

## General Terms and Conditions of Insurance EasyJet One Way Trip

If you have any questions about the insurance benefits just contact our Service Hotline. We will be pleased to provide you with information about travel insurance:  
Service telephone number: +41 44 283 38 28

If you need active help in an emergency the Mondial Assistance emergency control centre is at your service. Our 24-hour emergency service guarantees to provide you with fast, competent assistance all around the world.  
Emergency number: +41 44 283 33 68

In the event of loss/damage please notify the following, enclosing the relevant documentation:  
Mondial Assistance (Schweiz), Hertistrasse 2, Postfach, 8304 Wallisellen, Switzerland  
Tel.: +41 44 283 38 27

### Information for customers in accordance with the VVG (the Swiss law governing insurance contracts)

The following information for customers provides a clear and concise overview of the identity of the Insurer and the most important points contained in the insurance contract (Art. 3 of the Swiss law governing insurance contracts, the VVG).

#### Who is the Insurer?

The Insurer is Mondial Assistance International SA, Paris, subsidiary of Wallisellen, called Mondial in the following text. The headquarters of the company is at Hertistrasse 2, 8304 Wallisellen, Switzerland.

In matters relating to legal protection insurance, the Insurer is CAP Rechtsschutz-Versicherungsgesellschaft AG, based at Badenerstrasse 694, 8048 Zurich, Switzerland.

#### What risks does the insurance cover, and what is the scope of the insurance protection?

The insured risks and the scope of insurance cover are set out in the policy and the General Terms and Conditions of Insurance.

#### Who are the people covered by the insurance?

In the case of insurance policies, the insured individuals are those specified in the policy.  
The other individuals covered by the insurance policy are listed in the General Terms and Conditions of Insurance.

#### What are the important exclusions?

- Events that have already occurred at the time of concluding the contract or booking the trip, or events that were discernible for the insured individual at the time of concluding the contract or booking the trip.
- Events connected with epidemics or pandemics.
- Events connected with participation in risky actions, where the individual is knowingly exposed to danger.

This list only contains the most common exceptions. Further exceptions are set out in the General Terms and Conditions of Insurance and the VVG.

#### How much is the premium?

The level of the premium depends on the insured risks in each case, and on the cover required. The level of the premium will be defined at the time of application, and is set out in the policy.

#### What are the duties of the Policy Holder and the insured individuals?

- To fulfil their contractual and legal duties of notification, information and conduct in full (e.g. prompt notification of a case of loss/damage to Mondial).
- To do all that they can to help minimise and clarify the loss/damage (e.g. authorising Mondial to issue the relevant documents, information etc. to third parties to clarify the case of loss/damage).

This list only contains the most common duties. Further duties are set out in the General Terms and Conditions of Insurance and the VVG.

#### When does the insurance cover begin and end?

The beginning and end of the insurance cover are defined in the application and specified in the policy.

- Insurance policies with durations of less than one year (short-term insurance policies) end automatically on the day defined in the application and set out in the policy.

#### How do Mondial and CAP handle information?

Mondial handles information that arises from the contractual documents or the processing of the contract, and uses this in particular to establish the premiums, clarify risk, handling benefits cases, statistical evaluations and marketing purposes. The information is stored physically or electronically.

If necessary, the information is passed to involved third parties, to the extent needed. These third parties might be other participating insurers, the authorities, lawyers or external experts. Information may also be passed on in order to reveal or prevent the misuse of insurance.

### Overview of insurance benefits

Insurance type	Insurance protection	Sum insured (Maximum )	
A Cancellation	Trip cancellation and delayed start to trip	per person	CHF 1'964.–
	Delay and failure of the means of transport for the outward journey	per person	CHF 628.–
B Assistance	Repatriation under medical supervision, additional return journey, trip cancellation, trip interruption	per event	Unlimited
C Flight delay	Expenses for hotel, rebooking and telephone calls when a connection flight is missed, where the delay is longer than 24 hours A limited level of cover is provided for a shorter delay..	per person	CHF 2'357.–
D Private Medical	Payment of costs not covered by health or accident insurance	per person	CHF 235'670.–
	Daily hospital allowance (max. 30 days)	per person and day	CHF 63.–
E Travel baggage	Robbery, theft, loss, damage or destruction.	per person	CHF 1'964.–
		per item	CHF 236.–
	For cash amounts	per person	CHF 660.–
	Loss of passport	per person	CHF 314.–
F Golf	A limited level of cover applies to certain items		
	Delayed delivery of travel baggage	per person	CHF 236.–
	Robbery, theft, loss, damage or destruction of golfing equipment	per person	CHF 2'200.–
		per item	CHF 440.–
	Lost green fee	per person	CHF 660.–
	Delayed delivery of golfing equipment	per person	CHF 550.–
G Third party insurance during periods of travel	Protection of assets against statutory third-party claims made by third parties	per event	CHF 250'000.–

### General Terms and Conditions of Insurance

The insurance protection provided by the Mondial travel insurance company (hereafter referred to as Mondial) is defined by the Insurance Policy and the following General Terms and Conditions of Insurance.

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**I Common provisions relating to all components of insurance**

The common provisions for all components of insurance only apply to the extent that there are no contrary provisions in the Special Provisions to the individual components of insurance.

**1 Insured persons**

The insurance cover extends to the person(s) listed in the confirmation of insurance.

**2 Scope of the insurance**

The insurance cover applies to travel within Europe, in conjunction with at least one flight booking made on the EasyJet home page.

**3 Obligations in the event of loss/damage**

- 3.1 The insured person has a duty to do everything possible to minimise the loss/damage and to clarify it.
- 3.2 The insured person has a duty to undertake in full his/her contractual or legal obligations with regard to notification, information or conduct (including immediate prompt notification of the insured event to the contact address specified in the common provisions).
- 3.3 If the loss/damage has arisen as a result of illness or injury, the insured person must ensure that the medical personnel providing treatment are freed from their duty of confidentiality with regard to Mondial.
- 3.4 If the insured person is also able to assert claims for which Mondial has furnished provisions against third parties, he/she must safeguard these claims and cede them to Mondial.
- 3.5 The following documents must be made available to Mondial at the contact address specified in the common provisions (in accordance with the insured event):
  - Proof of insurance (Policy)
  - Invoice for cancellation costs, in the original
  - Transport tickets (airline tickets, railway tickets), entry cards, receipts, etc. in the original
  - Receipts for unforeseen costs, in the original
  - Death certificate
  - Booking confirmation
  - Documents and/or official certificates that confirm that the loss/damage has happened (e.g. detailed medical certificate with diagnosis, employer's certificate, police report, etc.)
  - Confirmation of business travel from the employer
  - Copy of passport with immigration stamp
  - Invoices for costs of medical personnel, medical products and hospitals, plus doctor's prescriptions in the original
  - Invoices for the insured additional costs in the original
  - Record of the facts of the case
  - Missing persons notification for EDA
  - Proof of delay by airline.

**4 Violation of obligations**

If the person with the right to claim violates his/her obligations, Mondial can refuse or reduce its benefits.

**5 Non-insured events**

- 5.1 If an event has already taken place at the time the contract is concluded or the trip is booked, or if the event was discernible for the insured person at the time the contract was concluded or the trip was booked, there will be no right to claim benefit.
- 5.2 Events are not insured if they have been caused by the insured person as follows:
  - Misuse of alcohol, drugs or medical products
  - Suicide or attempted suicide
  - Participation in strikes or unrest
  - Participation in competitions and training sessions involving motor vehicles or boats
  - Participation in actions involving risks, where the individual knowingly exposes himself/herself to danger
  - Grossly negligent or pre-meditated conduct/omission
  - Commitment of a crime or offence, or the intention to do so
- 5.3 The insurance does not cover activities related to an insured event, e.g. costs of replacement of the insured items or police-related matters.
- 5.4 The insurance does not cover the following events or their consequences: war, terrorist attacks, unrest of any kind, epidemics, pandemics, natural catastrophes and incidents involving atomic, biological or chemical substances.
- 5.5 The insurance does not cover the consequences of events caused by official decrees, e.g. confiscation of assets, imprisonment or ban on leaving the country.
- 5.6 If the purpose of the trip is for medical treatment as an in-patient.
- 5.7 If the certifier (expert, doctor, etc.) is a direct beneficiary or relative of the insured person by blood or by marriage.
- 5.8 The insurance does not cover costs relating to kidnappings.

**6 Definitions**

- 6.1 Closely connected persons  
Closely connected persons are:
  - Relatives (spouses, parents, children, parents-in-law, grandparents and siblings)
  - Personal partners and their parents and children
  - Carers of underage children or relatives who are in need of care and are not travelling with the insured person
  - Very close friends, with whom there is intensive contact
- 6.2 Europe  
The European area of application includes all the nations on the European continent plus the Mediterranean and Canary Islands, Madeira and the nations that border the Mediterranean but are outside Europe. The eastern border north of Turkey is formed by Azerbaijan, Armenia and Georgia, together with the Ural mountain range.
- 6.3 Switzerland  
The Swiss area of application covers Switzerland and the Principality of Liechtenstein.
- 6.4 Monetary assets  
Monetary assets are cash, credit cards, securities, savings books, precious metals (as reserves, bullion or retail goods), coins, medals, loose precious stones and pearls.
- 6.5 Travel company  
A travel company (travel organiser, travel agent, airline, car hire company, hotels, course organiser etc.) includes any company that, based on a contract, provides travel services with and for the insured person.
- 6.6 Public conveyance or means of transport  
A public conveyance or means of transport is a method of transport that travels regularly, on the basis of a timetable, and for which a ticket has to be purchased. Taxis and hired vehicles do not count as public means of transport.
- 6.7 Breakdown  
A breakdown is a sudden, unforeseen failure of the insured vehicle as a result of an electrical or mechanical defect, which makes it impossible to continue the journey, or which would make it illegal to continue the journey. The following are put in the same category as a breakdown: tyre faults, lack of fuel, vehicle keys locked in the vehicle and discharged battery. Loss of or damage to the vehicle key and incorrect fuel do not count as a breakdown and are not covered by insurance.

- 6.8 Personal injury  
An injury is the sudden, unintended damaging effect of an unusual factor on the human body.
- 6.9 Motor vehicle accident  
An accident is any damage to the insured vehicle, caused by a sudden violent external event, which makes it impossible to continue the journey, or which would make it illegal to continue the journey. In particular, this includes events caused by impact, collision, turning over, crashing, subsidence and immersion.
- 6.10 Severe illness / Severe consequences of injury  
Illnesses and/or consequences of injury are regarded as severe if they result in a temporary or permanent inability to work, or if they cause an absolute inability to travel.
- 7 Complementary clause**
- 7.1 If an insured person has an entitlement under a different contract of insurance (voluntary or compulsory insurance), the cover is limited to that part of our benefits that exceeds that provided by the other insurance contract. Overall costs will only be reimbursed one single time.
- 7.2 If Mondial has nevertheless provided benefits for the same loss/damage, these shall be regarded as an advance payment, and the insured person shall cede his/her entitlement to claim against the third party (third-party, voluntary or compulsory insurance) to Mondial to the same extent.
- 8 Period of limitation**  
The period of limitation for claims resulting from the insurance contract is 2 years from the time of the event upon which the duty to provide the benefit is based. (Exception: Third party insurance during periods of travel; in this case, the period of limitation is 5 years.)
- 9 Hierarchy of standards**  
The "Special provisions relating to the individual components of insurance" take precedence over the "General provisions relating to all components of insurance".
- 10 Premature cancellation of the insurance contract**  
The policyholder can withdraw from the insurance contract before the trip takes place, and within 14 days of the insurance being finalised. In order to take advantage of this right, the policyholder must inform Mondial in writing, adhering to the 14-day period of notice. In addition, there must be no outstanding claim for loss/damage.  
If this right is not exercised, the contract will be regarded as valid.
- 11 Place of jurisdiction and applicable law**
- 11.1 Actions against Mondial may be filed in the court at the company's headquarters, or at the Swiss place of residence of the insured person or the person with an entitlement to claim.
- 11.2 The Swiss law governing the insurance contract (the Bundesgesetz über den Versicherungsvertrag, or VVG) is applied as a supplement to these provisions.
- 12 Contact address**  
Mondial Assistance (Schweiz), Hertistrasse 2, Postfach, 8304 Wallisellen, Switzerland
- II Special provisions relating to the individual components of insurance**
- A Cancellation**
- 1 Scope**
- 1.1 Insurance protection begins on the day on which the insurance policy is issued, and ends when the insured trip begins. The beginning of the trip is taken as the time the insured person enters the booked means of transport (EasyJet plane).
- 1.2 Insurance protection only exists if the insurance is arranged within 48 hours of issue of the final confirmation of booking. Issue of the insurance policy is regarded as its arrangement.
- 2 Sums insured**
- 2.1 The sums insured are given in the Overview of insurance benefits.
- 2.2 An excess of CHF 39 per person will be deducted in the event of cancellation. No excess charge will be deducted in the event of death or a period of hospitalisation.
- 3 Insurance benefits**
- 3.1 Cancellation costs  
If the insured person cancels the contract with the travel company as a result of an insured event, Mondial will pay the contractually owed cancellation costs, up to the amount of the agreed sum insured.
- 3.2 Delay to start of trip  
If the insured person suffers a delay to the start of the trip as a result of an insured event, Mondial will pay the following costs instead of the costs of cancellation (up to a maximum of the level of the cost of a cancellation):
- the additional travel costs arising in relation to the delayed departure and
  - the costs of the unused part of the trip, in proportion to the package price (excluding transport costs). The date of the outward journey is regarded as a used day of the package.
- 3.3 The expenses of disproportional or repeated administrative costs or for the insurance premium will not be reimbursed.
- 4 Insured events**
- 4.1 Illness, injury, death and pregnancy
- 1 Severe illness, severe injury, complications of pregnancy or as a result of death (in so far as the relevant event has arisen after the time of booking)
- of the insured person;
  - of a person travelling with the insured person, who has booked the same trip and has cancelled it;
  - of a person who is closely connected to the insured person, but who is not travelling with the insured person;
  - of the person deputising for the insured person at his/her place of work, if the presence of the insured person is indispensable.
- If several people have booked the same trip, it can only be cancelled by a maximum of 6 people.
- 2 Psychological illness. Insurance cover only exists if
- the inability to travel and work is certified by a psychiatrist, and
  - the inability to work is proven by providing a confirmation of absence from the employer.
- 3 In the event of chronic illness, insurance protection only applies if the trip has to be cancelled as a result of an unexpected acute worsening, as certified by a doctor. It is a prerequisite that the state of health of the insured person was stable and that the person was fit to travel at the time of booking.
- 4 In the event of pregnancy, insurance protection only applies if the pregnancy occurred after the time of booking the trip, and if the date of return is after the 24th week of pregnancy, or if the pregnancy has occurred after the time of booking the trip, and a vaccination that would present a risk to the unborn child is recommended for the destination of travel.
- 4.2 Delay and failure of the means of transport for the outward journey  
If it becomes impossible to start the booked trip as a result of a delay or failure of the means of public transport (including flights or international seagoing vessel) used on the outward journey to reach the point of departure anticipated in the travel package.
- 4.3 Failure of the vehicle on the outward journey  
If the private vehicle or taxi becomes undrivable during the direct trip to the point of departure anticipated in the travel package, as a result of an accident or breakdown. Problems with keys and fuel are not covered by insurance.
- 5 Non-insured events (as a supplement to Clause I 5: Non-insured events)**
- 5.1 Poor course of recovery  
If an illness or the consequence of an accident, an operation or a medical intervention already exists at the time of booking the trip, and recovery is not complete by the date of travel. If recovery from the consequences of an operation/medical intervention already planned at the time of booking the trip, but not undertaken until afterwards, is not complete by the date of travel.
- 5.2 Cancellation by the travel company  
If the travel company can not fulfil the contractual benefits in full or in part, or cancels the trip, or has to cancel as a result of the actual circumstances, and has to reimburse the costs of benefits not provided on statutory grounds. The actual circumstances, as a result of which the trip would have to be cancelled, would include advice from the Federal Department of Foreign Affairs (DFA) against travel to the affected area.
- 5.3 Official directives  
If official directives make it impossible to carry out the booked trip according to plan.
- 6 Obligations in the event of loss/damage (as a supplement to Clause I 3: Obligations in the event of loss/damage)**  
In order to be able to call upon the Mondial benefits, the person with the entitlement to claim must cancel the booked trip with the travel company or the person who is renting immediately upon the occurrence of the insured event, and then notify Mondial of the loss/damage in writing.

## **B Assistance**

### **1 Scope**

Insurance protection begins by the time the insured person enters the booked means of transport (EasyJet plane) and ends 24 hours after the effective take-off / departure of the booked means of transport (EasyJet plane).

### **2 Sums insured**

The sums insured are given in the Overview of insurance benefits.

### **3 Insured events and benefits**

The Mondial emergency call centre is available round the clock (conversations with the emergency call centre are recorded):

Tel. + 41 44 283 33 68 / Fax + 41 44 283 33 43

In the case of medical benefits, the Mondial-Assistance doctors have the sole right to decide upon the type and timing of the measure undertaken.

The following benefits must in any event be requested by telephone through the Mondial emergency call centre:

#### **3.1 Assistance benefits**

##### **1 Transfer to the nearest suitable hospital**

If the insured person becomes seriously ill, or is seriously injured, or if an unexpected worsening of a chronic illness, certified by a doctor, occurs during the trip, Mondial-Assistance will organise and pay for transfer into the nearest hospital suitable for the treatment, based on an appropriate medical diagnosis.

##### **2 Repatriation with medical care to a hospital at the place of residence**

If medically necessary, Mondial-Assistance will organise and pay for repatriation with medical care to a hospital suitable for the treatment at the place of residence of the insured person.

##### **3 Repatriation without medical care to the place of residence**

Based on an appropriate medical diagnosis, and the prerequisites of Clause II B 3.1.1, Mondial-Assistance will organise and pay for repatriation without accompaniment by medical carers to the place of residence of the insured person.

##### **4 Return travel caused by interruption of trip by traveller or member of the family on the same trip**

If a closely-connected person or member of the family on the same trip is repatriated to his/her place of residence, or the trip has to be interrupted for some other insured reason, and the insured person would have to continue the trip on his/her own, Mondial-Assistance will organise and pay for the extra costs for the additional return journey (first-class train ticket, economy-class air ticket) for the insured person and/or the insured family member.

##### **5 Return travel caused by the illness, injury or death of a closely connected person at home**

If a closely connected person at home becomes severely ill, is severely injured or dies, Mondial-Assistance will organise and pay for the extra costs for the additional return journey (first-class train ticket, economy-class air ticket) to the permanent place of residence of the insured person.

##### **6 Premature return for other important reasons**

If the property of an insured person at their place of residence has been severely affected as a result of theft, fire or damage by water or the elements, Mondial-Assistance will organise and pay for the extra costs for the additional return journey (first-class train ticket, economy-class air ticket) for the insured person to his/her place of residence.

##### **7 Repatriation of the body in the event of death**

If an insured person dies, Mondial will pay for the costs of cremation away from the home nation, or the extra costs to fulfil the international agreement on the conveyance of corpses (minimum requirements such as a lead coffin or lining) plus the return carriage of the coffin or urn to the last place of residence of the insured person. Disposal of the lead coffin is also covered.

#### **3.2 Visiting trip**

If the insured person has to be hospitalised abroad for more than 7 days, Mondial-Assistance will organise and pay for a visiting trip (first-class train ticket, economy-class air ticket, medium-class hotel) for a maximum of two closely connected people, up to a maximum of CHF 5,000.–.

#### **3.3 Reimbursement of the costs of the unused part of the trip**

If an insured person is forced to interrupt the trip prematurely as a result of an insured event, the costs of the unused portion of the trip will be reimbursed by Mondial-Assistance in proportion to the insured package. The amount of reimbursement is limited to the sum insured for a cancellation. No reimbursement will be made for the costs of homeward travel originally booked. Benefit is cancelled if entitlement to a repeat trip exists as the result of an additional insurance policy.

## **4 Non-insured events and benefits (as a supplement to Clause I 5: Non-insured events)**

### **4.1 Failure of agreement by the Mondial emergency call centre**

If the Mondial emergency call centre has not agreed in advance to the benefits.

### **4.2 Interruption by the travel company**

If the travel company can not fulfil the contractual benefits in full or in part, or interrupts the trip, or has to interrupt or cancel as a result of the actual circumstances, and has to reimburse the costs of benefits not provided on statutory grounds and/or pay the costs of return travel. The actual circumstances, as a result of which the trip would have to be cancelled or interrupted, would include advice from the Federal Department of Foreign Affairs (DFA) against travel to the affected area.

## **5 Obligations in the event of loss/damage (as a supplement to Clause I 3: Obligations in the event of loss/damage)**

In order to be able to claim Mondial-Assistance benefits, the Mondial emergency call centre must be informed immediately of the event or illness:

Tel. +41 44 283 33 68 / Fax +41 44 283 33 43

## **C Flight delay**

### **1 Sums insured**

The sums insured are given in the Overview of insurance benefits.

### **2 Insured event and benefit**

If the EasyJet flight, booked by the insured person is delayed as a result of one of the following events:

- severe fire, storm or flood damage at the point of departure;
- bad weather; oder
- prohibited takeoff of a flight as a result of mechanical or structural faults,

then Mondial will pay CHF 47 for the first 12 hours of delay, plus a further CHF 47 for the next 12 hours of delay. If the delay amounts to 24 hours or more, or if the booked flight is conclusively cancelled, Mondial will reimburse the additional costs (hotel costs, re-booking costs, telephone charges) incurred in order to continue the trip, up to the maximum sum insured.

### **3 Non-insured events (as a supplement to Clause I 5: Non-insured events)**

If the insured person him-/herself is responsible for the delay.

### **4 Obligations in the event of loss/damage (as a supplement to Clause I 3: Obligations in the event of loss/damage)**

In order to be able to claim Mondial-Assistance benefits, the Mondial emergency call centre must be informed of the event immediately upon return to Switzerland, in writing.

## **D Private Medical**

### **1 Insured persons**

The insured person according to Clause I 1.

### **2 Scope**

2.1 Insurance protection begins by the time the insured person enters the booked means of transport (EasyJet plane) and ends 24 hours after the effective take-off / departure of the booked means of transport (EasyJet plane).

2.2 The insurance is valid for travel throughout Europe, with the exception of Switzerland and the Principality of Liechtenstein and the country of residence of the insured person.

### **3 Sums insured**

The sums insured are given in the Overview of insurance benefits.

### **4 Insurance benefits**

Mondial provides its benefits as a supplementary insurance to the statutory social insurances (health insurance, accident insurance or similar insurance policies in the permanent country of residence of the insured person), and any additional insurances for emergency hospital treatment and emergency out-patient treatment costs that they do not fully cover.

- 4.1 In the case of an accident or illness, Mondial will pay for the following listed medical benefits in the relevant country of travel, as long as the necessary medical intervention has been requested by a certified doctor or dentist, or by a person with the relevant operational approval:
- Treatment measures, including medication
  - Hospital treatment
  - Treatment by a state registered chiropractor
  - Hire of medical aids
  - In the event of an accident: initial provision of prostheses, spectacles, hearing aids, etc
  - Repair or replacement of medical aids if these have been damaged by an accident requiring medical treatment
  - Transport to the nearest suitable hospital for treatment
  - Dental treatment resulting from an accident, up to a maximum of CHF 3,000.–

- 4.2 Daily illness allowance  
Mondial will reimburse CHF 63 per hospitalisation day for every 24-hour period spent by the insured person on in-patient treatment in a hospital during the trip. The payment will be made for a maximum of 30 days, after the return of the insured person, and upon written confirmation of the hospital stay.

## 5 Insured events

Accidents and illnesses for which emergency medical intervention is appropriate.

## 6 Non-insured events (as a supplement to Clause I 5: Non-insured events)

- 6.1 Accidents and illnesses that were already present when the insurance cover started, together with their consequences. Complications, worsening or relapse, particularly for chronic and repeated illnesses, and independently of whether they were already known to the insured person at the time the insurance cover started.
- 6.2 Investigation and treatment of dental and jaw diseases.
- 6.3 Investigation and treatment of conditions of tiredness and exhaustion, as well as nervous or psychological illnesses.
- 6.4 Investigation and treatment of malignant diseases, including checks.
- 6.5 Gynaecological, paediatric or general check-ups.
- 6.6 Prophylactic medication, sleeping tablets, tranquillisers, vitamins, homeopathic medications, vaccinations, first-aid kits, amphetamines, hormones and cholesterol-reducing drugs.
- 6.7 Pregnancy, abortion and birth, together with any complications, and the consequences of contraceptive or abortion measures.
- 6.8 Accidents while driving a motor vehicle for which the insured person does not fulfil the statutory requirements.
- 6.9 Accidents while carrying out manual work.
- 6.10 Accidents while parachute jumping or piloting aircraft or flying devices.
- 6.11 Massages and well-being treatments, plus cosmetic surgery.
- 6.12 Accidents during military service.
- 6.13 No excess costs (or franchises) will be paid for the statutory social insurance schemes (nursing care insurance, accident insurance, etc.) or any supplementary insurances.

## 7 Cost credit

- 7.1 Mondial provides cost credits as part of this insurance and as a supplement to the statutory social insurance schemes (nursing care insurance, accident insurance, etc., and analogous insurance schemes in the countries where the insured person has his/her main place of residence or his/her main health insurance provision) and any supplementary insurance schemes for all in-patient treatment in hospital. The insured person is still the debtor in relation to the service provider (doctor, etc.) for all out-patient treatments carried out locally.
- 7.2 The cost credit must be requested by telephone from the Mondial emergency call centre in all cases (conversations with the emergency call centre will be recorded): Tel. + 41 44 283 33 68 / Fax + 41 44 283 33 43

## 8 Obligations in the event of loss/damage (as a supplement to Clause I 3: Obligations in the event of loss/damage)

- 8.1 Mondial must be informed in writing immediately after the occurrence of the event (cf. Clause I: Contact address).
- 8.2 The insured person must, at the request of Mondial, be willing to undergo a medical inspection by the company doctor at any time.

## E Travel baggage

### 1 Insured items

The insurance covers the travel baggage of the insured person, including souvenirs collected during the trip, i.e. all items owned by the insured person and taken on the trip for personal use or handed over to a transport company for conveyance.

### 2 Scope

- 2.1 Insurance protection begins by the time the insured person enters the booked means of transport (EasyJet plane) and ends 24 hours after the effective take-off / departure of the booked means of transport (EasyJet plane).
- 2.2 The insurance applies in Europe. The permanent place of residence of the insured person is excluded.

### 3 Sums insured

The sums insured are given in the Overview of insurance benefits.

### 4 Insured events and benefits

For

- Theft
- Robbery (theft involving the threat or use of violence against the insured person)
- Damage and destruction
- Loss and damage during conveyance by a public transport company
- Delayed delivery by a public transport company

the following benefits will be provided, taking account of the agreed sum insured:

- 1 For a complete write-off or loss, the actual purchase price of the insured item will be repaid.
  - 2 For partial loss/damage, the cost of repair of the damaged item will be limited to the current value.
  - 3 For film, photographic and video equipment, music equipment (MP3 player, Discman, etc.) and for skis, snowboards and bicycles, the current value will be repaid. The current value will be taken as the actual purchase price minus an annual depreciation of 20%, starting from 1 year after purchase (amortisation).
  - 4 For films, data carriers, image carriers and sound media, the material value will be repaid.
  - 5 In the case of delayed delivery by a public transport company, the recompense for indispensable purchases and hire charges will be limited to a maximum of CHF 236.- per person.
  - 6 For personal and vehicle papers, and for keys, the costs are limited to the initial costs of procurement.
  - 7 Scratch and wear damage on bicycles will be repaid to a maximum of CHF 200.–.
  - 8 For travel souvenirs, a maximum of CHF 471.– will be paid.
  - 9 A maximum of CHF 393.- will be paid for spectacles or contact lenses.
- 4.2 In the event of theft, robbery or loss of cash and travel tickets (train tickets, air tickets, etc.), compensation will be limited to a maximum of CHF 660.-. An excess of CHF 79 per person will be deducted.
- 4.3 Musical instruments, sports equipment, bicycles, baby buggies, rubber dinghies and folding canoes are only insured during transport by the public transport companies.
- 4.4 In the event of theft, robbery, loss or destruction of a passport, a maximum of CHF 314 plus the remaining value of the passport will be paid in reimbursement for additional costs of the transport, accommodation and administration required to allow the insured person to return to his/her country of residence.

### 5 Non-insured items

- 1 Motorboats, ships, surfboards and aircraft, including accessories in each case
- 2 Valuable items covered by special insurance
- 3 Securities, deeds, business papers, travel tickets and vouchers, cash, credit and customer cards and stamps (see Clause II E 4.2 for exceptions)
- 4 Computer hardware (desktop, laptop, beamer, accessories, handheld, etc.), mobile phone devices, and all kinds of software
- 5 Valuable items left in a vehicle (locked or unlocked)
- 6 Items left on a vehicle, or overnight (10 pm to 6 am) in or on a vehicle where the insured person is not sleeping
- 7 Precious metals, loose precious stones and pearls, stamps, retail goods, goods samples, items with an artistic or collectable value and occupational tools
- 8 Film, photographic and video equipment, jewellery and furs, in so far as they are within the area of responsibility of the transport company while they are being conveyed by public transport

## **6 Non-insured events (as a supplement to Clause I 5: Non-insured events)**

Loss/damage that can be traced back to the following causes are not insured:

- Neglect of the general duty of care by the insured person
- Misplacement, loss and abandonment
- Abandonment or leaving behind (even for a short time) of items in a place accessible to anyone outside the direct personal area of influence of the insured person
- Taking care of a valuable item in a manner that is inappropriate to its value (cf. Clause: Duties of conduct while travelling)
- Pearls and precious stones falling from their settings
- Temperature and weathering effects, and the effects of wear and tear
- The direct or indirect effects caused by unrest, plunder, authorities and strikes

## **7 Duties of conduct while travelling**

Valuable items such as furs, jewellery, watches with or without precious metals, precious stones or pearls, laptops, photographic, film, video and sound equipment, including accessories in each case, must, if they are not being worn or used, be kept in a locked room, not generally accessible. Even there, they must be kept under separate lock and key (suitcase, cupboard, safe). The manner in which the item is kept must be appropriate to its worth in each case.

## **8 Obligations in the event of loss/damage (as a supplement to Clause I 3: Obligations in the event of loss/damage)**

8.1 The cause, circumstances and extent of the event must be confirmed by the insured person immediately and in detail:

- 1 by the nearest police station to the location of the event in the case of theft or robbery;
- 2 by the responsible third party or by the travel or hotel manager in the case of damage by the transport company;
- 3 by the responsible public transport company in the case of loss or delayed delivery.

8.2 If the loss or damage during transport by a public transport company is only discovered after delivery at home, then the facts of the case must be reported in writing within 2 working days to the responsible transport company, and confirmed by them.

8.3 The level of damage must be proven by original receipts. If this is not possible, then Mondial will be able to reduce or refuse its benefits.

8.4 The insured event must be reported immediately in writing to Mondial. The claim must be submitted with justifications and receipts.

8.5 Damaged items must be kept available to Mondial until the final settlement of the claim, and must be sent at the cost of the insured person for inspection upon demand.

## **F Golf insurance**

### **1 Insured objects**

The subject of the insurance is the insured person's golfing equipment, i.e. golf clubs, golf trolley and golf shoes for personal use, carried with the insured person on the trip or handed over to a transportation company for carriage. The insured person is the owner of the equipment.

### **2 Scope**

Insurance protection begins by the time the insured person enters the booked means of transport (EasyJet plane) and ends 24 hours after the effective take-off / departure of the booked means of transport (EasyJet plane).

The insurance applies within Europe. The permanent residence of the insured person is excluded.

### **3 Sums insured**

The sums insured are set out in the overview of the insurance benefits.

### **4 Insured events and benefits**

4.1 In the event of:

- Theft
  - Robbery (theft involving the threat or use of violence against the insured person)
  - Damage and destruction, or
  - Loss and damage during conveyance by a public transport company
- The following benefits will be provided per case of loss/damage, taking account of the agreed sums insured:
- 1 For a complete write-off or loss, the actual purchase price of the insured item will be repaid.
  - 2 For partial loss/damage, the cost of repair of the damaged item will be limited to the current value.

4.2 Delayed delivery of the golfing equipment

In the event of delayed delivery of the golfing equipment by a transportation company, Mondial will reimburse the cost of hiring replacement golfing equipment up to a maximum of CHF 550 per insured person.

4.3 Loss of green fee

If the insured person has to cancel or interrupt the trip, or if the insured person is not able to play golf during the trip as a result of illness or injury, Mondial will pay the green fees paid in advance by the insured person, up to a maximum of CHF 660.

The green fees will only be paid if they are not repaid by another source. An excess of CHF 110 per person will be deducted.

### **5 Non-insured events (as a supplement to Clause I 5: Non-insured events)**

Cases of loss/damage that can be traced back to the following causes are not insured:

- Neglect of the general duty of care by the insured person
- Misplacement, loss and abandonment
- Abandonment or leaving behind (even for a short time) of items in a place accessible to anyone outside the direct personal area of influence of the insured person
- Temperature and weathering effects, and the effects of wear and tear
- The direct or indirect effects caused by unrest, plunder, authorities and strikes.

### **6 Obligations in the event of loss/damage (as a supplement to Clause I 3: Obligations in the event of loss/damage)**

6.1 The cause, circumstances and extent of the event must be confirmed by the insured person immediately and in detail:

- 1 by the nearest police station to the location of the event in the case of theft or robbery
- 2 by the responsible third party or by the travel or hotel manager in the case of damage by the transport company
- 3 by the responsible public transport company in the case of loss or delayed delivery
- 4 by a doctor at the relevant holiday destination in the case of illness or injury.

6.2 If the loss or damage during transport by a public transport company is only discovered after delivery at home, then the facts of the case must be reported in writing within 2 working days to the responsible transport company, and confirmed by them.

6.3 The level of damage must be proven by original receipts. If this is not possible, then Mondial will be able to reduce or refuse its benefits.

6.4 The insured event must be reported immediately in writing to Mondial. The claim must be submitted with justifications and receipts.

6.5 Damaged items must be kept available to Mondial until the final settlement of the claim, and must be sent at the cost of the insured person for inspection upon demand.

## **G Third party insurance during periods of travel**

### **1 Sums insured**

The sums insured are given in the Overview of insurance benefits.

### **2 Scope**

Insurance protection begins by the time the insured person enters the booked means of transport (EasyJet plane) and ends 24 hours after the effective take-off / departure of the booked means of transport (EasyJet plane).

### **3 Insured benefit**

Third party insurance during periods of travel protects the assets of the insured person as a private individual against statutory third-party claims arising during the period of travel. Mondial will pay the valid claims of third parties and represent the insured person against the person who has suffered loss/damage. Mondial will defend the insured person against invalid claims, and support insured persons in the reduction of inflated demands.

### **4 Insured events**

Insurance protection exists for claims that are instigated against the insured person based on statutory third-party liability provisions, as a result of

- Personal injury, i.e. death, injury or other damage to personal health;
- Material loss/damage, i.e. destruction, damage or loss of belongings.

**5 Non-insured events (as a supplement to Clause I 5: Non-insured events)**

No insurance protection is provided for:

- 5.1 Third party liability associated with a professional activity.
- 5.2 Claims based on contractually-assumed liability that extends beyond the statutory regulations and the non-fulfilment of statutory or contractual insurance obligations.
- 5.3 Third party liability according to OR 54 (the "Ordnungsrecht", or Swiss law of obligations) (Equity liability of those without the ability to judge).
- 5.4 Third party liability as owner, driver or active user of motor vehicles, including go-karts and the trailers drawn by them.
- 5.5 Third party liability as owner, driver or user of ships and flying machines of all types.
- 5.6 Loss/damage to the ships and flying machines used, including equipment and accessories in each case.
- 5.7 Claims arising from the loss of or damage to data and programmes (software).
- 5.8 Claims for damage to and loss of business keys or other methods of opening business locking systems, such as badges, including consequential loss/damage.
- 5.9 Expenses incurred in order to avoid loss/damage (loss/damage prevention costs).
- 5.10 Claims arising from the transmission of infectious diseases in humans, animals and plants.
- 5.11 Claims associated with gene-technology changes.
- 5.12 Claims associated with asbestos or asbestos-containing materials.

**6 Obligations in the event of loss/damage (as a supplement to Clause I 3: Obligations in the event of loss/damage)**

- 6.1 In order to be able to claim the Mondial benefits, the entitled person must immediately submit advice in writing that the event has taken place.
- 6.2 Events involving a death must be notified by Fax within 24 hours.
- 6.3 If the insured person is prosecuted in court or out of court as a result of the loss/damage, or if criminal proceedings are instigated against the insured person, Mondial must be notified immediately, and all documents must be forwarded to Mondial.
- 6.4 The insured person has a duty to support Mondial in establishing the facts of the matter, in conducting negotiations with those who have suffered loss/damage and in the defence against invalid or excessive claims. The insured person may not recognise or satisfy claims in full or in part without the agreement of Mondial.