

THE 2018 DETOX+THE SEA JIVAMUKTI YOGA RETREAT JULY 5-8 & 8-12, 2018 REGISTRATION. PEACE.



We kindly recommend that you use the free iPhone/Android App "Adobe Fill & Sign" to fill out and email this registration form electronically to info@jivamuktiberlin.de. Alternatively, you can also fill it in by hand and fax or scan and email it.

_____	_____
first, middle & last name	e-mail
_____	_____
street	cell phone
_____	_____
city, ZIP & country	date of birth

SIGN-UP DEPOSIT PAID:

I already paid the required sign-up deposit to hold my spot and to initiate the registration process and I understand that this sign-up deposit is non-refundable unless the retreat itself is canceled. I.e. if for any reason I fail to complete my registration for this retreat for instance by not sending in this form or by failing to pay the full retreat price, I will not get a refund of the sign-up deposit. **For details on the payment options of the sign-up deposit, please check on our website: <http://www.jivamuktiberlin.de/retreats.html>**

_____	_____	_____
Amount Paid	Date paid	Payment method used (bank transfer, Paypal, Credit Card)

Please note: We give you **9 EUR** discount if you send your sign-up deposit by bank transfer or Transferwise to our German account instead of credit card/paypal.

DATES BOOKED + RESPECTIVE BASE PRICE

I, hereby, make a binding booking to take part in **THE 2018 DETOX + THE SEA JIVAMUKTI YOGA RETREAT** organized by JIVAMUKTI BERLIN GMBH ("JYB") on Rügen Island taught by Jivamukti Yoga Berlin director **Anja Kuehnel** for the following dates and with the following discounts/upgrades:

Please check applicable box. The sign-up deposit you paid counts towards the base price:

- 8day complete Jivamukti Retreat** (Thu. July 5, 5pm–Thu. July 12, 11am): **€810**
- 4day long weekend Jivamukti Retreat only** (Thu. July 5, 5pm–Sun. July 8, 1pm**): **€450**

*earliest checkin time is Thu. 5pm, i.e. you may also choose to arrive later or Friday during the day

**check-out time to be out of your room before brunch, you may stay around on the property a bit longer if you like.

- 5day ½week Jivamukti Retreat only** (Sun. July 8, 3pm*** – Thu. July 12, 11am**): **€450**

***earliest checkin time is Sun. 3pm, you may also choose to arrive later or Monday during the day

**check-out time to be out of your room before brunch, you may stay around on the property a bit longer if you like.

DISCOUNTS (please tick off if applicable to save some money):

- Early Bird Discount** **-€72** (8 days) / **-€36** (4 or 5 days)

€72/€36 less if you sign up before June 9, 2018 AND agree to pay the full retreat price (minus sign up deposit) within 5 days of receipt of our invoice instead of the normal term (sign-up deposit to hold your spot/rest by June 15, 2018).

- JYB-Unlimited contract discount** **-€54** (8 days) / **-€27** (4 or 5 days)

- Certified Jivamukti Yoga Teacher discount** **-€54** (8 days) / **-€27** (4 or 5 days)

- JYB Past Retreat Discount:** _____ **-€45** (8 days) / **-€18** (4 or 5 days)

We give you 45/18€ discount if you have been on any JYB organized retreat in the past, please mention which.

INCLUDED IN THE BASE PRICE:

The above Base Price is per person and includes accommodation in a **shared 3-bed room*** in a **shared apartment**** in a **shared queen size double bed***** in a great luxury restored old granary. Included in the base price are all yoga classes and teachings, accommodation, food and other services as described in the INCLUDED SERVICES section below during the dates and times you booked above. For details of the program and the schedule please also check our website. Arrival and departure travel arrangements are NOT included in the base price, but we can help you with that, too (see options on page 2).

***Shared bedroom means** that we may assign the maximum number of occupants to the room size you booked (i.e. 2 other participants to a 3-bed room or 1 other participant to a 2-bed room). Of course, as far as possible, we will try to accommodate your special wishes if you want to share your room with someone specific, but keep in mind that normally we will need to have only participants of the same sex sharing a room unless all people in the room agree otherwise. There are a limited number of room upgrades available below for a surcharge.

(please turn over for additional descriptions and upgrade options)

****Shared Apartment** means that 2-3 bedrooms share a common living area with bathroom(s) and toilet(s).

*****Shared queen size double bed** means that you will be sharing a queen size double bed with another participant. Please note that these beds cannot be taken apart and, therefore, generally you need to book together with another person you know or where both of you agree to share a bed. Please fill out this information below. Alternatively, there are also single beds available at a surcharge.

BED SETUP SELECTION: (Please tick off ONE Box!)

In addition to the base price (shared queen size double bed in a 3-bed room), we offer a limited number of "more intimate" accommodation options/bed setups from a single room just for your self to double rooms or single beds in double or 3-bed rooms. The applicable surcharges apply per person and are in addition to the base price. **PLEASE NOTE:** There are only a limited number of spots for each setup, which is why we can only guarantee the rooming selection after we received your sign-up deposit.

Shared Queen Size Double Bed* in a 3-bed room** **included in the base price**

One spot in a shared queen size double bed in 3-bed room (which shares 1-2 bathrooms per 1-3 other standard rooms in the house). Please note, that with the setup included in the base price, the queen size double bed cannot be taken apart, so you do have to share a bed AND a bedroom with another participant **AND name the other participant you want to share the bed with here (and vice versa the other participant has to name you in their form):**

PLEASE NOTE: We can only accept bookings of queen size double beds in 3-bed rooms if the two participants sharing the double bed are (1) married, related, long-time friends or have known each other well for a long time, so that (2) both participants do not have any concerns against sharing a queen size double bed, which (3) each participant confirms by listing the name of the respective other and signing this registration form. Also, generally in a 3-bed room all participants have to be of the same sex OR sign up together as a party agreeing to (1)-(3) above. If you do not know another yogi who wants to join the retreat and share a bed with you, please book a single bed upgrade below.

Own (separate) single bed in a 3-bed room **+€108**(8 days) / **+€54** (4 or 5 days)

Shared Double Bed* in a double room** **+€180**(8 days) / **+€90** (4 or 5 days)

One spot in a shared queen size double bed a double room (which shares 1-2 bathrooms per 1-3 other standard rooms in the house). Please note, that with the setup included in the base price, the queen size double bed cannot be taken apart, so you do have to share a bed AND a bedroom with another participant **AND name the other participant you want to share the bed with here (and vice versa the other participant has to name you in their form):**

PLEASE NOTE: We can only accept bookings of queen size double beds if the two participants sharing the double bed are (1) married, related, long-time friends or have known each other well for a long time, so that (2) both participants do not have any concerns against sharing a queen size double bed, which (3) each participant confirms by listing the name of the respective other and signing this registration form. Also, generally in a 3-bed room all participants have to be of same sex OR sign up together as a party agreeing to (1)-(3) above. If you do not know another yogi who wants to join the retreat and share a bed with you, please book a single bed upgrade below.

Own (separate) single bed in a 2-bed room **+€234** (8 days) / **+€126** (4 or 5 days)

Your own single room for yourself **+€396**(8 days) / **+€207** (4 or 5 days)

OPTIONAL EXTRA SERVICES:

Unless you let us know your special requests, we will schedule the times for ICPs and massages evenly across the retreat. Massage times will not be during the yoga classes.

ICP - IN CLASS PRIVATE - in one of the asana classes **€99**

60min AYURVEDIC DETOX MASSAGE **€99**

30min AYURVEDIC DETOX MASSAGE **€63**

For this Jivamukti Detox Intensive and Immersion, we offer supplementary special 60 or 30 min ayurvedic Detox massages combining elements of ayurvedic yoga massage, deep tissue massage with rebalancing and joint-release-techniques. You can find a more detailed description on our website listing for the retreat.

Bicycle rental for the retreat **+€36** (8 days) / **+€18** (4 or 5 days)

Yoga Mat + Blocks + Belt + Blanket Rental Service **+€18**

Since the venue is not a yoga studio, as normal with retreats, you will need to bring your own yoga mat and all other props you might need for your practice. For a small surcharge, you can save the hassle and effort of lugging all that stuff around and we will bring it for you. Mats are high quality natural rubber Jade yoga mats.

Shuttle Service from Samtens (Rügen) train station and back **€18 EUR**

Samtens (Rügen) train station is easy to reach by www.bahn.de trains from all of Germany. If you have trouble booking train tickets, please let us know and we can help you.

Please choose one of the following dates and times for your shuttle at Samtens train station:

Arrival in Samtens: Thursday 16:18 Friday 11:18 Friday 13:18 Friday 15:18

Sunday 13:18 Sunday 14:18 Sunday 15:18

Monday 12:19 Monday 13:19

Departure from Samtens: Sunday 12:39 Sunday 13:39 Sunday 14:39

Thursday 12.07. 11:39 Thursday 12.07. 12:37

Please make me an offer for accompanying family/friends/kids that do not want to take yoga classes (please specify age and if they would share a room with you): _____

PAYMENT METHOD: After receiving and accepting this registration, JYB will send you a booking confirmation and invoice for the total retreat price (minus sign up deposit already paid). You can pay conveniently from your home by bank wire transfer, credit card or Paypal. **Please indicate how you would like to pay:**

FREE: Payment in Euros by bank transfer to our German bank account

If you are from the EU, SEPA bank wire transfers are usually free. If you send a normal bank wire transfer from a non-EU bank account, please send all wires with payment instruction "all costs borne by sender" in order to ensure that the amount invoiced is actually received by us as any amount received by that is less than invoiced needs to be paid in cash by you before check in.

FREE: Payment in US\$ (US\$ prices above apply) by bank transfer to our US bank account

If you are from the US or have a US\$ account, an ACH bank wire transfers to our US bank account is usually free for you as the sender.

FREE: Payment in Euros (€ prices above apply) through Transferwise.com

= **CHEAPEST** if made from non-Euro/US\$ account If you are from outside of the EU/US, you can pay us free of charge with a Transferwise bank transfer (they optionally also let you use your credit card). The best thing about Transferwise is that it uses a much better exchange rate than the banks, credit card companies and Paypal. We will send you information and a link that lets you use Transferwise for almost no fees, if you are a new user.

+€9 (4/5 days)/+€18 (8days): Payment in Euros through Paypal

Surcharge does not apply if you send as a friend to friend transfer within Europe.

+€9 (4/5 days)/+€18 (8days): Payment in Euros through by Credit Card type: _____
Number: _____, Sec. Code _____, Name on Card: _____

CANCELLATION + CURTAILMENT INSURANCE

Please note the general terms of the cancellation and curtailment insurance at the last pages of this registration form. Only serious reasons for cancelling/curtailment are covered, like illness, sudden mishaps to family, sudden loss of job, but not for instance that your boss asks you to stay home and work or you are afraid of terrorist attacks.

NO INSURANCE: I do not want to get any cancellation and curtailment insurance for this retreat. I am aware that I will have to bear the cancellation fees as set out at the end of page 4 below myself in case I am prevented from taking part in the retreat or if I have to leave early, meaning I will need to pay a substantial amount of the agreed retreat fee even though I cannot take part in it, unless I buy such insurance elsewhere.

Cancellation and Curtailment insurance with 20% excess for 4% of total retreat fee: I am hereby instructing JYB to obtain a cancellation and curtailment insurance with 20% excess for my retreat booking for me. The fee for this extra insurance service is 4% of the total retreat fee and will be invoiced to me by JYB in addition to the retreat fee. This insurance comes with a 20% excess, meaning that the insurance will reimburse 80% of the cancellation fees/curtailment costs, the other 20% I will need to pay myself.

Extend insurance cover for flight and other travel costs: Please also include my retreat related travel costs (like flights) in the insurance booked above. Please insure this additional amount for retreat related travel costs at the premium selected above (4%) _____

PAYMENT TERM + LIMIT: If you chose **early bird discount** above, your payment in full (minus the sign-up deposit already paid) as indicated on our invoice has to be received by JYB within 5 working days after we sent you the invoice. The due date will be indicated on the invoice. If you fail to pay by this deadline, you will lose the early bird payment discount and have to pay the undiscounted price. If you did not opt for the immediate payment discount, your non-refundable initial sign-up deposit holds your spot and the remaining balance is due by June 15, 2018. The amount owed and their due dates will also be shown on the invoice.

INCLUDED SERVICES AT THIS RETREAT:

JIVAMUKTI YOGA & MORE:

Anja will teach one 2-3 hour Jivamukti Yoga Asana class every morning and every afternoon/evening during this retreat plus other offerings as detailed in the *preliminary* schedule (on arrival day only afternoon program, on departure day only morning program).

THURSDAY ARRIVALS: 17:00 Checkin 18:00-19:30 Welcome Yoga Class 19:30-20:30 Welcome Dinner 20:30 Time for talks, sauna and more

FRIDAY-WEDNESDAY 7:00-7:45 Morning Satsang + Meditation 8:00-11:00 Morning Yoga Class 11:15 Brunch 12:00-17:00 Time for exploring the sea & surroundings 17:00-19:00 Yoga Class 19:30-20:30 Dinner 20:30-22:00 Sauna time

SUNDAY ARRIVALS: 3-5pm Checkin 17:30-19:30 Welcome Yoga Class 19:30-20:30 Welcome Dinner 20:30 Time for talks, sauna and more

DEPARTURE DAYS (THURSDAY AND SUNDAY): 7:00-7:45 Morning Satsang + Meditation 8:00-11:00 Morning Class 11:15 Brunch 1:00pm Departure time. **For organizational reasons we might need to ask you to check out of your room before the brunch already.**

SPECIALS: Every other day we offer special things at no extra charge like 13:30 optional vegan cooking and healthy living workshop with Annika (intro) or 13:30 optional essential oils workshop with Annika (intro) or 20:30 Chanting and Satsangs with Anja

RETREAT LANGUAGE: All classes will be in English with German option, i.e. for individual questions and assists, Anja also speaks German ☺

YOGA PROPS: You should bring your own yoga mat and all props you need for your practice or book the optional mats&props rental package.

BOARD: Our very own The JiVamukti Canteen team lead by its head and chief nutritionists Annika cooks for you daily mini pre-practice breakfasts, brunch and dinner using only the highest quality 100% vegan and organic ingredients focusing on detox aspects of meals in an amazing open kitchen setup for you to learn and take part if you may wish so.

ACCOMMODATION: Included in this retreat is the accommodation as described and booked by you above on page 1 and 2. If you booked a triple or double room, the rooms will be distributed by JYB up to the maximum mentioned capacity of the room booked. You may tell us the name(s) of a roommate you prefer to share your room with and who booked the same room category.

OTHER OPTIONAL ACTIVITIES at this Jivamukti Yoga Retreat are mainly and enjoying the sea/beach and exploring famous Rügen Island.

TRAVEL/TRANSPORTATION: Arrival and departure arrangements are to be booked and paid individually and **not included in the retreat price**. This includes namely all air travel and also any transportation from the airport to the retreat location, **unless (and to the extent) you specifically booked shuttle or transportation services from JYB on page 2 above**.

CANCELLATION OF YOUR RETREAT BOOKING BY YOU is possible until the beginning of the retreat. But we will have to charge a cancellation fee of 90% of the full retreat price (base price plus any additional charges for extras) and we will deduct such cancellation fee from any money to be returned to you. The cancellation fee, however, will be reduced to 20% of the full retreat price, in case all spots at the retreat - including any spaces that became free due to cancellations - are sold out, or to 10% of the full retreat price if the cancelling student finds a replacement person for him/her, who would not have booked the retreat otherwise and who also is not on any JYB waiting list for the retreat. You are free to prove to JYB that your cancellation did not cause us any loss or damage or that such loss or damages are substantially lower than the cancellation fees mentioned above. Any refund minus the applicable cancellation fee will be paid 10 days after the end of the retreat booked. **JYB hereby advises you that you may lower your financial cancellation risks by obtaining a travel cancellation insurance. Such insurance would have to be obtained at about the same time you make your initial payment for the retreat.** You can obtain a good insurance of this kind through us in this booking form.

PLEASE NOTE: Your sign-up deposit holds your spot at the retreat and is non-refundable except when the entire retreat is cancelled by JYB. If you cancel your binding booking, your cancellation fee (see above) might be higher than the sign-up deposit and will be charged by JYB minus the sign-up deposit.

CANCELLATION OF YOUR PARTICIPATION IN THE RETREAT BY JYB: JYB may cancel your right to take part in the retreat and sell your spot to someone else if you fail to pay the sign-up deposit and/or the full retreat fee in time despite having been reminded by JYB two times without success. In this case, JYB is entitled to a cancellation fee in the amount stated in the preceding paragraph minus any sign-up deposit already received. JYB also reserves the right to forfeit your right to take part in the retreat without notice if you interfere with the retreat or if you massively break your obligations or duties. In this case you will have to pay any additional return trip costs on your own and JYB will be entitled to the cancellation fee as stated above.

CANCELLATION OF THE RETREAT ITSELF BY JYB: In case the completion of the retreat becomes economically unreasonable or impossible or too dangerous for JYB (e.g. in case of too few participants, force majeure, war or epidemics), JYB reserves the right to cancel the retreat in which case JYB will refund your payments for the retreat as well as any reasonable losses and costs you incurred due to pre-booking travel arrangements (like flights). No other damages will be paid by JYB.

If any one of the presenters is not able to teach at the retreat for any reasons of force majeure, illness or other similar adverseness, JYB is entitled to have him or her substituted by the 2nd or 3rd presenter or by any other presenter with the same or similar qualification (at least a Jivamukti Yoga Teacher Training Facilitator in case of Sharon Gannon and/or David Life and at least an Advanced Certified Jivamukti Yoga Teacher in case of Anja). If such unavailability of Sharon Gannon and/or David Life emerges before the beginning of the retreat and if you cancel your retreat booking for this reason, you only have to pay half of the cancellation fees set out in the preceding section. Other than that, JYB does not owe you any reduction of the retreat price or any damages for any such unavailability of presenters if they are properly substituted as described above.

GOVERNING LAW for this retreat shall be the laws of Germany.

WAIVER OF LIABILITY: As JYB's waiver of liability is governed by German law, it is stated in the German; the English translation is given for informational reasons only:

Unsere Haftung für unverschuldete Unfälle sowie für Unfälle, welche allein von dir oder von Dritten, für deren Verhalten JYB nicht einzustehen hat, verursacht wurden, ist ausgeschlossen. Für Sach- und Vermögensschäden haftet JYB lediglich, soweit diese - unabhängig von dem Grad des Verschuldens - aus einer Verletzung des Lebens, des Körpers oder der Gesundheit oder aus einer Verletzung unserer vertragswesentlichen Pflichten resultieren oder - unabhängig von der Art der Pflichtverletzung - auf einem grob fahrlässigen oder vorsätzlichen Handeln von uns bzw. unseren Erfüllungsgehilfen oder gesetzlichen Vertretern beruhen. Dieser Haftungsausschluss gilt insbesondere auch im Falle des Verlusts oder der Beschädigung von von dir mitgebrachten und während des Retreats in den Retreaträumen, Zimmern und Vorräumen aufbewahrten Sachen. Die Höhe der Haftung von JYB für Sach- und Vermögensschäden, welche nicht auf der Verletzung des Lebens, des Körpers oder der Gesundheit oder auf einem grob fahrlässigen oder vorsätzlichen Handeln von uns bzw. unseren Erfüllungsgehilfen oder gesetzlichen Vertretern beruhen, ist begrenzt auf die Höhe der bestehenden und hier vorliegenden Betriebshaftpflichtversicherung, nämlich auf 1.000.000,- EUR bei Sachschäden und auf 100.000,- EUR bei Vermögensschäden (informativ: Versicherung für Personenschäden: 2.000.000,- EUR). Diese Haftungsbegrenzung gilt nicht, soweit die Haftpflichtversicherung - etwa im Falle von in den Versicherungsbedingungen geregelten Selbstbehalten, Deckungsgrenzen und Ausschlüssen oder aufgrund zwischenzeitlichen Wegfalls des Versicherungsschutzes - nicht eintritt. Die Versicherungsunterlagen kannst du jederzeit bei JYB einsehen und ablichten.

THIS ENGLISH TRANSLATION OF THE WAIVER TERMS IS FOR INFORMATIONAL REASONS ONLY, IN CASE OF DOUBT THE GERMAN WORDING AND MEANING SHALL PREVAIL: JYB shall not be liable for any accidents or damages that JYB is not responsible for or that have been caused solely by the participant or by third parties (other than JYB) that JYB is not responsible for. JYB shall not be liable for any monetary damages or any damages to property/personal belongings unless such damages result - regardless of JYB's degree of responsibility - from an injury of life, body or health or from a violation of such duties of JYB that are essential to this contract or unless such damages have been caused by purpose or gross negligence by JYB or its servants or statutory representatives. This waiver of liability namely also extends to any personal belongings that you might bring to this retreat and might be storing during the retreat in any of the rooms etc provided by JYB. JYB's liability for monetary damages or damages of goods/personal belongings that do not result from an injury of life, body or health or from a violation of such duties of JYB that are essen-

tial to this contract and that also have not been caused by purpose or by gross negligence by JYB or its servants or statutory representatives, is in any case limited to the coverage amount of JYB's liability insurance which is 1,000,000 EUR in case of damages of property, 100.000 EUR in case of monetary damages (FYI, we also have a liability insurance for personal injuries for up to 2,000,000 EUR), unless our liability insurance does not cover the accident (e.g. in case of deductibles, exception clauses or if the liability insurance is not in effect at all).

You are obliged to inform the Yoga teacher before each class - and if necessary also before each yoga posture - of any injuries or the like that might limit your ability to perform such posture or which might impose an unusual health risk for you or for other participants.

DATA PROTECTION/PRIVACY POLICY: Please be advised that, in order to process your booking and to organize this retreat, we have to process and store your personal information that you are submitting to us by filling and sending in this registration form. For more information and details, please refer to our up to date Privacy Policy Declaration (“Datenschutzerklärung”) published on our website here:
<http://www.jivamuktiberlin.de/impresum.html>

I, hereby, confirm my retreat booking subject to the aforementioned statements, terms and conditions:

Date

Signature

Please return this filled-in and duly signed registration form in person, by post (see below), fax (+49-30-48491950) or as a scanned e-mail attachment to JYB (info@jivamuktiberlin.de).

We kindly recommend that you use the free iPhone/Android App “Adobe Fill & Sign**” to fill out and email this registration form electronically to info@jivamuktiberlin.de. Alternatively, you can also fill it in by hand and fax or scan/photograph it and email it to us.**

Product Information Sheet for the Cancellation Insurance (Storno-Versicherung) provided by Europäische Reiseversicherung AG

The product information sheet provides you, as the insured person, with an initial overview of the insurance offered. Please note: The product information sheet only contains the most important information. Please refer to the Terms and Conditions VB-ERV/TID 2015 (General Terms and Conditions, Glossary, Part A-C) for the full contents of the product.

What type of insurance is it?

The requested product is a travel insurance package for an individual trip within the agreed geographical scope of cover. It includes a Travel Cancellation Insurance, a Curtailment Insurance and an Insurance for Furnishings and Keys.

You can only conclude this insurance if you belong to the following target group: Travellers who have booked their accommodation including all associated services directly with accommodation providers (e.g. hotels, providers of holiday homes, private accommodation services), through tourism organizations (e.g. tourist information centres, health resort administrations) or the like. Additionally booked travel services can also be covered by the insurance.

What risks are insured?

Below, you will find an overview of the most frequently claimed insurance benefits.

- **Travel Cancellation Insurance:** If you cancel

your trip, e.g. due to an unexpected serious first-time illness or an accident, ERV will pay the cancellation costs contractually agreed to the service provider (e.g. holiday home owner).

In the case of previously existing illnesses, we will only pay if you have not been treated for these illnesses in the last six months before concluding the insurance.

A mental illness is only insured if you are treated for it as an in-patient, you have a medical certificate from a specialist, or a health insurance company approves outpatient psychotherapy.

For each insured event, the excess is 20 % of the refundable amount, at least € 25 per insured trip.

- **Curtailment Insurance:** If you have to curtail your trip prematurely, we will pay the additional costs of the return trip. In addition, we will pay for travel services, which you have not used, up to the maximum amount of the sum insured. We will pay the above-mentioned costs if you curtail your trip prematurely because e.g. you or a relative becomes seriously ill at home.

For each insured event, the excess is 20 % of the refundable amount, at least € 25 per insured trip.

- **Insurance for Furnishings and Keys:** If you cause damages to items of furniture in your rented accommodation, we will pay the compensation for damages owed by you. If you lose your key for your rented accommodation, we will pay the costs for spare keys and for the door to be opened by the locksmith services. You have no excess in this case. However, our obligation to provide insurance assumes: The expected damage exceeds € 25.

When do we not provide insurance benefits?

Some events are not covered by the insurance so that the premium does not become unreasonably high. The following, amongst others, are not insured:

- Under the **Travel Cancellation** and the **Curtailment Insurance**, you are not covered by the insurance if you do not start or you curtail your trip because you are afraid of a terrorist attack. We also do not pay for addictive disorders. You can find additional exclusions here: VB-ERV/TID 2015 General Terms and Conditions Section 7; Special Section: Part A Sect. 12, Part B Sect. 11.

What obligations do you have if damage or a loss occurs, and what are the consequences if you breach these obligations?

- Under the **Travel Cancellation Insurance**,

you must cancel the trip as quickly as possible so that the cancellation costs are kept low. At the latest, however, you must cancel the trip on the date the cancellation costs would be increased.

Is your trip at risk due to illness, accident, pregnancy or immunisation intolerance? You are not sure whether you can travel? The Medical Cancellation Advisory Team will make the right recommendation. You can find additional information on the Internet at www.erv.de/stornoberatung or call us on +49(0)89 4166-1839.

(More details in VB-ERV/TID 2015 General Terms and Conditions Sect. 8 and 9; Spec. Section: Part A Sect. 13 and 14)

- Under the **Curtailement Insurance**, please provide us with a medical certificate in the case of a serious illness or an injury resulting from an accident. This certificate must include the diagnosis and treatment data of a doctor at your holiday resort.
(More details in VB-ERV/TID 2015 General Terms and Conditions Sect. 8 and 9; Spec. Section: Part B Sect. 12 and 13)
- Under the **Insurance for Furnishings and Keys** you have to provide suitable evidence of any damages caused to furnishings. These are, for example, purchase receipts. Please also submit a confirmation from the injured party. In the event of the loss of a key, we need the invoice from the emergency locksmith services. It must state the address of the accommodation for which the service was provided.

(More details in VB-ERV/TID 2015 General Terms and Conditions Sect. 8 and 9; Spec. Section: Part C Sect. 5 and 6)

Please note: If you breach your obligations, you risk losing your insurance cover. Depending on how seriously you breach your obligation, this could mean that we will reduce payment or not pay at all.

When does your insurance cover begin and end?

Under the **Travel Cancellation Insurance**, the insurance cover begins when the insurance policy has been concluded. It ends when the insured trip commences.

The insurance cover begins under the **Curtailement Insurance and the Insurance for Furnishings and Keys** with the agreed start of the policy, at the earliest when the trip commences. It ends on the agreed point in time, at the latest when you have finished your trip.

What is the duration of your policy and how can you terminate it?

The term of your policy is the period of time from the conclusion of the insurance policy to the end of the insured trip. You do not have to cancel the policy. It expires automatically.

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