

Summary of insurance benefits

MyMUN - Seminar insurance

You're interested in HanseMerkur travel insurance? – You've made a good choice!

Please note that the information relating to your contract listed in this summary of benefits is not exhaustive. Please see the insurance certificate, the policy schedule and the insurance terms and conditions for the full scope of the insurance cover. Each type of insurance listed below is relevant only if it is also included in the agreed tariff.

Travel cancellation insurance

Insured benefits:

If the trip is not taken / conference not attended

- ✓ Reimbursement of the contractually agreed cancellation costs for flight, hotel and seminar fees for an insured reason
- ✓ Refund of single room surcharge or reimbursement of the share of costs for a double room in the event of partial cancellation

In the event of a delayed start to the journey

- ✓ Reimbursement of additional outward travel costs

If the booking is changed

- ✓ Reimbursement of the cost of changing a booking due to an insured reason
- ✓ Reimbursement of the cost of changing a booking up to EUR 30.00 up to 42 days prior to departure without an insured reason

Insured reasons:

- Unexpected and severe illness
- Injury due to accident, death
- Pregnancy, adverse reaction to vaccination
- Unexpected cancellation of the seminar or conference by the organiser
- Significant damage to property (min. 2,500 EUR)
- Resitting of previously failed exams
- Failure to advance to the next grade or to be admitted to an exam, if this relates to a school or class trip or a student group's attendance at a conference
- Chronic or pre-existing conditions becoming acute, where no treatment has been received in the six months prior to taking out the insurance
- Cancellation of a study visit, internship, research trip or seminar confirmed in writing by the responsible organisation at the time of taking out the insurance
- Unexpected postponement of an exam
- Acceptance of full-time-employment for the first time
- Visa refusal
- Theft of essential travel documents
- Damage to dentures

No deductible