

Information for persons insured under collective insurance

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Terms and Conditions of Insurance

Page 3 ff.

SWISS SME card package Platinum

- SWISS Miles & More American Express Business Platinum
- SWISS Miles & More Mastercard World Business Platinum

SWISS SME card package Gold

- SWISS Miles & More American Express Business Gold
- SWISS Miles & More Mastercard World Business Gold

SWISS SME card package Silver

- SWISS Miles & More American Express Business Silver
- SWISS Miles & More Mastercard World Business Standard

(valid as of 1st January 2022)

The following information for persons insured under collective insurance provides an overview of the identity of the *insurer* and the essential content of the insurance contract (Art. 3 Para. 3 of the Swiss Insurance Contract Act [“Bundesgesetz über den Versicherungsvertrag”] [hereinafter called: “VVG”]). The specific rights and obligations of the *insured persons* are derived from the Terms and Conditions of Insurance, any application forms or insurance confirmations, and from the applicable statutory provisions (VVG).

1. Contracting parties

Swisscard AECS GmbH, as *issuer* (hereinafter: “*issuer*”) of charge and credit *cards* (hereinafter: “*card/s*”), has concluded a collective insurance policy with the below-specified *insurer* that grants the *insured persons* (see No. 2) entitlement to certain benefits for the *cards* specified in the insurance terms and conditions (see No. 3) relative to the *insurer*, but not relative to the *issuer*.

The *insurer* and consequently the bearer of risk for the cover specified below is:

**Allianz Assistance
AWP P&C S.A., Saint-Ouen (Paris), Wallisellen Branch
(Switzerland)**, with registered domicile at Richtiplatz 1 in CH-8304 Wallisellen – (hereinafter called: “Allianz Assistance” or “the *insurer*”).

The *insurer* may delegate tasks to service-provider third parties within the context of the rendering of its performances.

2. Insured persons

The *insured persons* are derived from the definition on page 3 of the Terms and Conditions of Insurance.

3. Insured risks, scope of insurance cover

The insured risks and the scope of insurance cover (including exclusions from insurance cover) as well as the individual insurance benefits are derived from the Terms and Conditions of Insurance, and particularly from the table of benefits (starting on page 5).

4. How is the premium calculated?

Premiums are owed to the *insurer* essentially by the *card issuer* as the policyholder. In respect of the insurance policies included in the *cards*, the *card issuer* shall bear the insurance premium, unless otherwise agreed. If optional insurance benefits are offered for the *principal cardholder* that incur costs, then the premiums shall be expressly reported to the *principal cardholder* in advance within the context of admission to these insurance policies.

5. What are the duties and obligations of the insured persons?

The duties and obligations are listed in detail in the Terms and Conditions of Insurance as well as in the VVG.

The following are material duties of the *insured persons*, for example:

- In the event of a claim, this must be reported to the *insurer* without undue delay.
- The *insured persons* must cooperate in the investigations of the *insurer*, e.g. in the event of a claim, and must submit all necessary documentation (obligation to cooperate).
- In the event of a claim, reasonable steps to reduce and resolve the damage must be taken (duty to reduce damage).
- The *principal cardholder* is obliged to inform the other *insured persons* where applicable (in particular the *additional cardholders*) about the main features of the insurance cover and obligations incumbent upon them in an insured event, and also that the General Terms and Conditions of Insurance can be obtained at any time from Swisscard AECS GmbH, Neugasse 18, CH-8810 Horgen or on the Internet under www.swisscard.ch

6. Duration of the insurance cover

The insurance cover shall normally be in force as long as the *card* relationship is effective. Special provisions on the term of insurance cover (depending on covered risk) can be found in the Terms and Conditions of Insurance.

7. Amending the scope of cover / the Terms and Conditions of Insurance

The *insurer* and the *issuer* may amend the Terms and Conditions of Insurance (incl. insurance sums) in accordance with the provisions set out in the *GCI* (also see III *GCI* 8), subject to termination by the *insured person*.

8. Information on the processing of personal data

The *issuer* and the *insurer* process data from the contract documentation or contract processing and uses these data particularly for calculating the premium, for risk evaluation, for processing claims and for statistical analyses. The *issuer* can also use the data for marketing purposes. The data are collected, stored and deleted personally or physically or electronically in accordance with legal regulations. The *insurer* can share data for processing to the necessary extent with third parties in Switzerland and *abroad*, in particular the *issuer*, *co-issuers* and reinsurers, service providers as well as domestic and foreign companies belonging to the *insurer* which are involved in processing the contract. In addition, the *insurer* can obtain relevant information from official agencies and other third parties, particularly with regard to claims experience. The *insured person* has the right to demand from the *insurer* and the *issuer* information provided for by law regarding the processing of data relating to the *insured person*.

I. Structure of the Conditions / Introduction / Definitions

I.) A Structure of the Conditions

The Terms and Conditions of Insurance are composed of the following sections:

- I. Structure of the Conditions/Introduction/Definitions
- II. Table of benefits
- III. General Terms and Conditions of Insurance (*GCI*)
- IV. Special Conditions of Insurance (*SCI*)
- V. Claims table

A definitive list of insurance benefits covered supplementary to the General Terms and Conditions of Insurance and the Special Conditions of Insurance is provided in the table of benefits. In the event of inconsistencies, the table of benefits, shall have precedence.

The General Terms and Conditions of Insurance are always applied if no other regulation is provided in the Special Conditions of Insurance. In the event of inconsistencies, the Special Conditions of Insurance apply.

Finally, the claims table lists the forms of evidence to be submitted when an *insured event* occurs. In the event of inconsistencies, it has precedence over the General and Special Conditions of Insurance.

I.) B Introduction

The *issuer* has concluded a collective insurance contract with the *insurer*, through which *cardholders* and other *insured persons* are entitled to claim certain benefits from **the insurer, although not from Swisscard AECS GmbH and/or third parties charged with processing the contractual relationship.**

The *principal cardholder* is obliged to inform the other *insured persons* where applicable (in particular the *additional cardholders*) about the main features of insurance cover and obligations incumbent upon them in an *insured event*, and also that the General Terms and Conditions of Insurance can be obtained at any time from Swisscard AECS GmbH, Neugasse 18, CH-8810 Horgen or on the internet under www.swisscard.ch

Insured events must be reported without delay and directly to the insurer as soon as the insured claim becomes known, as otherwise entitlement to benefits may be lost.

I.) C Definitions

For ease of readability, differentiated gender designations have been avoided.

Meanings of terms used in the Terms and Conditions of Insurance:

Abroad

All countries outside the national territory in which the *insured person* is normally domiciled.

Accidents

An *accident* is any sudden, involuntary, external event which results in physical injury to the *insured person*. An *accident* is also deemed to have occurred if heightened physical exertion to limbs or the spine causes a joint to be wrenched or strains or tears muscles, sinews, ligaments or capsules.

Additional cardholder

The person to whom the *issuer* issued an additional *card* at the request of the *principal cardholder*.

Advances

Advance for *claims* that are not covered by the insurance policy, and that the *insured person* must repay to the *insurer* within one month of the *advance* or return to the *state of residence*.

Alternative means of transport

Alternative means of transport with *public transport*, in order to travel from the originally booked starting point to the originally booked place of destination.

Breakdown

A *breakdown* means any sudden and unforeseen failure of the insured vehicle caused by an electrical or mechanical defect that makes it impossible to continue the journey, or that mean the continued journey is no longer permitted by law. The following are equivalent to a *breakdown*: Tyre defect, fuel shortage, vehicle key locked inside the vehicle, or flat battery. Theft, loss or damage of the vehicle key or filling the tank with the wrong fuel do not count as *breakdowns*.

Business client

The company, the enterprise or the association that has concluded a legal agreement with the *issuer* pertaining to the issue of *cards* or for a BTA/TCA, the subsidiary and associated companies affiliated to it, as well as all legal successors.

Card

The charge and/or credit *card* issued by the *issuer*.

Cardholder

The holder of a *card*.

Claims adjuster

The *insurer* specified in the claims table.

Close relatives

Spouse, registered partner or life partner, children, parents, siblings, parents-in-law, son-in-law or daughter-in-law, brother-in-law or sister-in-law, grandparents, grandchildren and children of registered partner or of life partner.

Epidemic

A contagious disease recognized as such by the World Health Organization (WHO) or an official government authority (e.g. Federal Office of Public Health (FOPH) or Federal Department of Foreign Affairs (FDFA)) in the *insured person's* country of residence or travel.

GCI

The General Terms and Conditions of Insurance applicable to all insurance benefits (Part III).

Insured event

The incident leading to a loss covered by the insurance.

Insured person

The *principal cardholder* or *additional cardholder* of a *card*, his spouse, registered partner or life partner who cohabits with him, his children and the children of his spouse, of his registered partner or life partner who are entitled to support, up to the age of 25, irrespective of their *place of residence* or up to three persons who do not fall in the aforementioned category who are travelling with him as companions. If the *card* is issued to a company (non-personal *card*), then - insofar as the travel expenses are settled using the *card* - the

insured persons are deemed to be: the employee of the company who is travelling at the behest and on behalf of the company, as well as up to three further persons who are taking part in the trip with the consent and at the expense of the company as companions of the employee of the company.

Insured sum

Level of the maximum financial benefits or compensation entitlement pursuant to the table of benefits per *insured event* and *insured person*.

Insured trip

A business trip or private trip, insofar as the means of *public transport* used by the *insured person* with the consent of the *business client* was at least 50% paid for using the *card*.

Insurer

For all insurance benefits:

AWP P&C S.A., Saint-Ouen (Paris), Wallisellen Branch (Switzerland).

Issuer

Swisscard AECS GmbH, the *issuer* of the *cards* and third parties mandated to process *card* services.

Minimum claim

Claim sum from which insurance protection exists.

Pandemic

An *epidemic* recognized as a *pandemic* by the World Health Organization (WHO) or an official government agency (e.g. FOPH or FDFA) in the *insured person's* country of residence or travel.

Personal baggage/personal luggage

Personal baggage/personal luggage means the items brought or bought during the journey by the *insured person* for his personal use, that are normally carried on the person of the *insured person*.

Place of residence or customary place of residence

Place where the *insured person* mostly stays or stayed in a calendar year.

Principal cardholder

The person to whom the *issuer* issued a principal *card* and who may apply for additional *cards* under their own responsibility and at their own cost.

Public transport

The following officially licensed and scheduled *public transport* for which payment is required, on land, water or in the air: railway, tram, underground train, elevated railway, omnibus, ship or aircraft licensed for civil aviation, as well as taxis and rental cars, i.e. motor vehicles rented for money.

The following are not considered *public transport* within the terms of these conditions:

- Rail vehicles in pleasure parks or similar facilities;
- Ski lifts;
- Buses and aircraft operating sightseeing trips/ flights (arriving and departing from the same place);
- Aircraft whose owner or lessee is the *cardholder*;
- Rented (chartered) aircraft (not aircraft providing scheduled flights);
- Spacecraft, aircraft operated by armed forces or aircraft for the operation of which special authorization is required;
- Other means of transport principally used as dwellings, e.g. cruise ships, motorized homes, caravans, house boats, etc.

Quarantine

Mandatory limitation of the freedom of movement (including ordered confinement) with the aim of preventing the spread of a contagious disease to which the *insured person* or a person traveling with him/her may have been exposed.

SCI

The Special Conditions of Insurance which are valid for specified insurance benefits (Part IV)

Serious illness / serious accident

Illnesses or accidents are considered serious if they result in a temporary or unlimited incapacity to work or an inability to travel.

State of residence

The country in which the *insured person* has his customary *place of residence*.

Travel allowance

Compensation sum for travel expenses in conjunction with the insured purpose or for insured benefits.

If you have any questions about the insurance benefits, we are happy to help you. Please contact our Service Centre (Service Centre opening hours: Monday to Friday 08:00 - 18:00)
 In the event of an emergency, our 24-hour emergency call centre Allianz Assistance will help you. You can reach them at any time and anywhere in the world.

II. Table of Benefits

	Table of benefits Depending on the <i>insured event and insured person</i>	Insured sums in CHF			Geographic Scope
		SWISS Miles & More American Express Business Platinum	SWISS Miles & More American Express Business Gold	SWISS Miles & More American Express Business Silver	
		SWISS Miles & More Mastercard World Business Platinum	SWISS Miles & More Mastercard World Business Gold	SWISS Miles & More Mastercard World Business Standard	
IV.) A	Transport Accident Insurance* (lump-sum insurance) Occurring on <i>public transport</i> (air, rail, sea, bus, taxi, rental vehicle)				
	Disability: (pro rata, depending on degree of disability)	1,000,000	700,000	500,000	worldwide
	Death; adults and children over the age of 12	1,000,000	700,000	500,000	
IV.) B	Foreign travel medical expenses (indemnity insurance) (for <i>insured persons</i> up to the age of 80)				
	Cost of treatment, hospitalization	10,000	x	x	abroad
	Dental treatment	500	x	x	
	Travel expenses for single hospital visit	5,000	x	x	
IV.) C	Cost of repatriation from <i>abroad</i> (indemnity insurance)				
	Repatriation, child repatriation, travel expenses for accompanying <i>insured persons</i> in the case of the repatriation, accompaniment of children under 15 in an emergency	✓	✓	x	abroad
	Transport to hospital, transfer to another hospital, repatriation	✓	✓	x	
	Repatriation of mortal remains or burial <i>abroad</i>	3,000	3,000	x	
IV.) D	Cost of search, rescue and recovery operations (indemnity insurance)				
	• Search, rescue and recovery operations • Transport to nearest hospital	60,000	60,000	60,000	worldwide
IV.) E	Travel assistance (indemnity insurance)				
	Cost of a replacement driver	Rail 1st class/ Taxi 80/flight (business class) from 700 km	Rail 1st class/ Taxi 80/flight (business class) from 700 km	x	worldwide
	Repatriation in the case of hospitalization or death of a <i>close relative</i>	2,000	2,000	x	
	Hotel stay (up to 5 days), when ordered by a physician after a period of hospitalization per night	150	150	x	
	Interpreters' fees	✓	✓	x	
IV.) F	Benefits in the event of abduction (indemnity insurance)				
	Journey extension or curtailment for accompanying travellers in the event of abduction <i>or</i> Travel of a close relative of the kidnapped party to the place of the kidnapping	10,000	x	x	worldwide
IV.) G	Travel Cancellation and Curtailment Insurance* (indemnity insurance) For the cost of travel and/or board/accommodation				
	• Cancellation or curtailment of travel due to death, <i>accident</i> , illness, court summons, etc. • Delayed arrival > 12 hours • Delayed arrival due to <i>vehicle breakdown, accident, strike, bad weather, etc.</i>	15,000	x	x	worldwide

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II. Table of Benefits (continued)

	Table of benefits Depending on the <i>insured event and insured person</i>	Insured sums in CHF			Geographic Scope
		SWISS Miles & More American Express Business Platinum	SWISS Miles & More American Express Business Gold	SWISS Miles & More American Express Business Silver	
		SWISS Miles & More Mastercard World Business Platinum	SWISS Miles & More Mastercard World Business Gold	SWISS Miles & More Mastercard World Business Standard	
IV.) H	Travel Inconvenience Insurance* (indemnity insurance) Reimbursement of cost of meals, hotel and alternative conveyance with a scheduled airline				
	<ul style="list-style-type: none"> • ACE > 4-hour departure delay • Flight cancellation without alternative, after four hours • Refusal of conveyance without alternative, after four hours • Missed connection without alternative, after four hours 				
	Upon presentation of receipts <i>or</i> as flat-rate benefit	400 150	x 150	x 100	worldwide
	Reimbursement of costs for essential clothing and toiletries in the case of luggage delay of at least six hours				
	Upon presentation of receipts <i>or</i> as flat-rate benefit	2,000 200	700 150	500 x	worldwide on outbound trip
IV.) I	Luggage Insurance* (indemnity insurance)				
	<i>Personal luggage per insured trip</i>	4,000	1,500	700	worldwide
	Transport costs after recovery of lost luggage	1,000	1,000	500	
IV.) J	Home Assistance (indemnity insurance)				
	<i>Advance</i> for rescue costs	10,000	10,000	x	<i>State of residence</i>
	Hotel costs (for two nights) if home of the <i>insured person</i> is uninhabitable – also valid for seven days after returning home from the <i>insured trip</i>	150 per benefit	150 per benefit	x	
	Cost of a locksmith if keys are lost				
IV.) K	Loss Damage Waiver for Rental Cars* (indemnity insurance) (Loss damage waiver (LDW), collision damage waiver (CDW), theft) for passenger cars, licensed for up to 9 persons for a rental period of up to 31 days				
	Comprehensive accidental damage insurance	80,000	x	x	worldwide
	<i>Minimum claim</i>	400	x	x	
	Unused rental time due to hospitalization or if the only eligible driver is prescribed bed-rest	40 per day, maximum 500	x	x	
	Cost of returning the vehicle in the case of <i>accident</i> or illness	500 per benefit	x	x	
	Door opening costs/cost of replacing keys				
IV.) L	Vehicle assistance (indemnity insurance)				
	<i>Breakdown</i> assistance, towing and vehicle recovery	✓	✓	x	EU, EFTA, Turkey (European part), Albania, Montenegro, and Bosnia-Herzegovina incl. Switzerland
	Repair and towing, shipping of spare vehicle parts, vehicle repatriation or scrapping	✓	✓	x	
	Balance for pickup of the vehicle	100	100	x	
	Storage of vehicle	✓	✓	x	
	Hotel costs during the repair for up to five days; alternatively <i>travel expenses</i>	1,000 100	1,000 100	x	

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II. Table of Benefits (continued)

	Table of benefits Depending on the <i>insured event</i> and <i>insured person</i>	Insured sums in CHF			Geographic Scope
		SWISS Miles & More American Express Business Platinum	SWISS Miles & More American Express Business Gold	SWISS Miles & More American Express Business Silver	
		SWISS Miles & More Mastercard World Business Platinum	SWISS Miles & More Mastercard World Business Gold	SWISS Miles & More Mastercard World Business Standard	
IV.) M	Travel information & advances (service)				
	Organisation and arrangement (without reimbursement costs) of				
	Destination information (vaccinations, weather, etc.)	✓	✓	✓	worldwide
	• Physician, lawyer referrals, etc. • Procurement of replacements for lost travel documents, incl. replacement tickets • Passing on urgent messages	✓	✓	✓	
	Repatriation of accompanying dogs and cats in the case of the <i>insured person's</i> hospitalization	✓	✓	✓	
	Search for lost luggage	✓	✓	✓	
	Advances				
	for physicians' /hospital expenses	15,000 per benefit	15,000 per benefit	15,000 per benefit	worldwide
	for lawyers' and interpreters' expenses				
	for payment of bail bond				
	in the case of loss of cash or travelers cheques				

* These benefits are conditional upon use of the *card*.

Insurer:

Allianz  **Assistance**

AWP P&C S.A., Saint-Ouen (Paris),
Wallisellen Branch (Switzerland)
Richtiplatz 1, CH-8304 Wallisellen,
Phone: +41 44 283 38 39
info.ch@allianz.com, www.allianz-travel.ch

III. General Terms and Conditions of Insurance (GC)

1 When does insurance cover commence and when does it terminate?

- 1.1 Insurance cover commences when the *cardholder* receives the *card* and is granted to the *insured persons* if the *card* relationship between the *cardholder* and the *issuer* exists in accordance with the General Terms and Conditions of the *issuer*. When claims are made, the *insurer* shall confirm with the *issuer* that such an arrangement exists.
- 1.2 Insurance cover for certain benefits may be subject to time limits. Please note the details set out in the *SCI*. In cases where insurance cover is subject to time limits, the day of arrival and the day of departure are each regarded as a single day.
- 1.3 The insurance cover shall end in every case at the end of the *card* relationship in accordance with the General Terms and Conditions of the *issuer*. For events that have already occurred at that time, insurance benefits will still be provided even if the resulting loss occurs after termination of the insurance cover.

2 In what circumstances does cover not apply, or only limited cover apply?

2.1 Similar claims

With the exception of the death and disability benefit under Transport Accident Insurance or other lump-sum insurance, the following applies: If the *insured person* is entitled to claim from another insurance contract (voluntary or obligatory private or social insurance), the cover provided by the *insurer* shall be limited to the portion of the insurance benefits that exceed those of the other insurance contract. Costs shall be reimbursed only once in total.

2.2 Third-party benefits

If the *insurer* has provided benefits for a claim that was insured by another *insurer*, these shall be treated as an *advance*. Repayment of the advance is through assigning the claims of the *insured person* vis-à-vis the other *insurer* liable for benefits to the *insurer*. The assignment shall be performed in place of the payment, and shall have the effect of discharging the obligations of the *insured person*.

2.3 Exclusions

Apart from the limits and exclusions listed in the *SCI* and without exception no insurance cover is granted for losses:

- 2.3.1 that are intentionally caused by the *insured person*,
- 2.3.2 that the *insured person* causes by or during the wilful exercise of an offense or crime, or the wilful attempt to exercise an offense or crime;
- 2.3.3 arising through acts of war or civil war, whether war is openly declared or not;
Entitlement to benefits from Transport Accident Insurance exists, however, if the *insured person* is taken unaware by such acts of war or civil war while on a trip *abroad*.
Entitlement to benefits is cancelled at the end of the 14th day after war or civil war commences in the national territory of the state in which the *insured person* is staying. This extension is not valid for trips to or through states in whose territory war or civil war already prevailed. Nor does it apply to active participation in war or civil war.
- 2.3.4 by nuclear energy;

2.3.5 that are directly or indirectly caused or caused in part by incidents with atomic, biological or chemical substances;

2.3.6 as a result of natural disasters, terrorist attacks or civil unrest. Civil unrest is defined as a significant share of the population gathering in a manner that disturbs public peace and order and committing acts of violence against persons or property.

2.3.7 Also excluded are costs that would have been incurred if the *insured event* had not occurred.

2.3.8 Embargo clause

The insurance cover shall lapse insofar and as soon as a payment by the *insurer* to the policyholder or the beneficiary is opposed by coercive measures applicable under the Federal Act on the Enforcement of International Sanctions (Embargo Act of 22.03.2002, SR 946.231).

Economic, trade or financial sanctions or embargoes imposed by the European Union or the United States of America are deemed equivalent to coercive measures under the Embargo Act, provided that European law is applicable in the individual case and no Swiss legal provision precludes such denial of benefits.

3 What is the correct response to an insured incident or event? (Obligations)

The *insurer* cannot issue a benefit declaration and consequently cannot provide benefits without the cooperation of the *insured person*.

The following obligations are imposed upon the *insured person* (in the event of the death of the *insured person*, the persons who are entitled to the lump sum payable at death are treated as equivalent to the *insured person*):

3.1 General:

- 3.1.1 to endeavour to the best of his ability to avert and reduce the damage;
- 3.1.2 to inform the *insurer* without delay, comprehensively and truthfully, providing all details about any circumstance that may lead to benefits being owed by the *insurer*;
- 3.1.3 to submit to the *insurer* the documents listed in the claims table (Part V) or to take steps to have these drawn up;
- 3.1.4 to permit the *insurer* to make reasonable enquiries to ascertain the cause and the scope of benefits payable;
- 3.1.5 to heed instructions issued by the *insurer*;
- 3.1.6 to authorize third parties (e.g. physicians, other *insurers*, insurance carriers and authorities) to give information required if necessary;
- 3.1.7 to inform the *insurer* about the existence of other insurance policies providing cover for an *insured event* and of any claims made on such policies and indemnities received and of any obligation to effect compensation resting on third parties;

3.2 Depending on the insured benefit in question:

- 3.2.1 to consult a physician immediately after any *accident* that in all probability will lead to benefits being payable;
- 3.2.2 to follow the physician's instructions;
- 3.2.3 to submit to examinations by physicians acting on behalf of the *insurer*;

- 3.2.4 to report cases of accidental death within 48 hours even if the *accident* has already been reported;
- 3.2.5 to furnish the *insurer* with the right to have an autopsy performed by a physician appointed by the *insurer*, where appropriate and necessary for the settlement of a claim, after an *accident* for which death benefit is claimed;
- 3.2.6 to report losses caused by crimes, fire or explosions without delay to the police at the competent police station and receive an authenticated copy of the report;
- 3.2.7 to report losses of luggage to the local police nearest to the place where the loss of luggage occurred within 24 hours after the loss is determined and to inform the travel company or hotel that was holding the luggage immediately and to have this notification confirmed in writing;
- 3.2.8 to take all measures necessary and reasonable to recover lost or stolen objects and to identify, apprehend and prosecute in the courts the guilty party(ies).

4 What are the consequences of non-observance of obligations?

If a breach of the obligations occurs after an *insured event*, the *insured person* shall lose the entitlement to the insurance benefit and the *insurer* shall be entitled to curtail or reject benefits, assuming the *insured person* did not breach the obligation either wilfully or through gross negligence.

In cases of gross or wilful negligence, the *insured person* shall retain his entitlement to the insurance benefit provided the breach of the obligations has neither influenced the determination of the *insured event* nor the assessment of the benefits due.

5 When does a claim for benefits expire?

The statutory limitation period is five years for claims arising out of the insurance contract. The period starts on occurrence of the *insured event*.

6 Which court is responsible?

- 6.1 The place of jurisdiction for disputes brought by the *insured person* or the legitimate claimant in conjunction with these insurance terms and conditions may be chosen as follows:

- the registered domicile of the Swiss branch office of the *insurer*;
- with jurisdiction at the residence or domicile of the *insured person* and/or legitimate claimant under civil law in Switzerland.

- 6.2 The place of jurisdiction for claims brought by the *insurer* is the *place of residence* of the *insured person* pursuant to civil law.

- 6.3 Mandatory place of jurisdiction provisions remain reserved in all cases.

7 How should the *insurer* be informed? What applies when a change of address occurs?

- 7.1 All notifications or declarations intended for the *insurer* must be made in writing (e.g. letter, fax, email). They must be sent to the contact address of the *insurer* specified on page 7.

- 7.2 If neither the *insurer* nor the *issuer* have been notified of a change of address, it shall be sufficient on their part to send a declaration of intent by registered letter to the last address known to the *insurer* and/or *issuer*,

which shall be given to the *insured person*. The declaration becomes effective on the date it would have been delivered under normal conditions if the address had not been changed.

8 What applies in the event of amendments of the insurance terms and conditions?

Amendments of these terms and conditions and of the insurance sums may be agreed by the *insurer* and by the *issuer* (as the policyholder). These shall be reported to the *principal cardholder* in good time and in a suitable manner. They shall be deemed to have been approved by him, insofar as the *card* is not terminated before the amendment comes into force. No obligation to inform the *principal cardholder* shall exist in respect of amendments of the terms and conditions that do not have a detrimental effect on the insured parties.

9 Which legal system is applicable?

This contract is governed by Swiss law. The provisions of the Swiss Insurance Contract Act [Bundesgesetz über den Versicherungsvertrag – (“VVG”)] remain reserved, insofar as its non-mandatory regulations have not been amended in these *GCI*.

10 Ombudsman for private insurance and Suva

The ombudsman for private insurance and Suva is available to *insured persons* as a neutral arbitrator. The ombudsman is only competent to advise and mediate and can therefore make no decision in litigation. This is reserved for the law courts.

Contact address in German-speaking Switzerland (head office):

P.O. Box 2646, CH-8022 Zurich
 Phone: +41 44 211 30 90, Fax: +41 44 212 52 20
 Email: help@versicherungsombudsman.ch

Branch in French-speaking Switzerland:

Chemin Des Trois-Rois 2
 Case postale 5843
 CH-1002 Lausanne
 Phone: +41 21 317 52 71, Fax: +41 21 317 52 70
 Email: help@ombudsman-assurance.ch

Branch in Italian-speaking Switzerland:

Via G. Pocobelli 8
 Casella postale
 CH-6903 Lugano
 Phone: +41 91 967 17 83, Fax: +41 91 966 72 52
 Email: help@ombudsman-assicurazione.ch

11 How does the *insurer* handle personal data?

The *insurer* has the right to procure and process essential data from involved third parties (e.g. the *insurer*). The *insurer* shall also be authorized to procure all pertinent information necessary from such third parties and to inspect official files as required to administer the contract and to process claims.

The *insurer* shall undertake to treat all such information confidentially. Data will be stored physically and/or electronically.

If required, data shall be passed on to third parties, namely to *co-insurers* or *reinsurers* and to other involved *insurers*, to service providers, the *issuer* as well

as the *insurers* in Switzerland and *abroad*. In addition, information may be passed on to other liable third parties and their liability *insurers* to assist in the enforcement of claims for recourse.

The *insurer* is authorized to inform third parties (specifically the responsible authorities, official agencies and the *issuer*), to whom insurance was confirmed of the suspension, alteration or cessation of the insurance, and of the refusal to pay a claim.

IV. Special Conditions of Insurance (SCI)

IV.) A Transport Accident Insurance

1 What is insured and when does cover apply?

1.1 Scope of the insurance cover

Insured persons shall be covered for *accidents* that occur while using *public transport* in accordance with the following provisions, provided that the tickets for the use of the *public transport* were at least 50% paid for with the *card*.

The insurance cover:

- exists from the point of embarking to the point of disembarking from *public transport* and for collisions in which *public transport* is involved;
- commences at the point of departure stated on the ticket issued by the *public transport*, and terminates at the final destination (including transfers) designated therein;
- insurance cover exists for the purpose of starting or ending a journey paid with the *card* as a passenger in *public transport* on a direct and uninterrupted route to and from an airport, seaport or railway station, irrespective of whether the use of this *public transport* was paid for with this *card*.

2 What benefit types are provided?

2.1 Disability benefits

2.1.1 Conditions of eligibility for the benefit:

If, as the result of an *accident*, a probable irreversible disability (permanent impairment of physical or mental capacity) occurs within 5 years.

If, as a result of injury sustained in the *accident*, the *insured person* dies within one year of the date of the *accident*, there shall be no entitlement to disability benefits. In such event, the death benefit described in A.2.2 shall apply.

2.1.2 Nature and level of benefit:

Disability benefit shall be paid out as a capital sum. The benefit shall be calculated on the basis of the *insured sums* as indicated in the table of benefits and the degree of disability caused by the *accident*.

The following degrees of disability shall apply exclusively in the event of the loss or total functional impairment of the parts of the body or sensory organs indicated below:

• Arm	70%
• Arm to above the elbow joint	65%
• Arm to below the elbow joint	60%
• Hand	55%
• Thumb	20%
• Index finger	10%
• Other finger	5%
• Leg	
–above the middle of the upper leg	70%
–to the middle of the upper leg	60%
–to below the knee	50%
–to the middle of the lower leg	45%
• Foot	40%
• Big toe	5%
• Other toes	2%

• Eye	50%
• Hearing in one ear	30%
• Sense of smell	10%
• Sense of taste	5%

In the event of partial loss or partial impairment, the corresponding portion of the respective aforementioned percentage shall be applicable. For any other parts of the body or sensory organs, the degree of disability shall be measured by the extent of overall impairment to normal physical or mental functioning. Such calculation shall be based solely on medical factors; no account shall be taken of the *insured person's* earning capacity (occupation or business activity) or any actual reduction in income.

If physical or sensory organs or their functions were already wholly or partially lost or impaired, or if they were already incapable of movement or function before the *accident*, then when determining the degree of disability (and not when calculating the disability capital) the already existing degree of disability determined in accordance with the above principles shall be deducted.

If the *accident* results in the impairment of several physical or sensory functions, the degrees of disability calculated in accordance with the foregoing provisions shall be added together. More than 100 percent is not considered, however.

The degree of disability shall initially be assessed on the basis of any condition of the *insured person* deemed likely to be permanent, but within five years of the *accident* at the latest.

If the death of the *insured person* occurs within one year of the *accident* for a reason unrelated to the *accident*, or more than one year of the *accident* irrespective of the cause, and if an entitlement to disability benefit that had been established, the *insurer* shall provide the benefit in accordance with the degree of disability that would have been expected on the basis of the medical diagnosis.

2.1.3 Rendering the disability benefit

- The *insurer* shall assume payment of the medical fees incurred by the *insured person* on which basis a claim is made only if the *insurer* has requested the medical examination.
- Once it is established in principle that disability benefits are payable, the *insurer* shall at the request of the *insured person* make reasonable *advances*.
- Both the *insured person* and the *insurer* shall be entitled to have the degree of disability determined by a physician annually, however, not later than five years after the *accident*.
- This entitlement must be exercised by the *insurer* together with his declaration of his obligation to provide the benefit, and by the *insured person* at the latest three months before the expiry of the deadline.
- Disability benefits shall be paid out as soon as the degree of permanent disability has definitively been medically determined, at the latest 5 ½ years after the day on which the *accident* occurred.
- If the *insurer* recognises the claim or comes to an agreement with the *insured person* about the basis for payments and the amount to be paid, benefits

shall be paid within two weeks if this is permitted by the local regulations of the country of residence.

- This obligation is regarded as having been fulfilled on the date the *insurer* transfers the sum involved.
- If official enquiries or criminal proceedings have been initiated against the *insured person* in connection with an *insured event*, the *insurer* can postpone payment until a final decision is made in these proceedings.
- The statutory limitation period (Section 5 *GCI*) shall be suspended from the opening of the official or criminal investigation until its final and binding conclusion.
- The *insurer* shall pay benefits directly to the *insured person* or, in case of death, to the heirs.

2.2 Death benefits

If the *insured person* dies within one year as a result of the *accident*, the *insured sum* shown in the table of benefits shall be paid.

2.3 Cumulated maximum compensation

If several *insured persons* are injured or killed by one and the same *accident* incident, then in the case of disability benefits pursuant to A 2.1 the cumulated maximum compensation of CHF 24,000,000, and in the case of death benefits pursuant to A 2.2 of CHF 12,000,000 shall apply as the collective maximum *insurance sum* within the context of all *cards* issued by the *issuer* to *insured persons*.

The *insurance sums* agreed for the individual persons shall be reduced to the same extent, i.e. the *insurance sum* to be paid out per *insured person* shall be multiplied by the factor resulting from the division of the aforementioned cumulated total compensation by the total *insurance sum* of all persons who suffered the *accident*.

2.4 What is the effect of illness or infirmity?

The *insurer* shall pay out benefits only in respect of the consequences of an *accident*. If any illness or infirmity has contributed to the injury caused by the *accident* or the effects thereof, the benefits payable shall be reduced in proportion to the contributing factor of such illness or infirmity. However, no deduction shall be made where the contributing factor is less than 25 per cent.

3 In what circumstances will cover not apply?

In addition to the exclusions pursuant to 2.3 *GCI*, insurance cover shall not be provided for:

- 3.1. *Accidents* suffered by the *insured person* as a result of mental disorders or impairment of consciousness (including disorders or impairments caused by ingesting drugs, medicines or alcohol) and by strokes, epileptic fits or other types of fit or convulsion seizing the *insured person's* whole body.
However, insurance cover shall apply:
 - to disorders or fits caused by an *accident* covered by this policy;
 - to *accidents* caused by impairment of consciousness due to drunkenness; but where the *accident* occurred behind the steering wheel of a motor vehicle, cover shall only apply if the blood/alcohol concentration at the time of the *accident* was below the alcohol level defined as legal in the jurisdiction in which the *accident* occurred.
- 3.2. *Accidents* suffered by the *insured person*.

- as the pilot of an aircraft (including sports aircraft), for which a pilot's license is required under Swiss law, or as any other crew member of an aircraft;
- while using spacecraft;
- as the driver or crew member of a means of *public transport*.

3.3 Injuries or health impairment caused to/by:

- Vertebral discs as well as bleeding from internal organs and cerebral haemorrhaging; however, insurance cover shall continue to apply if an *accident* event covered under this Transport Accident Insurance, as defined in Fig. A 1.1, is the predominant cause.
 - Ionising radiation;
 - Infections; these are excluded even if they were caused by insect stings or bites or by other minor skin or mucous membrane injuries, through which pathogens passed into the body immediately or subsequently. The following are excluded: Rabies and tetanus as well as infections where the pathogen passes into the body through *accident* injuries.
- 3.4 Poisoning caused by the oral consumption of solid or liquid substances.
 - 3.5 Pathological disorders resulting from psychological reactions, even if these were caused by an *accident*.
 - 3.6 Abdominal or lower abdominal ruptures; however, cover shall continue to apply where these are caused by a violent act and external influence falling within the scope of this Transport Accident Insurance.

IV.) B Foreign travel medical expenses

1 What is covered when and where?

Insurance cover is provided for unforeseen costs that the *insured person* incurs as a consequence of an acute illness (including the diagnosis of an epidemic or a pandemic disease) or *accident* that occurs during an *insured trip abroad*.

2 What preconditions apply if benefits are provided?

The provision of assistance services and the reimbursement of the associated costs are subject to the *insured person* or a person appointed by him having contacted the *insurer*, in order to coordinate the next steps and approve any costs in advance.

3 What benefits and services are available?

The *insurer* provides the benefits as a supplementary insurance to the statutory social insurance in Switzerland (health insurance, accident insurance, etc.) and to any supplementary insurance for emergency hospitalization and emergency outpatient treatment costs that these do not fully cover.

The following benefits shall be rendered up to the limit specified in the table of insurance benefits:

3.1 Cost of medical treatment

Medical expenses in connection with treatments conducted by a recognized medical professional which serve to treat or alleviate an acute illness or serious injury on an emergency basis, and expenses incurred for pain-relieving dental treatment are reimbursed.

3.2 Hospitalization

In the event of hospitalization: guaranteed assumption of hospital costs.

3.3 Single patient visit

Organization of return trip by a close relative of the *insured person* to the hospital where the *insured person* is staying, as well as assumption of the driving or flight costs for this person to the hospital and back, provided the *insured person* is hospitalized for a period of more than seven days. The cost of accommodation (mid-priced hotel) and sustenance (excluding alcoholic drinks) shall be covered for up to 10 nights. This benefit is payable once only per *insured event* up to the *insured sum* specified in the table of benefits, even if the *insured person* is admitted to a hospital on several occasions.

3.4 Benefit limitation and benefit exclusion

If there is no Swiss health and/or accident insurance coverage, the *insurer* will reimburse 50% of the difference between the documented total costs of hospitalization and outpatient treatment and the cost coverage by the mandatory part of a Swiss health and/or accident insurance coverage (but to a maximum of the sum insured). Benefits will only be provided if the costs are incurred as a result of illness and accident. Further benefits will not be provided in such a case.

4 In what circumstances will cover not apply? (Exclusions)

In addition to the exclusions pursuant to 2.3 *GCI*, insurance cover shall not be granted:

- 4.1 for previously existing illnesses, i.e. for all physical or mental illnesses that already existed before the journey was undertaken, such as for example:
 - for a condition for which the *insured person* is on an inpatient treatment waiting list;
 - for a condition for which the *insured person* has been referred to a specialist;
 - for a condition for which the *insured person* has received inpatient treatment within six months prior to embarking on the journey;
 - for a condition for which a physician has delivered a prognosis of “incurable” and/or “chronic”;
- 4.2 for all psychological illnesses as well as fear of flying or other travel phobias;
- 4.3 for pregnancy during the final eight weeks before the estimated date of birth;
- 4.4 for persons who have reached the age of 80;
- 4.5 for **loss and/or damage caused by gross negligence on the part of the *insured person***, or if the *insured person* has attempted to mislead the *insurer* deliberately;
- 4.6 in the event of epidemic or pandemic diseases occurring during a trip undertaken against advice issued in connection with an *epidemic/pandemic* by the government of the *insured person's* home country or by the local authorities at the travel destination;
- 4.7 for loss and/or damage that occurs during the *insured person's* activity as a professional, contracted or licensed sportsperson;
- 4.8 for loss and/or damage that occurs while the *insured person* is engaged in an extreme sport. Extreme sport means sports that the *insured person* undertakes as a wager within the meaning of the Swiss Accident Prevention Act [Bundesgesetz über die Unfallversicherung (“UVG”)], i.e. performs acts that expose the *insured person* to a particularly large risk, without taking or being able to take safety precautions that limit the risk to a reasonable level. Extreme sport within the

meaning of these *GCI* also includes skiing and snowboarding trips outside regular pistes without a professional guide (mountain guide, skiing instructor);

- 4.9 for loss and/or damage that occurs during the *insured person's* activity as or preparation for:
 - racing (where high speed, stamina and skill are called for);
 - stress tests;
 - any kind of organized competition;
- 4.10 in the case of suicide, mental illness, self-mutilation, alcohol, drug or solvent abuse of the *insured person*, or cases in which the *insured person* is under the influence of alcohol or drugs, for phobias;
- 4.11 for costs incurred for medical resources (e.g. inserts, spectacles, sanitary items, radiation machines, thermometers, etc.), medical notes, expert opinions, prophylactic vaccines, and cosmetic surgery;
- 4.12 for treatment or hospitalization required due to a lingering illness, need for nursing care or secure accommodation;
- 4.13 for treatments at a health spa and sanatorium, and rehabilitation programs;
- 4.14 for outpatient medical treatment in a spa or spa town; the restriction is not applicable if the medical treatment is necessary on account of an *accident* suffered at this location; in the case of illnesses, it is not applicable if the *insured person* was visiting the spa or spa town only briefly and not for spa purposes;
- 4.15 for detoxification measures, including withdrawal measures;
- 4.16 for pregnancy checks and treatment during pregnancy, childbirth, and abortions, insofar as the aforementioned were not necessary as a result of a sudden and acute deterioration in the health of the mother or the unborn child;
- 4.17 for treatments by spouses, registered partners or life partners, parents or children; documented material expenses shall be reimbursed;
- 4.18 for psychoanalytic and psychotherapeutic treatments;
- 4.19 for expenses incurred through treatments that are not generally recognized either in the country of residence or at the location;
- 4.20 for curative treatment or other health programs which go beyond what is medically necessary. In this case, the *insurer* may reduce its benefits as appropriate;
- 4.21 for the costs of a rescue operation at sea or an emergency transfer from ship to shore;
- 4.22 for the costs of any excess or deductibles in relation to statutory social insurance schemes (health insurance, accident insurance etc.) and any supplementary insurance.

IV.) C Repatriation from *abroad*

1 What is covered when and where?

Insurance cover is provided for the organisation and expense of the below-listed repatriation services, if the *insured person* unexpectedly falls ill (including the diagnosis of an epidemic or a pandemic disease), suffers an *accident* or dies during an *insured trip abroad*.

2 What preconditions apply if benefits are provided?

The provision of assistance services and the reimbursement of the associated costs are subject to the

insured person or a person appointed by him after the *insured event* occurs, or as soon as he is physically able to do this, having contacted the *insurer* in order to coordinate the next steps and approve any costs in advance.

3 What benefits and services are available?

The following benefits shall be rendered up to the limit specified in the table of insurance benefits:

3.1 Repatriation with ambulance/aircraft

Organization of and payment for medically essential repatriations of the *insured person* by ambulance or aircraft, as ordered by a physician. The senior medical officer of the *insurer* together with the physician in charge shall decide on the necessity of the transfer and whether the *insured person* needs to be transported by road or air.

In the case of an *accident* or illness in a non-European country or in neighbouring Mediterranean states outside Europe, the insurance will only pay for the cost of a scheduled flight home for the repatriation, albeit with any special medical equipment, should this be necessary.

3.2 Repatriation using normal means of transport

Organisation and payment for the repatriation of the *insured person* after medical treatment, provided that the senior medical office of the *insurer* deems that the *insured person* is fit to travel and he is unable to return home via the originally planned means of transport because the original date of travel has elapsed and, from a medical perspective, he was not able to travel at that time.

3.3 Repatriation of children

Organization of and payment for the outward and return journey of a close relative of the *insured person* domiciled in the country of residence of the *insured person* to accompany a child aged under 15, where said child is listed on the insurance policy, if the child is alone *abroad* and the *insured person* is physically unable to look after the child. If the *insured person* is unable to nominate someone, the *insurer* shall appoint a suitable person.

3.4 Relocation to another hospital

Transfer of the *insured person* to the nearest appropriately equipped hospital if the senior medical officer of the *insurer* is of the opinion that the standard of medical equipment at the local hospital is inadequate.

3.5 Repatriation to a hospital at the place of residence

Repatriation of the *insured person* from *abroad* to the nearest suitable hospital to the usual *place of residence* of the *insured person*, insofar as the senior medical officer of the *insurer* deems this to be necessary.

3.6 Insurance benefits in the event of death

3.6.1 Repatriation of the mortal remains

Transport, organization and assumption of the cost of the standard repatriation of the mortal remains of the *insured person* to the country of residence or cremation and subsequent transport of the urn to the country of residence.

3.6.2 Burial abroad

Insofar as possible, organisation and assumption of the cost of burial *abroad*, insofar as the *insured person* dies during an *insured trip*.

4 In what circumstances will cover not apply? (Exclusions)

In addition to the exclusions pursuant to 2.3 *GCI*, insurance cover shall not be granted:

- 4.1 for previously existing illnesses, i.e. for all physical or mental illnesses that already existed before the journey was undertaken, such as for example:
 - for a condition for which the *insured person* is on an inpatient treatment waiting list;
 - for a condition for which the *insured person* has been referred to a specialist;
 - for a condition for which the *insured person* has received inpatient treatment within six months prior to embarking on the journey;
 - a condition for which a physician has delivered a prognosis of “incurable” and/or “chronic”;
- 4.2 for all psychological illnesses as well as fear of flying or other travel phobias;
- 4.3 for pregnancy during the final eight weeks before the estimated date of birth;
- 4.4 for **loss and/or damage caused by gross negligence on the part of the *insured person***, or if the *insured person* has attempted to mislead the *insurer* deliberately;
- 4.5 in the event of epidemic or pandemic diseases occurring during a trip undertaken against advice issued in connection with an *epidemic/pandemic* by the government of the *insured person's* home country or by the local authorities at the travel destination;
- 4.6 for loss and/or damage that occurs during the *insured person's* activity as a professional, contracted or licensed sportsperson;
- 4.7 for loss and/or damage that occurs while the *insured person* is engaged in an extreme sport. Extreme sport means sports that the *insured person* undertakes as a wager within the meaning of the Swiss Accident Prevention Act [Bundesgesetz über die Unfallversicherung (“UVG”)], i.e. performs acts that expose the *insured person* to a particularly large risk, without taking or being able to take safety precautions that limit the risk to a reasonable level. Extreme sport within the meaning of these *GCI* also includes skiing and snowboarding trips outside regular pistes without a professional guide (mountain guide, skiing instructor);
- 4.8 for loss and/or damage that occurs during the *insured person's* activity as or preparation for:
 - racing (where high speed, stamina and skill are called for);
 - stress tests;
 - any kind of organized competition;
- 4.9 in the case of suicide, mental illness, self-mutilation, alcohol, drug or solvent abuse of the *insured person*, or cases in which the *insured person* is under the influence of alcohol or drugs, for phobias;
- 4.10 for pregnancy checks and treatment during pregnancy, childbirth, and abortions, insofar as the aforementioned were not necessary as a result of a sudden and acute deterioration in the health of the mother or the unborn child;
- 4.11 for the costs of a rescue operation at sea or an emergency transfer from ship to shore.

IV.) D Cost of search, rescue and recovery operations

1 What is covered when and where?

Insurance cover is provided for the cost of unforeseen search, rescue and recovery measures that the *insured person* incurs on account of an illness or *accident* or in the event of death during an *insured trip*.

2 What benefits and services are available?

Assumption of the costs incurred by the *insured person*, up to the limit specified in the table of insurance benefits, for:

- 2.1 Search, rescue and recovery operations (even if an *accident* is only presumed to have happened) carried out by public or private search and rescue services insofar as the latter generally charge for their services.
- 2.2 Transport of patient to the nearest appropriate hospital for the treatment in question and, if medically prescribed, transport back to his accommodation.

3 In what circumstances will cover not apply? (Exclusions)

In addition to the exclusions pursuant to 2.3 *GCI*, insurance cover shall not be granted:

- 3.1 for previously existing illnesses, i.e. for all physical or mental illnesses that already existed before the journey was undertaken, such as for example:
 - for a condition for which the *insured person* is on an inpatient treatment waiting list;
 - for a condition for which the *insured person* has been referred to a specialist;
 - for a condition for which the *insured person* has received inpatient treatment within six months prior to embarking on the journey;
 - for a condition for which a physician has delivered a prognosis of “incurable” and/or “chronic”;
- 3.2 for all psychological illnesses as well as fear of flying or other travel phobias;
- 3.3 for pregnancy during the final eight weeks before the estimated date of birth;
- 3.4 *accidents* suffered by the *insured person* as a result of mental disorders or impairment of consciousness (including disorders or impairments caused by ingesting drugs, medicines or alcohol), although excluding strokes, epileptic fits or other types of fit or convulsion affecting the *insured person's* whole body;
- 3.5 *accidents* suffered by the *insured person*.
 - as the pilot of an aircraft (including sports aircraft), for which a pilot's license is required under Swiss law, or as any other crew member of an aircraft; when exercising a professional activity that involves an aircraft;
 - while using spacecraft;
 - as the driver or crew member of a means of *public transport*.
- 3.6 in the event of poisoning caused by the oral consumption of solid or liquid substances;
- 3.7 for the costs of a rescue operation at sea or an emergency transfer from ship to shore.

IV.) E Travel Assistance

1 What is covered when and where?

Insurance cover is provided for the organization (with the exception of *SC/E*. Travel Assistance, Section 3.1)

and cost of the below-listed travel assistance services, if the *insured person* requires assistance on account of the occurrence of an acute illness (including the diagnosis of an epidemic or a pandemic disease) or an *accident* during or in conjunction with an *insured trip*.

2 What preconditions apply if benefits are provided?

The provision of assistance services and the reimbursement of the associated costs are subject to the *insured person* or a person appointed by him after the *insured event* occurs, or as soon as he is physically able to do this, having contacted the *insurer* in order to coordinate the next steps and approve any costs in advance.

3 What benefits and services are available?

The following benefits shall be rendered up to the limit specified in the table of insurance benefits:

3.1 Assumption of costs for a substitute driver

Payment for the outward journey of a replacement driver in cases where the *insured person* is the driver of a passenger vehicle, minibus, small transporter or mobile home or motorbike with an engine bigger than 125 cm³ as well as associated trailers *abroad* or 30 km from the normal *place of residence* and, due to hospitalization lasting more than three days or death, is no longer able to drive the vehicle home himself and no other travel companion is in a position to do so either. The *insured person* must bear the cost of any motorway toll charges, as well as the cost of all fuel and lubricants.

3.2 Curtailment of journey

Arrangement of and payment for the cost of the home journey of the *insured person*, to visit a close relative, up to the amount stated in the table of insurance benefits if a journey has to be curtailed due to the death or hospitalisation of a close relative lasting more than ten days.

3.3 Hotel stay ordered by a physician

Payment of additional costs incurred in connection with a stay at a hotel ordered by a physician following a period of hospitalization, up to the amount stated in the table of insurance benefits per night and per *insured person*, but not exceeding five nights.

3.4 Interpretation fees

Interpretation fees that become necessary in this conjunction shall be covered by the *insurer*.

4 In what circumstances will cover not apply? (Exclusions)

In addition to the exclusions pursuant to 2.3 *GCI*, insurance cover shall not be granted:

- 4.1 for previously existing illnesses, i.e. for all physical or mental illnesses that already existed before the journey was undertaken, such as for example:
 - for a condition for which the *insured person* is on an inpatient treatment waiting list;
 - for a condition for which the *insured person* has been referred to a specialist;
 - for a condition for which the *insured person* has received inpatient treatment within six months prior to embarking on the journey;
 - for a condition for which a physician has delivered a prognosis of “incurable” and/or “chronic”;

- 4.2 for all psychological illnesses as well as fear of flying or other travel phobias;
- 4.3 for pregnancy during the final 8 weeks before the estimated date of birth;
- 4.4 for **loss and/or damage caused by gross negligence on the part of the *insured person***, or if the *insured person* has attempted to deceive the *insurer*;
- 4.5 in the event of epidemic or pandemic diseases occurring during a trip undertaken against advice issued in connection with an *epidemic/pandemic* by the government of the *insured person's* home country or by the local authorities at the travel destination;
- 4.6 for loss and/or damage that occurs during the *insured person's* activity as a professional, contracted or licensed sportsperson;
- 4.7 for loss and/or damage that occurs while the *insured person* is engaged in an extreme sport. Extreme sport means sports that the *insured person* undertakes as a wager within the meaning of the Swiss Accident Prevention Act [Bundesgesetz über die Unfallversicherung ("UVG")], i.e. performs acts that expose the *insured person* to a particularly large risk, without taking or being able to take safety precautions that limit the risk to a reasonable level. Extreme sport within the meaning of these *GCI* also includes skiing and snowboarding trips outside regular pistes without a professional guide (mountain guide, skiing instructor);
- 4.8 for loss and/or damage that occurs during the *insured person's* activity as or preparation for:
- racing (where high speed, stamina and skill are called for);
 - stress tests;
 - any kind of organized competition;
- 4.9 in the case of suicide, mental illness, self-mutilation, alcohol, drug or solvent abuse of the *insured person*, or cases in which the *insured person* is under the influence of alcohol or drugs, for phobias;
- 4.10 for the costs of a rescue operation at sea or an emergency transfer from ship to shore.

IV.) F Benefits in the event of abduction

- 1 When and where does cover apply?**
Insurance cover is provided for costs incurred if the *insured person* is kidnapped during the *insured trip*.
- 2 What benefits and services are available?**
The *insurer* may choose to provide one of the following insurance benefits up to the limit specified in the table of insurance:
- 2.1 Journey extension or curtailment for fellow travellers in the event of abduction**
Reimbursement of the cost of necessary, extended stay at the location, or the premature return home of the fellow travellers of the *insured person*.
- 2.2 Travel of a close relative to the place of the kidnapping**
Reimbursement of the travel expenses of *close relatives* of the *insured person* to the place of the kidnapping. The entitlement to benefits exists only for the first journey, irrespective of the duration and circumstances of the abduction.

3 In what circumstances will cover not apply? (Exclusions)

- In addition to the exclusion pursuant to 2.3 *GCI*, insurance cover shall not be provided for:
- 3.1 ***Insured events caused by gross negligence on the part of the insured person***, or if the *insured person* has attempted to deceive the *insurer*.
- 3.2 Damage caused as a result of *epidemics* and *pandemics*.

IV.) G Travel Cancellation and Curtailment Insurance

1 What is covered when and where?

Insurance cover is provided in respect of costs associated with travel benefits in accordance with the following provisions, provided that 50% of the journey was paid for using the *card*. The precondition is that the *insured person* is affected by one of the following unforeseen events:

1.1 Cancellation or curtailment of travel due to:

- death, serious *accident*, sudden and unexpected onset of a *serious illness* (including the diagnosis of an epidemic or pandemic disease), or complications in the pregnancy of the *insured person* or a person with whom the *insured person* intends to travel, provided the latter is named in the travel confirmation documents;
- complications in the pregnancy of the spouse, registered partner or life partner of the *insured person*;
- death, serious *accident*, sudden and unexpected onset of a *serious illness* of a close relative of the *insured person*;
- death, serious *accident*, sudden and unexpected onset of a *serious illness* of a person with whom the *insured person* was intending to stay during the journey, insofar as a suitable alternative cannot be found;
- loss of permanent employment of the *insured person*, insofar as the latter can claim Swiss unemployment benefit or equivalent benefit in the country of residence of the *insured person*;
- an unexpected notice issued by the Federal Department of Foreign Affairs (FDFA) or a similar institution in the country of residence of the *insured person* warning against travelling to the country in which the *insured person* had intended to journey;
- allergic reaction of the *insured person* to vaccines or prophylactics;
- an unexpected requirement of the *insured person* to appear before an ordinary court as a witness or member of the jury (not, however, in a professional or advisory capacity);
- serious damage to the home or habitual place of business of the *insured person* caused by theft, flooding, fire and natural disasters, or if the police demand the premature return of the *insured person* to his *place of residence* or place of business in conjunction with such events;
- an order or other requirement by a government or public authority for *quarantine*, based on suspicion that the *insured person* or a travelling companion has been exposed to a contagious disease (including an epidemic or a pandemic disease) before or during the trip. This does not include any *quarantine* that applies generally or overall to some or all of a

population or geographical area, or that applies based on where the person is travelling to, from or through;

- denied transportation on the onward or return journey or denied entry based on the suspicion that the *insured person* or a travel companion is suffering from a contagious disease (including an epidemic or pandemic disease).

1.2 Delayed departure

Ship or train on which the *insured person* is travelling is unexpectedly delayed by more than 12 hours.

1.3 Missed departure

The *insured person* misses his flight, ship or train on the outbound journey due to:

- unforeseen *breakdown* or unforeseen *accident* involving the passenger car used for the outbound journey;
- unforeseen cancellation or unforeseen restriction of scheduled *public transport* services due to:
 - bad weather,
 - strikes or labor disputes,
 - machinery *breakdown* or *accident*,

insofar as this was not known to the *insured person* before the journey was commenced.

2 What benefits and services are available?

The following benefits shall be rendered up to the limit specified in the table of insurance benefits:

2.1 In the event of cancellation as per G 1.1

The costs incurred by the *insured person* in non-commencing/cancelling travel arrangements, i.e. the costs the *insured person* is obliged to pay by way of contract for cancelling a booked journey.

2.2 In the event of travel curtailment pursuant to G 1.1, late departure pursuant to G 1.2 or missed departure pursuant to G 1.3

The costs that can be proven to have been incurred by the *insured person* when cancelling travel and/or hotel arrangements, i.e. the costs the *insured person* is obliged to pay by way of contract for cancelling a booked journey and/or accommodation. Calculation of the indemnification payable is based on the total cost of the journey, minus any services/benefits already used. The remaining costs will be reimbursed proportionately in the ratio of unused services/benefits to the total number of days of travel. The total cost of the journey is the price contractually agreed for the *insured person's* travel and accommodation, including rental cars and other services and benefits contained in the price. In addition to foregone travel and/or accommodation services/benefits, costs for rebooking the travel may also be refunded.

2.3 In the event of missed departure pursuant to G 1.3

In addition to the benefits specified under G 2.2, the *insurer* shall provide the following benefits if the *insured person* misses his outbound journey for the *insured trip* booked in advance:

- 2.3.1 Notification of the transport company and/or tour company about the delayed arrival of the *insured person*,
- 2.3.2 Organization and assumption of the cost of alternative and additional travel options and hotel stays (although not exceeding the level of costs that would have been incurred if the booked travel destination had been reached using the most direct route).

3 In what circumstances will cover not apply? (Exclusions)

In addition to the exclusions pursuant to 2.3 *GCI*, there shall be no insurance cover for the following *insured events* or incidents:

- 3.1 ***Insured events* caused by gross negligence on the part of the *insured person***, or if the *insured person* has attempted to deceive the *insurer* (for all benefits).
- 3.2 Damage caused as a result of *epidemics* and *pandemics*, unless expressly defined as insured in *SCI G. Travel Cancellation and Curtailment Insurance* under Fig. 1.1
- 3.3 No reimbursement is made for the cost of the originally booked return journey.
- 3.4 The following cases or situations are excluded in the case of travel cancellation and travel curtailment:
 - cancellation or curtailment brought about by a pregnancy within a period of eight weeks before the estimated date of birth, insofar as the pregnancy was known at the time of the booking of the trip;
 - if an illness or the consequences of an accident, an operation, or a medical intervention already existed at the time the trip was booked, if the *insured person* is under medical treatment and the illness is not healed by the travel date. The exclusion mentioned above shall not apply, however, if an accredited physician attests in writing that the *insured person* is fit to travel within 30 days prior to the booking of the journey. If an *insured event* occurs, the *insured person* must be able to present this attestation to the *insurer*;
 - additional costs arising out of the booking agency or travel company not being notified immediately of the plans to cancel or curtail the travel arrangements;
 - withdrawal or curtailment arising out of travel having been booked to or within a country for which the Swiss Department of Foreign Affairs or a similar institution in the country of residence of the *insured person* issued a warning prior to the booking of the travel;
 - in the event of epidemic or pandemic diseases occurring during a trip which was undertaken against advice issued in connection with an *epidemic/pandemic* by the government of the *insured person's* home country or by the local authorities at the travel destination;
 - consequences resulting from official instructions, e.g. air-port/airspace closures, road closures, *quarantine* measures (except as expressly covered under *SCI G. Travel Cancellation and Curtailment Insurance*), police measures, decrees, etc.;
 - any claim arising out of the *insured person* not being able to embark on the journey because of failure to obtain a valid passport or visa in time.
- 3.5 In the case of late and missed departures, insured cover does not extend to:
 - *insured events* arising out of strikes or labor disputes which began on or were announced for a date prior to the commencement of the travel;
 - *insured events* arising out of an aircraft, ship or railway train on which the *insured person* had booked a trip being taken out of service on the instruction or recommendation of an official body in any country. In this case, the *insured person* shall direct any claims for compensation to the relevant transportation company;

- *insured events* arising out of the non-provision of services or transport (whether it be due to error, insolvency, omission, delay or any other reason) by the travel organizer for any part of the booked journey, with the exception of events that are expressly listed as insured;
- *insured events* arising out of the *insured person* failing to do his/her utmost to ensure that he/she checks in at the specified time;
- *insured events* arising out of the *insured person* refusing the offer of comparable, alternative conveyance.

IV.) H Travel Inconvenience Insurance

1 What is covered when and where?

Insurance cover exists for costs that the *insured person* incurs for scheduled flights due to flight delay or the delayed arrival of baggage.

The term “scheduled flight” within the context of these terms and conditions means flights subject to public tariffs and regular flight plans.

Insurance cover is subject to the condition that at least 50% of the scheduled flight ticket was bought using the *card*.

2 Which benefits are provided in which cases?

2.1 Flight delay

2.1.1 Insured events

The departure of a booked flight is delayed by more than four hours, because;

- the flight is cancelled or conveyance is refused due to overbooking, and alternative conveyance is not provided within four hours;
- the *insured person* misses a booked connecting flight due to a flight delay and alternative conveyance is not provided within four hours of the delayed flight arriving.

2.1.2 Insured benefits

The following benefits shall be rendered up to the limit specified in the table of insurance benefits:

- Reimbursement of the cost of sustenance (food and drinks) and hotel accommodation incurred during the period between the planned and the actual flight departure;
- Reimbursement of the cost of alternative transportation.

In the absence of proof/receipts for the costs, the maximum sum paid out shall be the flat-rate compensation sum set out in the table of insurance benefits.

2.2 Lost/delayed luggage

2.2.1 Insured events

Cover applies if the luggage is not returned within six hours of the arrival of the *insured person*.

2.2.2 Insured benefits

Compensation shall be provided for the cost of necessary clothing and hygiene articles, up to the sum specified in the table of insurance benefits.

The precondition is that these are bought at the place of destination:

- within four days of the arrival of the *insured person* and,
- in the case of a delay in the return of luggage, prior to the arrival of the luggage.

In the absence of proof/receipts for the costs, the maximum sum paid out shall be the flat-rate compensation sum set out in the table of insurance benefits.

3 In what circumstances will cover not apply? (Exclusions)

In addition to the exclusions pursuant to 2.3 *GCI*, insurance cover shall not be provided for:

- for claims caused by confiscation or requisition by customs officials or other government authorities;
- if the *insured person* voluntary waives a flight, in return for compensation from the airline;
- costs that are incurred following the flight home to the destination airport or place of destination;
- costs incurred, insofar as the *insured person*:
- did not without delay notify the airline or competent agency at the place of destination immediately of the lost luggage;
- did not obtain a loss report from the airline or competent agency at the place of destination, and did not take all necessary and reasonable measures to get the luggage back as quickly as possible.

IV.) I Luggage Insurance

1 What is covered when and where?

If, during the course of the trip that was at least 50% paid for with the *card*, the *personal luggage* of the *insured person* is:

- lost, i.e. cannot be found, is stolen or robbed;
- damaged; or
- destroyed;

the compensation listed below shall be paid to the *insured person*.

2 What benefits and services are available?

2.1 Cost of replacement

Reimbursement of the replacement cost of the new value of the insured luggage of the *insured person*, up to the level of the sum specified in the table of insured benefits, less a percentage for wear and any possible third-party benefits.

2.2 Transport costs for relocated luggage

If lost or stolen luggage belonging to the *insured person* is relocated, the cost of transporting the luggage back to the *place of residence* of the *insured person* are reimbursed up to the amount stated in the table of insurance benefits, insofar as these expenses are not borne by the transportation company itself.

2.3 If stolen or robbed property is returned to the *insured person* after they have been reimbursed by the *insurer*, the *insured person* may elect either to repay the reimbursed sum or to hand over the property to the *insurer*. The *insurer* may require the *insured person* to make the decision within two weeks. Once this period has elapsed, the *insurer* decides.

3 In what circumstances will cover not apply, or only limited cover apply? (Exclusions)

In addition to the exclusions pursuant to 2.3 *GCI*, insurance cover shall not be provided for claims:

- caused by failure on the part of the *insured person* to take ordinary precautions to secure his *personal luggage* and property; for instance if left in an area accessible to the public, where the item is not in the direct care of the *insured person*,

- caused by leaving, parting with or dropping luggage;
- with regard to spectacles, contact lenses, all kinds of prostheses, securities, debentures, bonds, cash, traveller's cheques, stamps, documents of any kind, animals, musical instruments, glass, china, antiques, merchandise used for trade fairs and exhibitions, pictures, sports equipment while in use, bicycles, hearing aids, trade samples or merchandise and items which are used for trade or other business activities, television sets, vehicles or related apparatus, boats and/or auxiliary equipment;
- caused to objects loaned or entrusted to or rented by the *insured person*;
- in respect of which no police report or report drawn up by the public transportation company is presented to the *insurer*;
- of personal items of luggage while in transit, which is not reported immediately to the public transportation company;
- caused by confiscation or requisition by customs officials or other government authorities;
- due to electrical or mechanical failure, general wear and tear, denting, scratching or any type of dyeing or cleaning process;
- to fragile or easily destructible items other than through fire or due to an *accident* involving a vessel, aircraft or motor vehicle.
- caused by theft from unsupervised motor vehicles, trailers, motorized homes, caravans, water sport craft and tents; however, insurance cover exists (except for valuables, computers and mobile phones) if the stolen luggage was kept invisibly from outside in a locked glove box, boot of the automobile or in the storage space of a camp mobile or mobile home or in a fixed mounted locked luggage box of an automobile;
- caused by theft of valuables, computers and mobile phones from surrendered luggage or from unsupervised motor vehicles; valuables include jewellery, furs, valuable items containing precious metal or precious stones, watches, radios, binoculars, audio equipment, photographic equipment and video equipment, printers and games consoles.

IV.) J Home Assistance

1 What is covered when and where?

Insurance benefits are provided for costs and services in the event of a sudden and unforeseeable emergency at the residential property of the *insured person* during an *insured trip* of the *insured person* or within seven days of the return of the *insured person*, in order:

- to safeguard the security of the home of the *insured person* and to prevent damage or further damage to the home;
- to restore the principal utilities (mains water, gas or electricity supply, drains and waste water pipes including sanitary facilities and hot water supply) in the home of the *insured person*;
- to repair the central heating in the home of the *insured person* (only in case of danger of freezing pipes).

2 What benefits and services are available?

The *insurer* shall upon request by the *insured person* render the following services and insurance benefits in the case of an *insured event* up to the level specified in the table of insurance:

2.1 Arrangement of repair services

Arranging repair services for the emergency repair of the following installations or following parts of the home:

- sanitary and sewerage system, if there is a likelihood of flooding;
- gas or electricity supply to the home in the event of complete failure;
- roof, if there is a likelihood of interior damage;
- exterior locks, doors or windows upon which the security of the home depends;
- central heating system, in the event of a water or oil leak.

2.2 Advance for rescue costs

Upon the instruction of the *insured person*, the *insurer* shall take the necessary steps to protect and preserve the property of the *insured person*, and for this purpose shall make *advance* payments for rescue costs.

2.3 Hotel costs if the home is uninhabitable

The *insurer* shall also assume hotel costs for up to two days in the event that the home of the *insured person* has become uninhabitable as a consequence of serious damage.

2.4 House keys

If the house key of the *insured person* is lost or stolen, the *insurer* shall assume the cost of a locksmith.

3 In what circumstances will cover not apply? (Exclusions)

In addition to the exclusions pursuant to 2.3 *GCI*, insurance cover shall not be granted:

- 3.1 for **loss and/or damage caused by gross negligence on the part of the *insured person***, or if the *insured person* has attempted to deceive the *insurer*;
- 3.2 in the event of a blockage of the sanitary equipment that is not caused by a fracture, or in the event of sudden mechanical failure caused by a separately ascertainable *insured event*;
- 3.3 in the event of the failure of central heating, if no unreasonable inconvenience is caused to the *insured person* by the outside temperature or there is no risk of frost damage to the home;
- 3.4 in the event of *insured events* caused by leakage from water hoses or washing appliances;
- 3.5 in the event of flooding caused by leaks or damaged seals caused by gradual seepage;
- 3.6 for claims brought in conjunction with digesters;
- 3.7 for the removal of sedimentation and all work made necessary by deposits from water containing chalk;
- 3.8 for losses that are incurred by emergency access to or repair of the building;
- 3.9 for damage to household contents;
- 3.10 for claims involving the reconnection of supplies, where the fault occurs outside the home;
- 3.11 in the event of subsidence, landslide or movements, except to protect the home against water penetration or against intruders;
- 3.12 for subsequent claims arising out of the same cause or the same event, where the original fault was not properly repaired;

3.13 for all costs incurred without the prior approval of the *insurer*.

IV.) K Loss Damage Waiver for Rental Cars (LDW)

1 What is covered when and where?

1.1 Insurance cover is provided for rented and utilised passenger cars (rental cars) if at least 50% of the rental fee has been paid using the *card* and that were driven by a driver (natural person) named in the rental contract, provided that the driver:

- is at least 21 and maximum 80 years of age; and
- is in possession of a driver's license valid for the class of rented vehicle.

Only one passenger car rented by the *cardholder* will be insured at any one time.

1.2 Rental cars within the meaning of these *SCI* are passenger vehicles authorized to use public roads (passenger cars, estate cars and vans, authorized to carry up to nine people) rented on a daily or weekly basis from an authorized rental agency or hire car firm.

1.3 Insurance cover is granted for the duration specified in the rental agreement, but not more than 31 days.

1.4 The *minimum claim* is CHF 400.

2 Which benefits are provided in which cases?

2.1 Loss damage waiver insurance

The *insured person* shall be compensated up to the level specified in the table of insurance benefits in respect of compensation claims that the rental car agency or company asserts against the *insured person* and/or the driver named in the hire contract arising out of:

- property damage to the rental car due to collision, incl. willful damage by a third party (vandalism) and fire;
- theft of the rental car, including its tires and other equipment;
- loss of use of the rental car;
- loss of profits suffered by the rental agency or rental car firm as a result of any of the aforementioned losses and/or damage;

provided that *minimum claim* level specified in the table of insurance benefits has been reached or exceeded.

2.2 Rental time not used

If the *cardholder* has hired the rental car and the driver is unable to drive because:

- he is unable to operate the vehicle due to hospitalization for more than 24 hours during the rental period or is ordered to remain in bed by a registered physician, and
- according to the rental agreement, no other person is eligible to drive the rented vehicle;

the insurance will indemnify the *insured person* up to the amount shown in the table of insurance benefits for each day (full 24-hour period) of rental charges for the days on which the driver is unable to operate the vehicle.

2.3 Cost of returning the vehicle

If the rental car cannot be returned at the end of the rental period because the only eligible driver is hospitalized due to an *accident* or sudden and unforeseen illness, the insurance will indemnify the *insured person* up to the amount shown in the table of insurance

benefits for the charge levied by the rental agency or rental car firm for having the car returned.

2.4 Cost of a locksmith/replacement of keys

If an *insured person* accidentally locks himself out of the rental car, then the cost of opening the rental car (without further damaging the passenger car) shall be reimbursed up to the level set out in the table of insurance benefits. The car rental agency or company must approve the deployment of the locksmith. Approval of reimbursement is subject to the *insured person* retaining all receipts and presenting them to the *insurer*. Failure to observe these obligations can lead to insurance cover being voided for this *insured event*.

3 In what circumstances will cover not apply? (Exclusions)

In addition to the exclusions pursuant to 2.3 *GCI*, insurance cover shall not be provided for claims:

- pertaining to vintage cars, meaning cars over 20 years old, or cars that have not been manufactured for at least ten years;
- that are caused directly or indirectly by war, terrorist attacks, unrest of all kinds or seizure, damage or destruction by government agencies;
- resulting from failure of the *insured person* to observe the maintenance and operating instructions supplied with the rental vehicle;
- **caused by gross negligence on the part of the insured person;**
- caused by wear and tear, insects or vermin;
- resulting from alcohol consumption, if the driver's blood/alcohol concentration at the time of the *accident* was above the alcohol level defined as legal in the jurisdiction in which the driver was operating the vehicle at the time of the *accident*;
- resulting from the influence of other intoxicating substances on the driver (e.g. drugs);
- arising from the rental car being employed for a purpose other than that stated in the rental agreement;
- damage caused as a result of *epidemics* and *pandemics*.

IV.) L Vehicle assistance

1 What is covered when and where?

1.1 Insured persons

Notwithstanding I.) B., *insured persons* with regard to vehicle-related benefits are only the *cardholders*, solely and exclusively.

1.2 Insured vehicles

The insurance covers

- private cars, minibuses and small commercial vehicles,
- mobile homes,
- motorbikes with engines in excess of 125 cm³ driven by the *insured person*, including trailers and any luggage and goods being carried.

Insurance cover is contingent upon:

- the insured vehicle being registered in a European country (excluding Turkey and Russia);
- the vehicle type and equipment of the insured vehicle being designed and registered to carry no more than nine persons, including the driver;
- the insured vehicle not being used for commercial purposes;

- the *insured person* having possessed the necessary driver's license when the *insured event* occurred;
- the *insured event* occurring in Switzerland, EU, EFTA, Turkey (European part), Albania, Montenegro or Bosnia-Herzegovina, but at least 30 km away from the customary *place of residence* of the *insured person*.

1.3 Insured events

The insurance covers *breakdowns, accidents* (a sudden, unexpected, violent and involuntary external event) or theft of the insured vehicle.

2 What benefits and services are available?

The following benefits shall be rendered up to the limit specified in the table of insurance benefits:

2.1 Recovery

The *insurer* shall organise and pay for the cost of recovering an insured vehicle that has left the road.

2.2 Cost of towing and emergency repairs

If the insured vehicle is unable to embark upon or continue its journey immediately, the assistance service provider shall organize and pay for the cost of:

- restoring the roadworthiness of the vehicle at the location of the event by means of a *breakdown* assistance vehicle (including the small spare parts usually carried by the *breakdown* assistance vehicle); the cost of spare parts that are not usually carried and for workshop repairs shall not be paid;
- towing costs from the site of the *breakdown/ accident* to the nearest workshop, if the vehicle cannot be repaired in situ.

2.3 Shipment of spare parts

If the insured vehicle is no longer roadworthy due to a *breakdown* or *accident*, and if the spare parts required to repair the vehicle are not available locally, the *insurer* may organize and pay for the shipment of these parts.

The cost of spare parts and customs duty will be indemnified in the form of an *advance*.

2.4 Return transport of a vehicle

The insurance covers an insured vehicle that:

- is not roadworthy and cannot be repaired locally; and
- is not roadworthy for more than two days; or
- is recovered in an unroadworthy state after a theft, and is not roadworthy for more than two days.

Insurance cover is provided for the organization and payment of:

- returning the insured vehicle from the *breakdown/ accident* site to a garage of the *insured person's* choice in his *place of residence*, or alternatively
- moving the vehicle to a different location, provided that the cost does not exceed that of a return transport and the vehicle can be repaired at the different location;
- the necessary parking prior to the return or onward transportation.

Criteria for the return of the insured vehicle are that the *insured person* has provided the *insurer* with written authority to return the vehicle and has provided all necessary documents for the return transport.

The return transport shall not be performed if the transport costs are higher than the market value of the insured vehicle following the *insured event*. In this

case, however, the *insurer* shall help organize and pay for the vehicle to be scrapped.

2.5 Vehicle collection

Following the successful repair or discovery of the stolen insured vehicle, the *insured person* or the appointed representative shall receive a travel allowance to enable them to recover the vehicle.

2.6 Hotel costs during the repair

If the *insured person* has to interrupt a journey because of repairs to an unroadworthy vehicle, the *insurer* shall pay for the necessary hotel costs incurred by the *insured person*, provided the repair cannot be performed on the day the vehicle became unroadworthy. This benefit is restricted to five nights per *insured person*.

2.7 Continuation of the journey or return home

If the *insured person* is unable to continue a journey within two days of the insured vehicle becoming unroadworthy or being stolen, and if the *insured person* elects not to take advantage of the aforementioned hotel cost benefit, the cost of the journey (rail 1st class and taxi up to CHF 80) or flight (economy class), insofar as the destination is located more than 700 km away from the principal *place of residence* of the *insured person*, shall be reimbursed for:

- the further journey to the destination in Switzerland, EU, EFTA or state bordering the Mediterranean; and/or
- the return journey to the *place of residence* in the country of residence.

3 In what circumstances will cover not apply? (Exclusions)

In addition to the exclusion pursuant to 2.3 *GCI*, insurance cover shall not be provided for:

- **loss/damage caused by gross negligence on the part of the insured person**, or where the *insured person* has deliberately attempted to deceive the *insurer*;
- loss and/or damage that occurs during the *insured person's* activity as or preparation for: racing (where high speed, stamina and skill are called for);
- any kind of organized competition;
- loss and/or damage resulting from failure of the *insured person* to observe the maintenance and operating instructions supplied with the insured vehicle;
- Rental and carsharing vehicles.

IV.) M Travel information & advances

1 Which benefits are provided when and where?

The following services shall be rendered at the request of the *insured person* in conjunction with a trip:

2 Organization and agency services

2.1 Travel advice:

- Information on current visa and entry requirements for all countries around the world. If the *insured person* holds a passport from a country other than Switzerland or Liechtenstein, the *insurer* may possibly be obliged to refer the *insured person* to the embassy or the consulate of the respective country.
- Information on current vaccination requirements for all countries prior to commencing any trip and information on current World Health Organisation warnings.

- Information about the probably climatic conditions in the holiday destination, information about time zones and time differences and information about the opening hours of the most important banks in the holiday destination, including and information and details concerning the acceptance of various currencies and specification of the principal currency of the holiday destination.

2.2 Medical information and referral services

If the *insured person* suffers an *accident* during a trip, or in the event of an illness that makes immediate inpatient or outpatient treatment by a licensed physician necessary, and if this cannot be delayed until after the *insured person* has returned to his home country, the following services shall be rendered:

- Information on options for outpatient treatment, referrals to English or German-speaking physicians, or a physician plus interpreter over the telephone if no English or German-speaking physician is available;
- Facilitating contact with hospitals and physicians;
- Insofar as the law permits, arranging for any physician's prescriptions which have been mislaid or forgotten to be sent by a pharmacist in the *insured person's* country of residence to a local pharmacist.

2.3 Forwarding of urgent messages

In an emergency, the *insurer* shall pass on any urgent messages from or to the *insured person* to or from *close relatives*, business partners and/or friends in his home country.

2.4 Repatriation of accompanying dogs and cats

The *insurer* shall provide assistance for the repatriation of accompanying cats and dogs if the *insured person* is hospitalized.

2.5 Assistance with luggage

The *insurer* shall assist in locating lost luggage and provide the *insured person* with regular updates on the current situation.

3 Provision of advances

3.1 Medical emergency

Advances payable in the event of medical emergencies.

3.2 Prosecution/dealings with public authorities

If the *insured person* is arrested or threatened with arrest while travelling, or is required to deal with any public authority, the following services shall be provided:

- Procurement of a lawyer and/or interpreter;
- *Advance* in respect of any legal fees and interpreter's fees payable in the circumstances described above;
- *Advance* in respect of any bail bond or other security required by the authorities.

3.3 Loss of means of payment and travel documents

If the *insured person* is robbed while travelling or loses his cash, his *card* or his travel documents, the following benefits shall be provided:

3.3.1 Loss of means of payment

In the event of the loss of means of payment, the *insurer* shall provide *advances* in an emergency.

3.3.2 Loss of travel documents

If travel documents required for the return journey are lost or stolen, the *insurer* shall assist in obtaining replacement documents. The assistance service provider shall not pay the charges payable for issuing new

documents. In the event that tickets for the return journey are lost or stolen, an *advance* shall be paid to enable purchase of a replacement ticket.

3.4 What is the situation regarding advances that are not reimbursable by a third party?

All *advances*, forwarding/remittance fees as well as the cost of procurements:

- shall only be paid if neither an American Express® travel agency nor ATM is available in the vicinity of the *insured person*;
- shall be debited from a *card* subject to authorization by the *issuer* and the *insured person*.

If the *insured person* is not in possession of a *card*, then either the *cardholder* must consent to the cost being debited from the *card* account or the *insured person* must provide the *insurer* with some other form of security.

4 When will assistance services not be provided? (Exclusions)

In addition to the exclusions pursuant to 2.3 *GCI*, insurance cover or benefit entitlements shall not be provided:

- 4.1 for expenses incurred for any physician's fees, medical and/or treatment costs;
- 4.2 for damage that was foreseen by the *insured person* as highly likely to occur
- 4.3 for **damage caused by gross negligence on the part of the *insured person*.**

V. Claims table

Please note the obligations which apply upon occurrence of an *insured event* pursuant to Fig. 3 of the *GCI* (Section III). In order to be able to process the *insured event*, the *insurer* requires evidence about the occurrence of the loss, its cost etc. The documents are listed in the following table, which must be submitted to the *insurer* to receive benefits as quickly as possible. Of course, only the documentary evidence relevant to the insurance benefit(s) being claimed by the *insured person* needs to be submitted. In case of doubt, please contact the *claims adjuster*, who will tell you which documents are required.

Benefits	Documents required for the insurance benefit
Generally	<ul style="list-style-type: none"> • The account number • Notice of claim that has been completed comprehensively and truthfully • Original receipts (photocopies are sufficient if the originals are being processed by other parties at the same time) showing the purchase price and the date of purchase, as well as the relevant <i>card</i> statement • Proof of payment for the <i>public transport</i> ticket/agreement/contract or service using the <i>card</i>, where payment by <i>card</i> is a condition of insurance cover • Name of the physician providing the treatment and the document releasing this individual from the duty of professional confidentiality • Police report insofar as the police were involved • Your bank details • Evidence of expenses met by third parties (e.g. an airline, other <i>insurers</i>) • Copy of the monthly <i>card</i> statement, including details of applicable exchange rates if goods were purchased in a foreign currency
Transport Accident Insurance <i>Claims adjuster:</i> Allianz Assistance	<ul style="list-style-type: none"> • Evidence that the <i>accident</i> occurred while using or on the way to a means of <i>public transport</i> • Evidence showing how the <i>accident</i> happened and the consequences of the <i>accident</i> (degree of disability or death) • In the event of a disability claim, additional evidence that the course of treatment has been completed, insofar as such evidence is required to make an assessment of full disability • In the event of death, the <i>insurer</i> shall be given the right to ask a physician appointed by it to perform an autopsy, if required • Evidence of costs incurred through search, rescue, recovery and repatriation costs • Police evidence of kidnapping/hijacking of the means of <i>public transport</i> in which the <i>insured person</i> was traveling
Travel Inconvenience Insurance <i>Claims adjuster:</i> Allianz Assistance	<p>Generally</p> <ul style="list-style-type: none"> • <i>Card</i> receipts evidencing expenses incurred for purchased goods, hotel accommodation and/or <i>alternative conveyance</i> (this evidence is not required if the costs were paid in cash by children who are not themselves <i>cardholders</i>) • Original receipts (photocopies are sufficient if these documents are being processed by other parties at the same time) • Ticket or other proof of travel (e.g. confirmation from the airline) containing detailed information (e.g. airline, flight number, departure airport, destination, scheduled departure time and flight time, arrival time, destination airport) • Information stating whether the journey in question was a homeward journey • Information stating whether fellow travellers (e.g. children, spouse/registered life partner) were also affected <p>Flight cancellation, refusal of conveyance, missed connecting flight</p> <ul style="list-style-type: none"> • Written confirmation from the transport operator that the flight was cancelled or overbooked or that the connection was missed, incl. details of scheduled and actual departure and arrival times • Proof (e.g. confirmation from the airline) that suitable <i>alternative conveyance</i> was not offered within four hours • Confirmation from the relevant organization (e.g. emergency <i>breakdown</i> assistance, garage, police) of the reasons for the delay that led to the connection being missed <p>Delay in return of luggage</p> <ul style="list-style-type: none"> • Written confirmation from the airline of the reasons for the delay in returning the luggage (Property Irregularity Report) and of the time when the luggage finally arrived
Health Insurance & Assistance <i>Claims adjuster:</i> Allianz Assistance	<p>Generally</p> <ul style="list-style-type: none"> • Medical certificates and receipts providing a detailed description of the treatment and the costs, the first name and last name of the person being treated, the designation of the illness (diagnosis), and the individual medical services provided incl. data on the treatment • All unused tickets • Original or copies of invoices, together with confirmation provided by another <i>insurer</i> concerning granted benefits, if necessary incl. translations – the <i>insurer</i> shall retain these records • Prescriptions must clearly show the medication prescribed and the price, and bear the pharmacist's stamp • In the case of dental treatment, the documents must indicate the teeth requiring treatment and the nature of the treatment • Proof of costs incurred by <i>close relatives</i> in travelling to the hospital in which the <i>insured person</i> is staying

Benefits	Documents required for the insurance benefit
Travel Cancellation and Curtailment Insurance <i>Claims adjuster:</i> Allianz Assistance	<ul style="list-style-type: none"> • Unused tickets or travel vouchers/receipts • In the case of e-tickets: confirmation from the airline that the ticket was not used and the costs reimbursed • Booking and cancellation receipts of the travel company • Medical certificates • Independent documentation, providing evidence of the reason for delayed or missed arrival or travel cancellation or curtailment
Loss Damage Waiver for Rental Cars (LDW) <i>Claims adjuster:</i> Allianz Assistance	<ul style="list-style-type: none"> • Rental agreement • <i>Accident</i> report • Copy of driver's license • Original invoice for repair costs • Medical certificates in the case of return of rental car to rental center or unused rental time
Luggage Insurance <i>Claims adjuster:</i> Allianz Assistance	<ul style="list-style-type: none"> • Evidence of the damage/destruction/loss of luggage • List of damaged/destroyed/lost items and their original purchase price and the date of purchase • In the case of a criminal offense, fire or explosion: a certificate from the local police force • If the <i>insured event</i> occurred on <i>public transport</i>, the report from the public transportation company • Submission of the damaged or destroyed items upon request