

SPECIAL TERMS AND CONDITIONS FOR THE SALE OF CANCELLATION COST INSURANCE

1. General

These Special Terms and Conditions form a part of the applicable General Terms and Conditions. The Mountain Vision AG ("MV") sells the conclusion of cancellation cost insurance to order and for its own account. The cancellation cost insurance sold by MV is concluded directly between MV and the customer.

2. Insured persons

Provided that they participate in the common travel designated in the contract, the insured persons are deemed to be:

- a) the contractor
- b) additional travelling persons specifically named in the agreement, or family members (parents, children, parents-in-law and grandparents, if residing in the same household).

3. Cancellation costs

MV reimburses the costs of cancellation for an insured person, provided that the reservation had to be cancelled as a result of any of the following, unforeseeable circumstances, which had not yet occurred at the beginning of the contract:

- a) suddenly occurring serious illness, serious accident or death of
 - one of the insured persons
 - the spouse, children, parents, in-laws or siblings of one of the insured persons.

An illness or accident is considered "serious", if a sick person or victim of an accident:

- is an insured person and cannot commence or continue the trip in the opinion of a doctor.
- is not participating in the trip but requires the care of the insured person.

- b) serious property damage due to fire or natural disasters, which concerns the property of an insured person as defined above and obligates his/her presence. The contract is only valid if it is completed no later than during the final booking of the trip:

4. Early termination of the travel

If the travel is already underway, and must be prematurely interrupted due to any of the reasons mentioned in point 3, Mountain Vision AG will reimburse the unused services proportionally, provided they are not otherwise reimbursed. If the package also includes the transport; the return transport will not be reimbursed.

5. Insurance limitations

Costs due to illnesses and accidents that already existed at the beginning of the insurance are not covered by the contract. This includes costs due to illnesses with previously identifiable symptoms, and the illness of a person, who is over 80 and not participating in the trip.

6. Contract sum

The overall compensation is limited by the amount stipulated in the contract agreement; the latter must correspond to at least the full package price for all insured persons. If several persons are involved, the compensation per person cannot exceed their proportion of the contract sum.

7. Start and end of contract

The cancellation cost insurance begins with the payment (payable immediately on completion of booking) of the cancellation cost insurance amount and ends on the termination date of the trip specified in the contract.

Having paid, the cancellation cost insurance cannot be cancelled and the involved costs will not be refunded.

The cancellation cost insurance can be booked through the reservations department up to 24hrs after the initial booking in case that the cancellation cost insurance was not chosen during the initial booking process.

8. Obligations in the event of damage

Following the occurrence of an event corresponding to section 3, the contractor or beneficiary is required in the case of the loss of the compensation claim to inform the Mountain Vision AG immediately and make a written complaint within 3 days (mail or e-mail). The Mountain Vision AG may require a medical certificate or other evidence. The beneficiary must release the doctor from medical confidentiality following a request by MV.

9. Involuntary Infringement

By violating the contractor's or beneficiary's obligations, the disadvantages provided in these conditions do not occur if the violation is regarded as a fault of the circumstances.

10. Statute of Limitations

The claims arising from this contract shall expire within one year after its creation.