HanseMerkur

Can you cancel your contract?

You have the right to cancel insurance contracts with a term of at least one month. Please refer to the cancellation policy below.

Cancellation policy	Section 1 – Right of withdrawal, consequences of withdrawal and special notes
Right of withdrawal	**You are entitled to cancel your contractual declaration in writing (e.g. letter, fax, email) within a period of 14 days without stating reasons The cancellation deadline begins after you have received** • **the insurance policy,** • **the contractual provisions,** including the General Terms and Conditions of Insurance applicable to the contractual relationship, these in turn including the tariff provisions, • **this information,** • **the insurance product information sheet,** • **and the other information listed in Section 2** **in text form.** **To meet the cancellation deadline, it is sufficient to submit the cancellation in a timely fashion.** **The cancellation should be sent to:** HanseMerkur Reiseversicherung AG, Siegfried-Wedells-Platz 1, DE-20354 Hamburg, E-Mail: reiseinfo@hansemerkur.de, Fax: 040 4119-3030. **You can also exercise your right of withdrawal online at** **https://www.hmrv.de/daten-aendern/vertrag-beenden/widerruf.** **If you use this online function, we will immediately send you a confirmation of receipt on a durable medium (e.g. by email) containing information on the content of the withdrawal notice, as well as the date and time of its receipt.**
Consequences of cancellation	**If the insurance cover commences before the end of the cancellation period and you have expressly agreed to this, the insurance cover will cease in the event of a valid cancellation, and the insurer is only required to refund the portion of the premiums relating to the period after receipt of the notice of cancellation. In this case, the insurer may retain the portion of the premium relating to the period up to the receipt of the notice of withdrawal; this is an amount calculated on a pro rata basis from the start of the contract until the receipt of the notice of withdrawal. In this case, you may retain any insurance benefits that you have claimed under the insurance contract prior to exercising your right of withdrawal following an insured event.** **If the insurance cover does not commence before the end of the cancellation period, a valid cancellation means that any benefits received must be returned.** **Benefits must be returned immediately, or within 30 days at the latest. For the insurer, the time limit begins upon receipt of the notice of withdrawal; for the policyholder, it begins upon submission of the notice of withdrawal.** **If you have effectively exercised your right of cancellation with regard to the insurance contract, you are also no longer bound by a contract related to the insurance contract. A related contract exists if it is related to the cancelled contract and concerns a service provided by the insurer or a third party on the basis of an agreement between the third party and the insurer. You will not incur any costs as a result of exercising your right of withdrawal.**
Special notes	**If you do not exercise your right of withdrawal, you are bound by the contract.** **Your right of withdrawal ends if the agreement has been entirely fulfilled at the explicit wish of both you and the insurer, before you have exercised your right of withdrawal.** **Your right of withdrawal expires no later than twelve months and 14 days after the contract is concluded.**

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Section 2 - List of further information required for the start of the time limit

With regard to the further information referred to in Section 1 clause 2, the information requirements are detailed below:

The insurer must provide you with the following information:

1. the identity of the insurer and of the branch, if any, through which the contract is to be concluded; the commercial register in which the legal entity is registered and the corresponding register number must also be indicated;
2. the summonable address of the insurer and any other address relevant for the business relationship between the insurer and you, in the case of legal persons associations of persons or groups of persons also the name of an authorised representative; insofar as the notification is made by transmitting the contractual provisions including the General Terms and Conditions of Insurance, the information must be in a prominent and clearly designed form;
3. the insurer´s principal business activity;
4. the essential features of the insurance benefit, in particular information on the type, scope and due date of the insurer's benefit;
5. the total price of the insurance, including all taxes and other price components, whereby the premiums are to be shown individually if the insurance relationship is to comprise several independent insurance contracts, or, if an exact price cannot be stated, information on the basis of its calculation enabling you to verify the price;
6. Details regarding payment and fulfilment, in particular on the method of payment of premiums;
7. The time limit on the validity period of the information provided, for example the validity period of limited-term offers, particularly with regard to the price;
8. Information on how the contract comes into being, in particular on the start of the insurance and the insurance cover as well as the duration of the period during which the applicant is to be bound by the application;
9. The existence or non-existence of a right of cancellation as well as the conditions, details of the exercise, in particular the name and address of the person to whom the cancellation is to be declared, and the legal consequences of the cancellation, including information on the amount you may to pay in the event of cancellation; if the notification is made by transmitting the contractual provisions including the General Terms and Conditions of Insurance, the information must be in a prominent and clearly designed form;
10. Details of the duration of the contract;
11. Information on the termination of the contract, insofar as the notification is made by transmitting the contractual provisions including the General Terms and Conditions of Insurance, the information must be in a prominent and clearly designed form;
12. The member states of the European Union whose law the insurer uses as a basis for establishing relations with you before concluding the insurance contract;
13. The law applicable to the contract, a contractual clause on the law applicable to the contract or on the competent court;
14. The languages in which the policy conditions and the advance information referred to this subsection will be communicated and the languages in which the insurer undertakes, with your consent, to communicate during the duration of the policy;
15. Possible access for you to an out-of-court complaint and redress procedure and, if applicable, the conditions for such access; it must be expressly stated that this does not affect the possibility for you to take legal action;
16. Name and address of the competent supervisory authority and the possibility of lodging a complaint with this supervisory authority.

End of the cancellation policy