



## Mannheimer General Terms & Conditions (2008) of Insurance for Accident-related Rescue and Recovery Costs

Mannheimer VB-Unfall Bergungskosten '08 (as of 01/01/2008)  
U\_033\_0108

The insurance conditions are subject to German law. The German wording alone is binding.

### § 1 Insured rescue and recovery costs

1. Following an accident involving the insured person the insurer will provide the following benefits for rescue, recovery and similar measures up to the total amount agreed:
  - a) Reimbursement of costs for search, rescue or recovery operations by public or private rescue services, insofar as fees are normally charged for this service;
  - b) Reimbursement of costs for transport of the insured person to the nearest hospital or to a specialist clinic, insofar as this is medically necessary and ordered by medical personnel;
  - c) Reimbursement of additional costs arising from the return of the injured person to his/her permanent residence, insofar as these costs arose as a result of medical instructions or were inevitable considering the nature of the injury;
  - d) Reimbursement of additional costs for the return journey and accommodation during the return journey of the accompanying children and partner of the injured party if the accident occurred abroad;
  - e) In the case of accident-related death in Germany, reimbursement of costs for transportation to the last permanent place of residence (only applies to insured persons who are residents of Germany);
  - f) In the case of accident-related death outside of Germany, reimbursement of costs for burial abroad or transportation to the last permanent place of residence (only applies to insured persons who are residents of Germany).
2. The insurer will reimburse costs accruing to the insured person as per No. 1 a) even if no accident occurred, provided there was an immediate threat of danger or an accident could have been expected to occur based on the circumstances.
3. The insurer will reimburse those costs that no other party is liable for.
4. Furthermore, following the accident the insurer will provide the policyholder or insured person on request with available information on possible medical care. If necessary the insurer will establish contact between the insured person's GP and the doctor or hospital where he/she receives treatment following the accident.

### § 2 Multiple insurance coverage of rescue and recovery

Rescue and recovery costs as per § 1 will only be reimbursed once for each accident, even if more than one reimbursement agreement exists.

### § 3 Terms & conditions of insurance for accident-related rescue and recovery costs and general terms of the accident insurance policy

The Mannheimer VB-Unfall Bergungskosten '08 policy is supplemented by the Mannheimer AB-Unfall '08 policy and is only valid in combination with it.