



Instruction of Revocation

a.) Right of Revocation

In the case of insurance contracts with a period of at least a month, the policyholder can revoke the contract declaration within 14 days in writing (e.g. by letter, fax, e-mail) without having to give reasons for doing so. This 14-day period begins with the submission of the contract declaration. To satisfy this revocation deadline it is sufficient that the revocation be sent punctually. The revocation is to be sent to HanseMerkur Reiseversicherung AG, Siegfried-Wedells-Platz 1, D 20352 - Hamburg.

b.) Consequences of Revocation

In the event of an effective revocation HanseMerkur will nullify the insurance contract and will return any contributions already paid.

General Information

Identity of the Insurer (Name, Delivery Address, Telephone, Fax)

HanseMerkur Reiseversicherung AG (legal form: public limited company)
Siegfried-Wedells-Platz 1
D 20354 – Hamburg

Legally Authorized Signatories of HanseMerkur Reiseversicherung AG

Board of Directors: Eberhard Sautter (Chairman),
Eric Bussert, Holger Ehses, Dr. Andreas Gent, Raik Mildner

Entry in the Commercial Register

Hamburg Local District Court "Amtsgericht Hamburg", HRB 19768

Relevant Supervisory Authority

Federal Office for Supervision of Financial Services - Section for Supervision of Insurance
"Bundesanstalt für Finanzdienstleistungsaufsicht, Bereich Versicherungsaufsicht",
Graurheindorfer Strasse 108,
D 53117 – Bonn
(www.bafin.de)

Main Business Activity of HanseMerkur Reiseversicherung AG (hereinafter referred to as "HanseMerkur")

HanseMerkur engages in travel insurance.

Contract Language

The binding language for this contractual relationship and for communication with the policyholder during the contract period is German.

Legal System / Place of Jurisdiction

German law is applicable to the contractual relationship. Lawsuits against HanseMerkur can be filed in Hamburg or at the place at which the agent, at the time of mediation of the



insurance contract, had his/her/its place of business or, in the absence of any such place of business, place of residence (section § 48 of VVG).

Out-of-Court Complaint Procedure and Arbitration Proceedings

Complaints against HanseMerkur can be raised with the relevant supervisory authority (see above) or with the insurance ombudsman [Versicherungsombudsmann e.V., Postfach 08 06 32, D-10006 Berlin (www.versicherungsombudsmann.de)], or, if the matter has to do with travel health insurance, with the ombudsman for private and care insurance [Ombudsmann Private Kranken- und Pflegeversicherung, Postfach 06 02 22, D-10052 Berlin (www.pkvombudsmann.de)]. The Federal Office for Supervision of Financial Services (see above) has also set up a board of arbitration for the settlement of consumer disputes relating to insurances contracted via distance-selling. The arbitration is assigned to the ombudsman.

Essential Characteristics of the Insurance

HanseMerkur deals in travel-related indemnity insurance and accident insurance.

Total Price and Details Relating to Payment and Cover

The extent of insurance cover and the premium to be paid for this are determined by the policyholder on the basis of the stipulations made by HanseMerkur in this form. The insurance cover commences at the time indicated by the policyholder, though not before payment of the due premium has been made.

Contractual Regulations Applying to Termination / Minimum Period of Contract

If the contract has a limited period (minimum period: one day), there is no right of termination. An extension of the contact can be applied for.

The annual travel health insurance with prolongation can be terminated by the policyholder subject to a period of notice of three months to the end of the minimum period (a year) and subsequently, subject to the same period of notice, to the end of each year.

Information on the Special Features of the Distance-Selling Contract

Information on the Coming into Effect of an Insurance Contract via Distance Selling

The contract comes into effect with the payment of the due premium.

Your HanseMerkur Reiseversicherung AG