



Hand in Hand ist
HanseMerkur

Our offer for your trip!

Overview of benefits

1 Travel Cancellation Insurance

In the event of cancellation of the travel booking or delayed commencement of the trip, we will reimburse the contractually owed cancellation costs or the additional travel costs. You do not have to pay a deductible (exception: outpatient diseases with 20 % deductible, minimum 25 EUR).

3 Travel Health Insurance

In the event of necessary medical treatment abroad, we will reimburse the costs of outpatient and inpatient treatment as a private patient, as well as prescribed medication and necessary medical supplies. We also cover the costs of medical transportation to return home. All of this is covered with no deductible.

5 Luggage Insurance

If your luggage is damaged or lost, we will compensate you for its current value up to 2,000 EUR. If your baggage is not delivered on time, we will reimburse the costs for any necessary replacement purchases up to 500 EUR. All of this is covered with no deductible.

7 Travel Accident Insurance

In case of disability due to an accident, we will pay you one-time compensation, depending on the extent of the injury. In case of accidental death, the payment is 20,000 EUR. For children under the age of 18, the amount is 10,000 EUR.

2 Holiday Guarantee (Travel Curtailment Insurance)

If the trip is cut short, we will reimburse you either the full amount or a partial amount of the trip price, depending on when your trip was interrupted. We will also bear the additional costs in the case of delayed return travel and will refund unused travel services in the case of delayed departure.

4 Emergency Insurance

Our emergency service is available to you during your trip, 365 days a year, 24 hours a day, worldwide. This includes ambulance services or assistance in case of loss of documents or means of payment. Our guardian angel will help you in case of damage to your property or your car.

6 Travel Liability Insurance

You will benefit from insurance coverage for claims for damages that relate to personal injury and property damage. The insured sum is a maximum of 15 million EUR, of which damage for rental items amounts to a maximum of 25,000 EUR (20 % deductible for rental property damage, minimum 50 EUR).

All-risk protection

up to 45 days, worldwide coverage

Price of trip up to EUR	Single person EUR	Code
1.000,-	69,-	206664
1.500,-	89,-	206665
2.000,-	109,-	206666
3.000,-	165,-	206667
4.000,-	205,-	206668
5.000,-	249,-	206669
6.000,-	339,-	206670
8.000,-	389,-	206671
10.000,-	439,-	206672
12.000,-	499,-	206673

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Cancellation protection

up to 45 days, worldwide coverage

Price of trip up to EUR	Single person EUR	Code
1.000,-	45,-	106575
1.500,-	59,-	106576
2.000,-	69,-	106577
3.000,-	125,-	106578
4.000,-	165,-	106579
5.000,-	209,-	106580
6.000,-	295,-	106581
8.000,-	349,-	106582
10.000,-	399,-	106583
12.000,-	459,-	106584

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Travel protection

up to 31 days, worldwide coverage

Price of trip up to EUR	Single person EUR	Code
independent of travel price	45,-	206674

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**Are you interested in the products of HanseMerkur Reiseversicherung?
Select insurance directly at the time of booking.**

This advertising leaflet only partially describes the insurance coverage. You will receive the complete terms and conditions of insurance once you have selected your insurance package. If possible, please select your travel insurance when you book your trip in order to enjoy insurance coverage from the very beginning. Otherwise, deadlines apply, which your tour operator will be happy to inform you about.