirmation of coverage and the privacy notice.
<b><i>Mechanical breakdown</i></b>	A mechanical or electrical issue, which prevents the vehicle from being driven normally, including a flat tire, or running out of fluids (except fuel).
<b><i>Natural disaster</i></b>	A large-scale extreme weather or geological event that damages property, disrupts transportation or utilities, or endangers people, including: earthquake, fire, flood, hurricane, or volcanic eruption.
<b><i>Pandemic</i></b>	An <i>epidemic</i> that is recognized or referred to as a <i>pandemic</i> by a representative of the World Health Organization (WHO) or an official government authority.
<b><i>Policyholder</i></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><i>Political risk</i></b>	Any one or more of the following: <ul style="list-style-type: none"> <li>• 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;</li> <li>• Nationalization;</li> <li>• Confiscation;</li> <li>• Expropriation;</li> <li>• Deprivation;</li> <li>• Requisition;</li> <li>• Revolution;</li> <li>• Rebellion;</li> <li>• Insurrection;</li> <li>• Uprising;</li> <li>• Military and usurped power.</li> </ul>
<b><i>Primary residence</i></b>	<i>Your</i> permanent, fixed home address for legal and tax purposes.
<b><i>Refund</i></b>	Cash, credit, or a voucher for future travel that <i>you</i> are eligible to receive from a <i>travel supplier</i> , or any credit, recovery, or reimbursement <i>you</i> are eligible to receive from your employer, another insurance company, a credit card issuer, or any other entity.

<b><i>Rental vehicle</i></b>	An automobile or other vehicle designed for use on public roads that <i>you</i> have rented for the period of time shown in a <i>rental vehicle agreement</i> for use on <i>your trip</i> during <i>your scheduled rental period</i> .
<b><i>Rental vehicle agreement</i></b>	The contract issued to <i>you</i> by the <i>rental vehicle</i> company that describes all of the terms and conditions of renting a <i>rental vehicle</i> , including <i>your</i> responsibilities and the responsibilities of the <i>rental vehicle</i> company.
<b><i>Scheduled rental period</i></b>	The date(s), during which <i>you</i> will be renting the <i>rental vehicle</i> to use for <i>your trip</i> , as shown on <i>your rental vehicle agreement</i> .
<b><i>Terrorist event</i></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 <i>your</i> country of residence, and is committed for political, religious, ethnic, and/or ideological or similar purposes, including but not limited 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</i> , <i>war</i> or <i>acts of war</i> .
<b><i>Traffic Accident</i></b>	An unexpected and unintended traffic-related event, other than <i>mechanical breakdown</i> , that causes <i>injury</i> , property damage, or both.
<b><i>Trip</i></b>	<i>Your</i> travel to, within, and/or from a location away from <i>your primary residence</i> . Which is originally scheduled to begin on <i>your departure date</i> and end on <i>your return date</i> . It cannot include commuting to and from work or moving.
<b><i>War</i></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 war has been officially or formally declared.
<b><i>We, Us or Our</i></b>	AWP P&C S.A. – Austrian Branch, trading as Allianz Travel.
<b><i>You or Your</i></b>	The insured person who is entitled owner of the <i>insurance document</i> and is beneficiary of the group insurance contract.

## WHEN YOUR COVERAGE BEGINS AND ENDS

Your coverage effective date and coverage end date are indicated in *your* confirmation of coverage. The coverage is effective at 00:00 on the day after *we* receive the order and *you* pay the full premium. The order must be received and the full premium must be paid on or before the *departure date*.

Coverage is only provided for losses that occur while your joining of the group insurance contract is in effect and *your scheduled rental period* as shown in the *rental vehicle agreement*.

Your joining of the group insurance contract must become effective prior to *you* or any driver listed in the *rental vehicle agreement* first taking possession of the *rental vehicle* at the beginning of the *scheduled rental period* as shown on the *rental vehicle agreement*.

Except for same-day return rentals, the start and end dates of *your scheduled rental period* that *you* provided at time of purchase are counted as two separate rental days when we calculate the duration of your rental.

Your coverage ends on the end date listed in *your* confirmation of coverage.

Additionally, *your* coverage will end on the earliest of:

1. At 23:59 on the day you cancel the joining of the group insurance contract;
2. When you return your *rental vehicle* to the *rental vehicle* owner or *rental vehicle* company;
3. At 23:59 on the 45th day of the duration of *your rental vehicle agreement*.

Please note that this *insurance document* applies for a specific *trip* and cannot be renewed.

## DESCRIPTION OF COVERAGES

In this section, *we* will describe the coverages, which are included in *your 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.**

**IMPORTANT:** Coverage provided in this *insurance document* does not replace any vehicle coverage mandated by law.

### COLLISION DAMAGE WAIVER (CDW)

**IMPORTANT:** This coverage does not replace any vehicle coverage mandated by law and does not provide bodily injury and/or property damage liability insurance.

If *your rental vehicle* is stolen or damaged during the *scheduled rental period*, as shown on the *rental vehicle agreement*, and while on *your trip*, *we* will pay *you* up to the maximum benefit listed for Collision Damage Waiver (CDW) in *your* Coverage Summary for:

- i. The specified excess, *deductible*, or damage liability fee you are liable to pay under *your rental vehicle agreement*.

The following conditions apply:

- a. If the *rental vehicle* is damaged while being operated, the driver at the time the damage occurs must be listed on the *rental vehicle agreement*;
- b. The joining of the group insurance contract must become effective prior to *you* or any driver listed in the *rental vehicle agreement* first taking possession of the *rental vehicle* at the beginning of the *scheduled rental period* as shown on the *rental vehicle agreement*;

The following obligations apply:

- a. *You* must complete and sign a form provided by the *rental vehicle* company documenting all existing damage to the *rental vehicle* at the start of the *scheduled rental period*;
- b. *You* must report the damage to the rental vehicle company no later than when *you* return the *rental vehicle*; and
- c. If the *rental vehicle* is stolen, *you* must promptly notify the police.

The following exclusion applies:

Damages (including, but not limited to tears and spills) to the interior of *your rental vehicle* caused by *you* or a person or an animal travelling with *you* are not covered, unless such damages are a result of a *traffic accident* resulting in damage to the *rental vehicle*.

**IMPORTANT:** Please note that **General Exclusions** apply.

## GENERAL EXCLUSIONS

This section describes the general exclusions applicable to all coverages under *your* coverage. 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 also 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 to *you*.

If you have traveled against an order or advice against travel issued by *your* home country's or *trip* destination's government or local authority (for a certain area or for an entire country), this *insurance document* excludes any loss directly or indirectly resulting from, arising out of, or related to any reason for or subject of such travel order or advice.

This *insurance document* does not provide coverage for any loss that results directly or indirectly from any of the following general exclusions if they affect *you*, a *traveling companion*, or a *family member*.

This *insurance document* does not provide coverage for any *rental vehicles* that are:

1. *Rental vehicles* used for peer-to-peer sharing;
2. Trucks or moving vans;
3. Motorcycles, motorbikes, snowmobiles, kit-cars, or all-terrain vehicles;
4. *Rental vehicles* when used off-road;
5. *Rental vehicles* that seat more than nine persons, including the driver;
6. *Rental vehicles* with curb weight over 3.5 tons;
7. *Rental vehicles* that do not have to be licensed or are not legal where used;
8. *Rental vehicles* that are rented for commercial or for-hire purposes, including limousines; and
9. *Rental vehicles* that have a manufacturer's suggested retail price of more than € 200.000

This *insurance document* does not provide coverage for any loss that results directly or indirectly from any of the following general exclusions if they affect *you* or a person travelling in the *rental vehicle* with *you* during *your scheduled rental period*:

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. 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;
4. Acts committed with the intent to cause loss;
5. An act of willful misconduct or gross negligence by *you* or a person traveling in the *rental vehicle* with *you* during *your scheduled rental period*;
6. Racing or practicing to race any motorized vehicle;
7. An *illegal act* committed, as ruled by appropriate judicial or law enforcement authorities, by *you* or a person travelling with *you*, while in possession of the *rental vehicle*;
8. An *epidemic* or *pandemic*;
9. *Natural disaster*;
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. *Military duty*;
14. *Political risk*;
15. *Civil disorder*;
16. *Terrorist events*;
17. Acts, or prohibitions by any government or public authority;
18. Ordinary wear and tear or defective materials or workmanship;
19. Any obligation *you* assume under any agreement, except comprehensive *deductible* for damage to the *rental vehicle*;
20. Violating the *rental vehicle agreement*;
21. *Leases*;
22. Rental periods longer than 45 consecutive days, including back-to-back rentals;
23. *Rental vehicle's* loss of value; or
24. *Mechanical breakdown*.

**IMPORTANT:** *You* are not eligible for reimbursement under any coverage if the start and end dates of *your scheduled rental period*, as shown on the *confirmation of coverage* do not match the actual start and end dates, as indicated on *your rental vehicle*

*agreement.*

## CLAIMS INFORMATION

### Claims notification

Before reporting a claim, please check *your insurance document* and the description of *your coverage*. Keep in mind that not every loss is covered, even if they are sudden and unexpected.

**IMPORTANT:** Here *you* will find information on how to notify *your claim*. Please be aware, that for *you* all sections apply, which are covered in *your product* and listed in the Coverage Summary.

To file your claim online:

- Open the link [www.allianz-protection.com](http://www.allianz-protection.com)
- Check which forms and documents are required and upload them
- Submit *your claim* and you can Check the status of processing at any time afterwards

To submit *your claim* by phone or mail:

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

*You* must keep the damage as low as possible and provide evidence. Therefore, in any case, please request suitable evidence of the occurrence of the damage (e.g. confirmation of damage, medical certificate) and the extent of the damage (e.g. invoices, receipts). Please send us your notice of claim together with the relevant evidence without delay.

### For any type of a claim

- proof of insurance;
- full *rental vehicle agreement* with visible *deductible*;
- damage report of the rental car company or loss statement of the rental car company;
- completed form documenting any existing damages to the *rental vehicle*;
- settlement notice from the main insurer.

### Collision Damage Waiver (CDW)

- Settlement notice from the *rental vehicle* company with proof of the amount of the damage and confirmation of the main insurer;



## 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.

If *you* have a loss for which *you* have been reimbursed by *us* or any third-party, *you* will not be reimbursed again for the same expense.