

# Cancellation expenses insurance

Insurance Product Information Document  
UNIQA Österreich Versicherungen AG

Product: Cancellation insurance



**PLEASE NOTE: This document contains only the most important information relating to your insurance contract.**

## What is this type of insurance?

Cancellation expenses for the trip to Austria



### What is insured?

Insured are the expenses for the security deposit of, from OeAD student housing conveyed living space and the costs for trip cancellation, if the travel expenses have been submitted

#### The following are insured events

- ✓ unexpected serious illness (incl. COVID)
- ✓ serious physical injury caused by an accident
- ✓ death
- ✓ unexpected serious illness, serious physical injury caused by an accident or death of family members
- ✓ cancellation of the trip because of prohibition on leaving the territory or travel warnings of the responsible authority on the date of travel



### What is not insured?

- ✗ if the reason for the trip cancellation already existed or was foreseeable
- ✗ pregnancy and pregnancy complications
- ✗ consequences of an accident, if the accident happens before the insurance starts and these consequences are not foreseeable
- ✗ in cause of job relation



### Are there any restrictions on cover?

- ! if the living space or the trip can be cancelled without costs and this possibility is not used (e.g. failure to observe the time-limit)
- ! costs for ahead of time departure
- ! shifting the date off the trip
- ! Ordinance of quarantine by the responsible authority in Austria



### Where am I covered?

✓ The cancellation expenses insurance applies for the insured person independent from the country in which you have your place of residence



### What are my obligations?

- The insurer must be immediately notified of any insured event and losses must be kept at a minimum.
- You are obliged to contribute to the determination of the facts. In particular, you must provide information as well as the original documents.
- Upon the occurrence of an insured event you must immediately cancel the trip, however, at the latest, in the moment such insured event increases the cancellation costs.



### When and how do I pay?

The premium is a one-off premium and must be paid in advance.



### When does the cover start and end?

Insurance cover is subject to payment of the premium.  
The insurance contract terminates automatically when your trip starts.



### How do I cancel the contract?

The insurance contract terminates automatically when your trip starts.