

Information about fees

January 2020

Dear customers,

certain benefits from Europäische Reiseversicherung AG are not included in the premium of your insurance. These are additional expenses which are caused by you.

We charge fees for these expenses, which are presented here.

- **Returns under the direct debit authorisation procedure:** EUR 10,00
This fee will be charged additional to the bank fees, if the requested transfer was rejected and the premium collection has to be carried out again by us.
- **Overdue fines for late payments of the premium:**

1st reminder	EUR 0,00
2nd reminder	EUR 10,00