

TERMS OF INSURANCE

Cancellation insurance for event participants

1. Insurance cover is provided if an insurance policy was taken out at the time of booking the event package and notice of cancellation was given for the reasons stated below (see 2). The damaging event must have taken place before the commencement of the booked package.
2. Coverage applies
 - If the insured person or a close relative have an accident, fall ill or die.
 - If the insured person's replacement at work has an accident, falls ill or dies and the insured person is indispensable.
 - If the insured person becomes unemployed after booking the event.
 - If the insured person's property is damaged by an elementary event, fire or water or affected by theft.
 - If the insured person is late for the booked event or prevented from attending as a result of officially confirmed incidences of strike, fire or natural disaster.
 - If the insured person is delayed in or prevented from attending the booked event due to an officially confirmed incidence such as earth quake, volcanic eruption, quarantine, epidemic, radioactive radiation, war, revolution, rebellion, regional unrest or riots.
 - Addition from 03/19/2020:
Events related to the SARS-CoV-2 and disease COVID-19 (including mutations) are not insured. If the insured or related party suffers from the Corona virus, we will still grant insurance coverage.
3. To make a claim the insured person must promptly submit an original document as well as banking details (account number, sort code and names of the bank or IBAN and BIC; name and address of the account holder if different from the name and address of the insured person) to the General Anthroposophical Society (GAS) at the following address:
Goetheanum Empfang
z.Hd. Ileana Toma
Postfach
4143 Dornach
Switzerland
4. The insured person must pay the full event fee to the GAS even if an insurance claim is made. The insurance company does not pay the insurance money to the GAS but directly to the insured person. The insured person cannot transfer the claim to the GAS.
5. In case of a claim being made the insured person will be reimbursed as follows:
14 days to 1 day before the event commences: 50% of the conference fee by the insurance company, 50% of the conference costs as well as any remaining items of the package (minus the insurance premium) by the GAS.
On the day of the event: up to 100% of the conference fee as well as remaining items of the package (minus the insurance premium) from the insurance.

6. The insurance premium is due also if the cancellation is made more than 14 days prior to the commencement of the booked event.
7. Insurance must be booked at least 14 days before the event commences (application deadline)

These insurance terms become effective on 19 March 2020 and replace all previous terms.

Goetheanum Reception and Events