

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

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

Due to the improved situation, we will not, as of now, classify COVID-19 as a pandemic and therefore as a reason for exclusion in cancellation and travel interruption insurance, as long as the situation remains stable and there is no renewed surge in cases (second wave of infection) and, as a result, no tightening of measures, in particular travel restrictions.

Thus, as long as the situation remains stable, **full cancellation insurance and travel interruption cover** will apply **again**. Cancellation cases in connection with COVID-19 are also covered, although COVID-19 is still classified as an epidemic or pandemic (WHO, Austrian health authorities, therefore pandemic exclusion according to the ERV Terms and Conditions for Travel Insurance will not be argued as long as the situation remains stable). This also applies to any travel interruption costs.

Here are some concrete examples to explain the cancellation cover.

### Cover exists in the event that you, as the insured customer, are unable to commence the trip

- because you have been found to have an elevated temperature measured, even if a later test result is negative, or you have tested positive for COVID-19 without showing symptoms.
- if you show COVID-19 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 shared household has contracted COVID-19 and you must therefore be quarantined.

However, there is no protection against cancellation if the guest cannot or do not want to start the travel because you are a risk patient or - even as a risk patient - you are worried about infection due to the increasing number of cases at your holiday destination.

As before, our premiums do not differentiate between high-risk patients and non-risk patients, and, as before, we do not introduce any age limits.

Reasons for cancellation that are causally related to the previous pandemic, such as job loss or short-time work, are not covered.

**In the event of** a renewed surge in cases (**second wave**), the finally regained travel freedoms would have to be withdrawn and travel restrictions would have to be imposed again. In that case, the pandemic exclusion according to the ERV Terms and Conditions for Travel Insurance would have to be applied again and there would be no coverage for cancellation. If the accommodation facility cannot render services as booked due to such travel restrictions, no cancellation fees may be charged anyway. Exception South Tyrol where regulations of Cura Italia apply (hotels may keep prepayments and issue vouchers instead with a validity of 1 year).

It is expressly stated that the question of insurance cover can only be assessed on the basis of the specific point in time at which the claim has occurred. Therefore, it is decisive what, for example, the specific circumstances of "freedom to travel" and any new waves of the disease are at the time when the claim occurs and which official regulations apply.

## Inquiries and availability

We kindly ask you to mail all inquiries, in particular those concerning coronavirus and insurance coverage, directly to your area manager or to [corona@europaeische.at](mailto:corona@europaeische.at). E-mails are usually processed by the sales team of Europäische on a daily basis.