

# TRAVEL WELL INSURED

with travel & refund protection

# KAERA

Industrie & Touristik Insurance Broker

The Crystal Collegium Travel GmbH has entered into a framework agreement with Kaera Industrie & Touristik Versicherungsmakler GmbH, which offers you the opportunity to insure your booked trip according to the product descriptions below. By paying the specified one-time contribution from the contribution tables, you declare your entry into the framework insurance contract.

## Immediate insurance coverage is provided.

The insurance is only valid for the duration of the trip and does not need to be canceled afterward. Insurance coverage can only be guaranteed if payment is made on time.

### A) Trip Cancellation Insurance

If you need to cancel your trip unexpectedly before the start of your journey, the agreed cancellation fees will be reimbursed to you.

Covered cancellation reasons include:

- Unexpected severe illness, serious accident, or death, including of family members
- Moving and related school change due to a parent's job relocation
- Job loss
- Starting a new job after unemployment
- Non-promotion of a student
- Repeating failed exams / high school graduation

Deductible: If the insurance claim is triggered by an outpatient illness, the insured person will bear 30% of the reimbursable damage, with a minimum of €25.00.

In all other cases, no deductible applies.

### B) Emergency Assistance Insurance

- Emergency hotline service, worldwide - available 24/7
- Organization of all necessary measures in case of illness or accident, including advance payment to the hospital

### C) Travel Liability Insurance

Coverage amount: Up to €500,000 in total

Includes rental property damage up to €25,000!



## Prices

Tripprice	Price per person
up to EUR 500,-	EUR 25,-
up to EUR 600,-	EUR 28,-
up to EUR 700,-	EUR 31,-
up to EUR 800,-	EUR 35,-
up to EUR 900,-	EUR 39,-
up to EUR 1000,-	EUR 45,-

Can be purchased immediately upon booking. If there are less than 30 days between booking the trip and the trip's departure, the insurance must be purchased within 3 business days after booking the trip.

Coverage area: Europe

Coverage duration: Maximum 14-day trip

The information provided only gives an example of the insurance coverage and conditions. The applicable insurance coverage is based on the respective terms and conditions of BD24, Berlin Direkt Versicherung AG. The complete terms and conditions, as well as claims notifications, can be obtained at [www.kaera-makler.de](http://www.kaera-makler.de)

Versicherungsscheinnummer: 2.008.381

Reiseveranstalter: Crystal Collegium Travel GmbH  
Lindwurmstr. 80  
80337 München

### Sicherungsschein für Pauschalreisen gemäß § 651 r des Bürgerlichen Gesetzbuchs

Dieser Sicherungsschein gilt für den Buchenden und alle Reiseteilnehmer und ist begrenzt auf Reiseleistungen des o. g. Reiseunternehmens, die zwischen dem 01.01.2025 und 31.12.2026 gebucht wurden. Maßgeblich ist der auf der Reisebestätigung ausgewiesene Buchungsdatum der Reiseleistung.

Dem Reisenden steht im Fall der Insolvenz des o.g. Reiseanbieters gegenüber der Zurich Insurance Europe AG, Platz der Einheit 2, 60327 Frankfurt, unter den gesetzlichen Voraussetzungen ein unmittelbarer Anspruch nach § 651 r Absatz 4 des Bürgerlichen Gesetzbuches zu.

Bei Rückfragen wenden Sie sich an: KAERA Industrie und Touristik Versicherungsmakler GmbH, Industriest. 4-6, 61440 Oberursel  
Telefon 06122/99761-0

Für den Versicherer:

I.V. Becker

I.A. Fix

Zurich Insurance Europe AG Credit Line: Platz der Einheit 2 DE 60327 Frankfurt	Vertretung der Gesellschaft: Dr. Carsten Schildenecht	Rechtsform der Gesellschaft: Aktiengesellschaft Sitz der Gesellschaft: Frankfurt/Main (Registernr. HRB 133399)
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### Insolvency Insurance

Since 1994, every tour operator in Germany is required to have insolvency insurance. According to § 651 k BGB, there is an obligation to provide customer payment protection in the event of insolvency or inability to pay. As a result, tour operators may only request payments from travelers if security certificates are provided. Crystal-Tours is legally protected against insolvency with Zurich Insurance.

### Imprint

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