

With the following information we would like to give you an initial overview of charter insurance in the name of and on behalf of the participating insurers. Please note: This information is not complete. The complete information results from: Supplements, Policy; the Conditions to the Extended Skipper Liability Insurance, the General Conditions to the Skipper & Crew Insurances, this Information Sheet, Application, Offer, the General Customer Information, Consumer Information and the Data Processing Information Sheet. The information applies in the order in which it is listed, with the one mentioned first taking precedence over the one that follows.

We offer a trip-related travel cancellation insurance either with or without skipper loss. Alternatively, you can also conclude purely cruise-related package solutions with us (Basic, Top and Platinum with extended skipper liability, deposit and travel cancellation insurance; Platinum package additionally with foreign travel health and accident insurance).

A graphic overview of the contents of the package solutions can be found in the attached insurance conditions.



What is insured?

The contractually owed cancellation costs of the charter / trip of the insured persons in the event of non-arrival, including group cover in the event of the skipper's failure, as well as additional, proven return travel costs incurred when the trip is terminated, are insured.

- ✓ Death.
- ✓ Bad accident.
- ✓ Unexpectedly serious illness of the insured person or of a family member living with him (please note insurance conditions).
- ✓ Death of a 1st degree relative.
- ✓ Insured person's intolerance to vaccination.
- ✓ Pregnancy of an insured.
- ✓ Substantial damage to the property of the insured person as a result of fire, deliberate crime by a third party, force majeure.
- ✓ Unpredictable unemployment of the insured.
- ✓ The own Covid-19 disease as evidenced by a positive Covid-19 test.

The insurer pays compensation up to the agreed sum insured less the deductible per claim.



What is not insured?

- ✗ Damage caused by war, civil war or events similar to war, political or terrorist acts of violence, civil unrest, strikes, lockouts, confiscation, high-level interventions as well as by nuclear energy and radioactivity, epidemic/pandemic measures.
- ✗ Pro rata operating costs during the charter trip such as gas, diesel, board cash, etc.
- ✗ Deliberately caused damage.
- ✗ If the policyholder causes the insured event through gross negligence, the insurer is entitled to reduce his benefit in a proportion that is commensurate with the degree of fault.



Are there any restrictions in cover?

Illnesses cannot be insured if they existed before the charter contract was concluded and medical treatment was provided in the last six months before the charter contract was concluded.



Where am I covered?

The insurance policies are valid worldwide, but for cruise-related insurance policies only for the charter trip specified in the application. Extended Skipper Liability Insurance does not apply to loss events related to the United States and Canada.



What are my obligations?

Certain obligations must be met when the insurance contract is concluded, during the term of the contract and when the insured event occurs.

- When concluding the insurance contract, we inquire in writing or in textual circumstances that are significant to us. Our questions must be answered truthfully and completely.
- Let us know about new risks and changes that have arisen since the contract was signed.
- When the insured event occurs, you are in particular obliged to notify us immediately of the occurrence of the insured event after you or the third party has become aware of the insured event, to provide us with all the information necessary to examine the claim, and to provide documents.

This list is not exhaustive. Further obligations result from the attached insurance conditions.

You can submit your damage report in advance on the EIS hotline +49 30 214082-20, where we can be reached seven days a week and 24 hours in an emergency and quickly and easily by e-mail to claims@eis-insurance.com.

Violating these obligations can have serious consequences for you. Which rights the insurer can exercise depends on which obligations you have violated in the specific case and to what extent you are responsible for this. Under certain conditions, the insurer can e.g. withdraw from the contract, be partially or completely free of performance, terminate the contract, contest fraudulent deception or be entitled to change the contract. Further details can be found in the attached insurance conditions.



When and how do I pay?

The amount of the premium depends on the specific insurance coverage. The premium including insurance tax is payable when the insurance is taken out and results from the application, the policy / supplements and the invoices.

If you do not pay the first premium on time, the insurance coverage usually only begins when we receive the late payment. In addition, the insurer can withdraw from the contract as long as you have not paid the first premium.

If you do not pay one of the following premiums (follow-up premium) in good time for an automatically renewing contract, you endanger your insurance cover. The insurer can also terminate the contract under certain conditions. The legal consequences described do not occur if the payment has been delayed through no fault of your own.



When does the cover start and end?

In the case of package solutions, insurance cover for travel cancellation insurance begins on the date specified in the policy, in travel health insurance with cross-border travel abroad, but at the earliest 24 hours before the start of the charter trip. For all other insurances from a package with the start of the booked charter trip. Please see the policy for the start of insurance coverage for individual insurance. However, insurance coverage does not begin until the premium has been paid in full.

In the case of the package solutions, the insurance cover for travel health insurance abroad ends when the stay abroad ends, but no later than 24 hours after the end of the charter trip. For all other insurances from a package at the end of the booked charter trip. Please refer to the policy for the end of insurance cover for individual insurance. Furthermore, the contract ends in other contractually or legally specified cases.



How do I cancel the contract?

- All trip related skipper & crew insurances as well as annual contracts without the requested automatic extension end automatically at the end of the term.
- Contracts with requested automatic renewal (only annual contracts) for the procedure specified in the policy. The notice of termination must be received no later than three months before the end of the agreed contract period.
- After a premium increase.
- After an insured event occurs.