



Important customer information:

+Reimbursement of insurance cover premiums in the event of trip cancellation by the tour operator+

Dear Client,

Thank you for choosing HanseMerkur Reiseversicherung insurance cover. We very much regret that you are unable to begin your journey as planned.

We will of course reimburse you for all relevant insurance benefits from the start of your trip, including the holiday guarantee, travel health insurance, emergency insurance, travel accident insurance, and luggage insurance.

The travel cancellation insurance itself is unfortunately not refundable. Independently of the cancellation of your trip, the travel cancellation insurance enters into force upon the conclusion of the insurance contract. It is from this point on that we, as a travel insurance company, are at risk. You could have submitted a claim for the contractually guaranteed protection of the travel cancellation insurance at any time after the booking. In the event of an insured event such as an unexpected serious illness, we would have paid the cancellation costs in accordance with our insurance terms and conditions.

We therefore ask for your understanding that the insurance benefit claimed cannot be refunded in accordance with § 39 VVG (Premature termination of contract).

If you have booked an insurance package such as our 4-star Comfort cover or the 5-star Premium cover, we will of course reimburse you pro rata for all travel insurance components that would have been valid from the start of the trip had the trip been cancelled.

We will be happy to answer any further questions you may have and can be reached by e-mail at reiseinfo@hansemerkur.de.

Kind regards,
HanseMerkur Reiseversicherung