



Cancellation Policy

- You, a relative in the first or second degree or a housemate dies, becomes seriously ill or is seriously injured in an accident.
 - A family member in the third degree dies.
 - You, a co-insured, a roommate or your resident child must undergo a medically necessary procedure.
 - You unexpectedly get a rental or new home within 30 days before the start of your trip. You are also insured if you must be present at the transfer of your existing home during your trip. But only if you have no influence on the completion or transfer date.
 - You become unemployed through no fault of your own and thus lose permanent employment.
 - You are offered a job after a period of unemployment and your new employer does not agree to the booked trip because you must be present with him on the scheduled travel days. This must be a job of at least 20 hours per week and for at least 6 months.
 - Your lasting relationship or marriage is permanently dissolved. By long-term relationship, we mean a relationship with a joint household.
 - You lose your travel documents on the day of departure and immediately report this to the police.
 - Your parent(s) or child(ren) unexpectedly needs urgent care, which you alone can provide.
 - The private means of transportation by which you were to make the trip breaks down within thirty days before the start of the trip due to an external calamity. This vehicle cannot be replaced or repaired in time. An "external calamity" is, for example, a collision, storm or theft. Breakdown, mechanical failure and the like are not included.
 - You or another insured must be present at home because of material damage to property, rental property or the business where you or the co-insured works. For all of these events, they must be unforeseen, occur unexpectedly and happen during the term of this coverage.
- Furthermore, we refer you to the Recron conditions.

