

Customer information and General Terms and Conditions of Insurance SBB Public transport cover

Customer information under the Swiss Federal Insurance Contract Act ("VVG")

The following customer information gives a clearly arranged, brief overview of the insurer's identity and the material content of the insurance contract (article 3 VVG). Only the insurance policy and General Terms and Conditions of Insurance (GTC) are authoritative for the content and scope of the rights and obligations derived from the insurance contract.

Who is the insurer?

The insurer is AWP P&C S.A., Saint-Ouen (Paris), Wallisellen Branch (Switzerland), hereinafter called Allianz Global Assistance or AGA. The company headquarters are at Hertistrasse 2, 8304 Wallisellen.

Who is the policyholder?

The policyholder is the person designated as such in the insurance policy.

What risks are insured and what is the scope of the cover?

The insured risks under the relevant contract, scope of the cover and the cover restrictions are set out in the insurance policy and General Terms and Conditions of Insurance (GTC). The following is a summary of the various insurance components offered, provided for ease of understanding:

- **Reimbursement in the event of loss of personal cards and ID**
Reimbursement of costs to replace personal ID and cards in the event of loss, theft or robbery.
- **Assumption of costs in the event of loss of house key**
Assumption of the costs of replacing a house or apartment key including replacement costs for a new lock in the event of theft, robbery or loss
- **Replacement of handbag/wallet**
In the event of theft or robbery the insurance shall pay for the replacement of the handbag or wallet.
- **Travel baggage insurance**
Compensation paid for your personal effects in the event of theft, robbery, damage/destruction while travelling on public transport.
- **Cash and bank account cover**
Assumption of financial losses caused by a third party misusing accounts, cards and mobile devices and stealing cash.
- **Cost assumption of lost property service reclaim fee**
Assumption of the reclaim fee charged by SBB for lost and found items.
- **Insurance for event tickets**
Assumption of cancellation charges for admission tickets if the insured person cannot attend the booked event due to an insured occurrence.

Which persons are insured?

In the event of insurance policies with a term of one year (annual insurance policies), the insurance policy states whether the insurance cover applies for the policyholder alone (single person) or for the policyholder and the persons living with him/her in the same household as well as their minor children not living in the same household (family insurance policy).

The insured persons are in each case essentially set out in the insurance policy and the General Terms and Conditions of Insurance (GTC).

Temporal and local scope of the insurance cover

The insurance cover applies during the insurance period, depending on the insurance components, in Switzerland or during conveyance on public transport that runs regularly according to a timetable in Switzerland. Economic or trade sanctions or embargoes of the United Nations, the European Union, the United States of America or Switzerland that contradict the insurance cover remain reserved.

What are the main exclusions?

The following list contains only the most important insurance cover exclusions. The exclusionary clauses ("Non-insured events and services") of the General Terms and Conditions of Insurance as well as the VVG contain further exclusions:

- *As a basic principle, none of the insurance components provide insurance cover for events that had already occurred when the policy was taken out or the journey booked or the booked service started; the same applies to events whose occurrence was foreseeable when the policy was taken out or the journey booked or the booked service started.*
- *Furthermore, there is no cover for such events as abuse of alcohol, drugs or medicines, suicide or attempted suicide, participation in strikes or unrest, participation in races or training sessions with motor vehicles or boats, participation in hazardous activities whereby the entitled person knowingly exposes him/herself to danger, negligent or premeditated actions/or failure to act.*
- *In addition, war, terror attacks, any type of unrest, epidemics, pandemics and incidents involving atomic, biological or chemical substances including the consequences thereof; the consequences of official decrees, e.g. confiscation of assets, imprisonment, ban on leaving the country or closure of air space are not insured.*

What are the duties of the policyholder and insured persons?

The following list contains only the main duties. Other duties are set out in the General Terms and Conditions of Insurance and the VVG:

- In any event, the insured person is obliged to do everything to mitigate the loss and help resolve the claim; for losses caused by injury or illness, the insured person must ensure that the attending doctors are made exempt from their duty of confidentiality vis-à-vis AGA.
- If the entitled person is in breach of his/her duties, AGA can withhold or reduce benefit payments.

How much is the premium?

The amount of the premium depends on the risks insured and stipulated level of cover. The amount of the premium is defined with the application and results from the insurance policy.

When does the insurance begin and end?

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

The insurance policy is extended automatically by a further year at the end of the one-year contract period, provided neither the policyholder nor AGA issue notice in writing subject to a one-month notice period.

Insurance contracts can be terminated early by giving notice, particularly in the following instances:

- Following a claim resulting in the provision of benefits by the insurer, provided the notice given by the insurer occurred no later than the time of the payout or resolution of the case (e.g. assistance/legal protection) or, by the policyholder, no later than 14 days from learning of the payment or resolution of the case.
- If the insurer changes the premiums. In this case, the insurer must receive the policyholder's termination notice no later than the last day prior to the premium amendment coming into effect.
- Termination by the insurer in the event of insurance fraud.

This list contains only the main causes for termination. Other causes are set out in the General Terms and Conditions of Insurance and the VVG.

How does AGA handle data?

The processing of personal data is essential to the transaction of insurance business. In the processing of personal data, AGA complies with the Swiss Data Protection Act (DPA). If necessary, AGA will obtain the necessary approval from the insured person through the claims form to process the data.

The personal data processed by AGA includes data relating to the conclusion of the contract, contract issue and policy/claims handling. In the first instance, information on the policyholder or insured persons is taken from the insurance application and claims statement. In the interests of all policyholders, data may also be exchanged

How can we help?

with previous insurers and reinsurers within and outside Switzerland. AGA also processes personal data in connection with product enhancements, as well as for its own marketing purposes.

In order to offer value-for-money comprehensive insurance cover, some of the services offered by AGA are provided by legally independent companies both domestically and abroad. These may be Allianz Group companies or cooperation partners. For the purposes of fulfilling its contractual obligations, AGA must exchange data both within and outside the group.

AGA stores data electronically or physically in compliance with the legal provisions.

Persons whose personal data are processed by AGA have the right, in accordance with the Data Protection Act (DPA), to ask whether and what data concerning them AGA actually processes; they may also request the rectification of incorrect data.

Contact address for complaints

Allianz Global Assistance

Complaint Management

Hertistrasse 2

P.O. Box

CH-8304 Wallisellen

Table of Benefits

Insurance components	Insurance benefit	Scope	Maximum insurance sum	
A Reimbursement in the event of loss of personal cards and ID	Reimbursement of the replacement costs for personal ID/cards in the event of theft, robbery or loss	Switzerland, while travelling on public transport that runs regularly according to a timetable	per annum	CHF 500
B Assumption of costs in the event of loss of a house key	Costs of replacing a house or apartment key, including replacement costs for a new lock in the event of theft, robbery or loss	Switzerland, while travelling on public transport that runs regularly according to a timetable	per annum	CHF 500
C Replacement of handbag/wallet	Replacement of the handbag/wallet in the event of theft or robbery	Switzerland, while travelling on public transport that runs regularly according to a timetable	per annum	CHF 500
D Travel baggage insurance	Robbery, theft, damage and destruction of travel baggage For certain items there is a limit on the sum insured	Switzerland, while travelling on public transport that runs regularly according to a timetable	per annum	CHF 1,000
E Cash and bank account cover	Financial loss caused by the misuse of an insured account, insured card or insured mobile device	Switzerland	per annum	CHF 5,000
F Cost assumption of lost property service reclaim fee	Assumption of the reclaim fee charged by SBB for lost and found items	Switzerland	per item	CHF 20
G Insurance for event tickets	Cancellation charges for admission tickets	Switzerland	per event and person, max. of two events per calendar year	CHF 300

Overview of service features excluding assumption of costs

Service components	Service feature
N Credit and customer card blocking service	Card blocking service in the event of robbery, theft, loss or misplacement of bank, post office, credit and customer cards and personal ID
O Mobile blocking service	Blocking of mobile phone in the event of theft, robbery or loss

General Terms and Conditions of Insurance (GCI)

The insurance cover provided by AWP P&C S.A. St. Ouen (Paris), Wallisellen branch (Switzerland), hereinafter Allianz Global Assistance or AGA, is defined in the insurance policy and the General Terms and Conditions of Insurance (GTC).

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I Conditions common to all insurance components

The provisions applicable to all insurance components only apply insofar as the special provisions relating to the individual insurance or service components contain no provisions to the contrary.

1 Insured persons

- 1.1 The person(s) listed in the insurance policy is/are covered. If family insurance is taken out, it covers all people living in the same household and minors not living in the same household.
- 1.2 Persons with permanent residence in Switzerland are insured under Section I 1.1.

2 Application

The insurance applies in Switzerland, with the exception of **reimbursement in the event of loss of personal cards and ID, the assumption of costs in the event of loss of a house key, replacement of a handbag/wallet and travel baggage insurance** benefits, which only apply in Switzerland and while travelling on public transport that runs regularly according to a timetable pursuant to Section I 7.3.

3 Automatic extension of the insurance policy

- 3.1 The insurance applies for one year from the inception date given in the insurance policy. Unless otherwise specified in Section I 3.2, it is extended automatically every year, provided the policyholder or AGA do not issue notice in writing one month in advance of the insurance expiry date.
- 3.2 If the policyholder moves abroad during the contract term, the contract will lapse on the expiry date following the change of domicile.

4 Duties in the event of a claim

- 4.1 The insured person is obliged to do everything to mitigate the loss and help resolve the claim.
- 4.2 The insured person is obliged to observe his or her contractual or legal reporting, notification and conduct-related duties in full (e.g. immediately reporting the insured event to the contact address given in the Common Provisions).
- 4.3 If the claim occurred due to illness or injury, the insured person must ensure that the attending doctors are made exempt from their duty of confidentiality vis-à-vis AGA.
- 4.4 If the insured person is able to claim benefits paid out by AGA additionally from third parties, the insured person must uphold these claims and cede them to AGA.
- 4.5 The following documents must be submitted to AGA at the contact address given in the Common Provisions (depending on the insured event):
 - Insurance certificate (policy)
 - Original documents of carriage (tickets, receipts)
 - Original receipts for insured, unforeseen additional costs
 - Documents and/or evidence supporting the occurrence of the loss event (e.g. delay confirmation from the train operator, police report, receipt of loss, etc.)
 - Receipts / invoices for the insured items (originals)
- 4.6 The AGA claims forms can be downloaded at www.allianz-assistance.ch/claim.

5 Breach of duties

If the entitled person is in breach of his/her duties, AGA can withhold or reduce benefit payments.

6 Non-insured events

- 6.1 *No benefits can be claimed if an event has already occurred when the policy is taken out, or if its occurrence is foreseeable for the insured person when the policy is taken out.*
- 6.2 *Events are not insured, which the insured person has triggered in the following ways:*
 - *Abuse of alcohol, drugs or medicines*
 - *Suicide or attempted suicide*
 - *Participation in strikes or unrest*
 - *Participation in hazardous activities whereby the person knowingly exposes him/herself to danger*
 - *Negligent or premeditated actions/or failure to act*
 - *Committing or attempting to commit crimes*
- 6.3 *Activities related to an insured event are not insured, e.g. the cost of replacing the insured items or for law enforcement purposes.*
- 6.4 *The following events and their consequences are not insured: War, terror attacks, any type of unrest, epidemics, pandemics and incidents involving atomic, biological or chemical substances.*
- 6.5 *The consequences of events stemming from official decrees are not insured, e.g. confiscation of assets, imprisonment or a ban on leaving the country, closure of air space.*
- 6.6 *If the assessor (expert, doctor etc.) directly benefits or is related, including related by marriage, to the insured person.*
- 6.7 *Costs related to kidnappings are not covered.*
- 6.8 *If economic, trade or financial sanctions or embargoes on Switzerland, which are directly applicable to the contracting parties, contradict the insurance cover, said cover does not apply. This extends to economic, trade or financial sanctions or embargoes imposed by the United Nations, the European Union or the United States of America, provided they do not contradict Swiss legislation.*

7 Definitions

- 7.1 **Mobile devices**
Electronic devices for mobile, network-independent data, language and picture communication and navigation, which are suitable for mobile use without causing any significant physical exertion due to their size and weight. Mobile telephones, tablets and laptops count as mobile devices for the purpose of these GTC.
- 7.2 **Monetary value**
Monetary value covers cash, credit cards, securities, savings accounts, precious metals (inventories, bars or merchandise), coins, medals, loose precious stones and pearls.
- 7.3 **Travelling by public transport**
Travelling by public transport refers to the period a person is being transported on Swiss territory by public transport that runs regularly according to a timetable, including any waiting time at stations on Swiss territory when changing to directly connecting trains.
- 7.4 **Public conveyance or means of transport**
Public conveyance or means of transport include any means of transport running regularly according to a timetable and requiring a valid ticket. Taxis and hire cars do not count as public means of transport.
- 7.5 **Natural hazards**
Natural hazards are losses stemming from natural events, such as high water, flooding, storm (winds of at least 75 km/h), hail, avalanche, snow pressure, rockfall, rockslide or landslide. Losses from earthquake or volcanic eruption do not count as natural disasters.
- 7.6 **Unroadworthiness**
Unroadworthiness refers to the consequences of a breakdown or accident that make it impossible to continue the journey.
- 7.7 **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 means the continued journey is no longer permitted by law. A tyre defect is deemed equivalent to a breakdown. Theft of, loss of, or damage to the key or anti-theft device, or a flat battery, are not deemed to be a breakdown and are not insured.
- 7.8 **Personal accident**
An accident is the sudden, unintended detrimental outcome of an unusual external factor on the human body.

8 Premium adjustment (annual insurance)

AGA reserves the right to amend premiums for annual insurance and is accordingly entitled to request the amendment of the insurance contract. In this case, AGA shall inform the policyholder of the premium adjustment in writing at least 30 days before it comes into effect. The policyholder has the right to terminate the contract with effect from when the premium adjustment would apply. The policyholder's termination of cover is valid, provided it is received by AGA no later than the last day before the premium adjustment comes into force.

9 Multiple insurance and claims against third parties

- 9.1 For (voluntary or compulsory) multiple insurance, AG provides its services in a subsidiary capacity, subject to there being an identical clause in the other insurance contract. In such a case the legal provisions of double insurance apply.

- 9.2 If an insured person is entitled to benefits under any other insurance contract (voluntary or mandatory), cover is restricted to that part of the AGA benefits that exceeds the cover provided under the other insurance contract. Overall costs are reimbursed once only.
- 9.3 If AGA provides benefits in spite of a subsidiarity situation, these benefits count as an advance and the insured person or beneficiary will cede his/her claims against the third party (voluntary or mandatory insurance) to AGA to the extent of those benefits.
- 9.4 If the insured or entitled person has been compensated by a liable third party or the third party's insurer, any compensation due under this contract is rendered void. If a claim is made against AGA instead of the liable party, the insured or entitled person must concede his/her liability claims up to the extent of the compensation received from AGA.
- 10 Limitation period**
Claims under the insurance contract expire two years after the occurrence of the event giving rise to the obligation to pay benefits.
- 11 Place of jurisdiction and applicable law**
- 11.1 Lawsuits against AGA may be brought before the court at the company's registered office or at the Swiss place of residence of the insured or entitled person.
- 11.2 The Swiss Federal Law on Insurance Contracts (VVG) applies in addition to these provisions.
- 12 Contact address**
Allianz Global Assistance
Hertistrasse 2
P.O. Box
CH-8304 Wallisellen
info@allianz-assistance.ch

II Special provisions for the individual insurance components

A Reimbursement in the event of loss of personal cards and ID

- 1 Insured amount**
The insured amount can be seen in the Table of Benefits.
- 2 Geographical application**
The insurance cover applies exclusively to events in Switzerland, while travelling on public transport that runs regularly according to a timetable pursuant to Section I 7.3.
- 3 Insured personal cards and ID**
Cards and ID relating to the insured person, for example passport, ID card, driving licence, GA, Half-Fare, annual point-to-point or regional travelcards, debit card, credit card, gym membership, library card, etc.
- 4 Insured events and services**
If the insured person's personal ID/card is stolen or lost during the period he/she is being transported by public transport as defined in Section 7.3, AGA shall reimburse the costs of replacing the stolen or lost insured personal ID/cards up to the insured amount shown in the Table of Benefits. The insured person must provide evidence of the replacement costs incurred.
- 5 Duties in the event of a claim (in addition to Section I 4: Duties in the event of a claim)**
- 5.1 The theft must be reported immediately to the nearest police station, or the loss reported immediately to the local lost property office, and the insured event must be reported immediately to AGA.
- 5.2 The amount of the loss must be documented by the original receipts. If that proves impossible, AGA may reduce or refuse to pay benefits.
- 5.3 The claim must be substantiated and documented. The following documents must be submitted to AGA at the contact address given in Section I 12:
- Insurance certificate or policy
 - Police report or report to the lost property office
 - Copy (front and back) of the personal ID/cards replaced
 - Copies of invoices relating to replacement costs.

B Assumption of costs in the event of loss of a house key

- 1 Insured amount**
The insured amount can be seen in the Table of Benefits.
- 2 Geographical application**
The insurance cover applies exclusively to events in Switzerland, while travelling on public transport that runs regularly according to a timetable pursuant to Section I 7.3.
- 3 Insured events and services**
If the insured person falls victim to a robbery or theft during the period he/she is being transported by public transport as defined in Section I 7.3 and loses the key to his/her house or apartment (his/her legal residence) as a result, or loses this key during the period he/she is being transported by public transport as defined in Section I 7.3, AGA shall reimburse the insured person the costs of replacing a house or apartment key, including the costs of replacing a lock, up to the insured amount shown in the Table of Benefits.
- 4 Duties in the event of a claim (in addition to Section I 4: Duties in the event of a claim)**
- 4.1 The robbery or theft must be reported immediately to the nearest police station, or the loss reported to the local lost property office and the insured event must be reported immediately to AGA.
- 4.2 The amount of the loss must be documented by the original receipts. If that proves impossible, AGA may reduce or refuse to pay benefits.
- 4.3 The claim must be substantiated and documented. The following documents must be submitted to AGA at the contact address given in Section I 12:
- Insurance certificate or policy
 - Police report or report to the lost property office
 - Original invoice from the key replacement service.
- 4 Liability**
AGA Assistance is not liable for financial losses resulting from the robbery, theft or loss of the house key.

C Replacement of handbag/wallet

- 1 Insured amount**
The insured amount can be seen in the Table of Benefits.
- 2 Geographical application**
The insurance cover applies exclusively to events in Switzerland, while travelling on public transport that runs regularly according to a timetable pursuant to Section I 7.3.
- 3 Insured events and services**
If the insured person falls victim to theft or robbery during the period he/she is being transported by public transport as defined in Section I 7.3 and loses his/her handbag or wallet as a result, AGA shall reimburse the insured person with the original purchase price of the lost handbag/wallet up to the insured amount shown in the Table of Benefits.
- 4 Duties in the event of a claim (in addition to Section I 4: Duties in the event of a claim)**
- 4.1 The robbery must be reported immediately to the nearest police station and the insured event must be reported immediately to AGA.
- 4.2 The amount of the loss must be documented by the original receipts. If that proves impossible, AGA may reduce or refuse to pay benefits.

4.3 The claim must be substantiated and documented. The following documents must be submitted to AGA at the contact address given in Section I 12:

- Insurance certificate or policy
- Police report
- Original receipt for the stolen handbag/wallet.

D Travel baggage insurance

1 Insured amount

The insured amount can be seen in the Table of Benefits.

2 Geographical application

The insurance cover applies exclusively to events in Switzerland, while travelling on public transport that runs regularly according to a timetable pursuant to Section I 7.3.

3 Insured items

The insured person's travel baggage is insured, i.e. any items for personal use which are owned by the insured person and carried with them during the period he/she is being transported by public transport as defined in Section 7.3.

4 Insured events and services

In the case of

- Theft
- Robbery (theft with the threat or use of violence against the insured person)
- Damage and destruction of the insured person's travel baggage insured pursuant to Section II D 3, the following benefits shall be provided per loss event, based on the insured amount agreed:
 - In the event of total damage or loss, the market value of the insured item will be reimbursed.
 - In the event of partial damage, the costs of repairing the damaged items are limited to the market value.
 - The market value is the actual purchase cost less an annual depreciation cost of 10% in the first year following the purchase date and 20% for the following years, up to a maximum of 50%.
 - The material value shall be paid for film, data and visual and audio media.
- Damage to bicycles caused by scratches and abrasion are covered up to CHF 100.
- For souvenirs, a maximum of CHF 200 will be paid.

5 Non-insured items

- *Motor vehicles, boats, surfboards and aircraft, including accessories in each case*
- *Valuable items covered by special insurance*
- *Cash, documents, business documents, vouchers, customer cards, stamps, precious metals, merchandise, samples, items of artistic or collector's value, tools*
- *Mobile phone (exclusion does not apply to robbery and theft) and any type of software*
- *Prostheses and other medical aids (incl. accessories for such items)*
- *Personal ID and driving licences (however, entitlement to benefits for personal ID and driving licences comes under the insurance cover described in Section II A).*

6 Non-insured events (in addition to Section I 6: Non-insured events)

The insurance does not cover any loss attributable to:

- *Failure on the part of the insured person to exercise a general duty of care*
- *Misplaced, lost or left items*
- *Items left or deposited, even for a short time, in a location accessible to the general public that is not under the direct, personal control of the insured person*
- *Any method of safekeeping inappropriate to the value of the item*
- *Pearls or precious stones falling from their holder*
- *Temperature and climatic influences as well as general wear and tear*
- *Disturbances, plundering, official action or strikes, losses caused directly or indirectly as a result.*

7 Duties in the event of a claim (in addition to Section I 4: Duties in the event of a claim)

7.1 The insured person must confirm the cause, circumstances and extent of the event immediately and in detail:

- to the nearest police station in the event of theft or robbery
- to the train company, the third party responsible or the train manager and/or conductor in the event of damage

7.2 The amount of the loss must be documented by the original receipts. If that proves impossible, AGA may reduce or refuse to pay benefits.

7.3 AGA must be notified of the insured event immediately and in writing. The claim must be substantiated and documented.

7.4 Damaged items must be kept available for AGA and sent for assessing at the latter's request at the insured person's own expense until the claim is settled definitively.

7.5 To use the services of AGA, the insured or entitled person must report the insured event or loss event in writing to AGA (see Section I 12). The following documents must be submitted:

- Insurance certificate or policy
- AGA claims form (AGA claims forms can be downloaded at www.allianz-assistance.ch/claim)
- Original confirmation of reservation (rail ticket)
- Confirmation of loss by the transport company
- Police report in the case of theft
- Confirmation by the transport company of the definitive loss of the luggage, and a compensation letter
- Original purchase receipt, in the absence of the guarantee, if there was damage involved the repair bill or cost of repair estimate.

E Cash and bank account cover

1 Insured amount

The insured amount can be seen in the Table of Benefits.

2 Geographical application

The insurance cover applies exclusively to events in Switzerland.

3 Insured events and services

3.1 The insured person is covered against

- Misuse of an insured account,
- Misuse of an insured card or
- Misuse of an insured mobile device

Financial losses caused by third parties to the insured person, which cannot be recouped elsewhere. Misuse is when the third party is neither entitled nor commissioned or authorised to perform the action by the insured person. A loss for which the insured person is liable according to legal or contractual conditions is covered if the account-holding financial institution, card contracting partner, network provider or provider of other payment systems has issued a written refusal to reimburse part or all of the misappropriated sum.

3.2 Financial losses incurred by the insured person through the robbery of money (directly following withdrawal) are insured.

4 Insured items

4.1 All private accounts held by an insured person at financial institutions in Switzerland, the Principality of Liechtenstein or in a border area up to 50 km linear distance from the Swiss border are covered; all private cards issued by a card contracting partner in Switzerland, the Principality of Liechtenstein or in a border area up to 50 km linear distance from the Swiss border in the name of the insured person are covered; all privately held mobile devices are covered. Financial losses are insured, in particular those incurred through misuse: of credit, bank, post office or other debit cards, of customer cards with a payment function and mobile devices (incl. smartphones) for the cashless payment of goods and services or withdrawals from cash dispensers; of card numbers for payment

- processes (e.g. on the internet); of mobile devices due to unauthorised calls or use of the internet; of online banking; of telephone, fax and e-mail banking; of direct debit, transfer orders and the redemption of cheques; of cash withdrawals.
- 4.2 The cash is insured that the insured person withdraws from a cash dispenser and that is taken from him/her with the use or threat of violence directly after withdrawal of the cash.
- 5 Non-insured events and services (in addition to Section I 6: Non-insured events and services)**
- 5.1 Losses resulting from misuse of debit cards, credit or customer cards, mobile devices or PIN, TAN, other identification or legitimization data, a digital signature or genuine bearer securities or identity papers, which fell into the hands of a third party prior to making the application or which a third party had become aware of or which the insured person had lost;
- 5.2 Losses which the insured person only has to bear because: a) he or she failed to meet the duty of disclosure to the account-holding financial institution, card contracting partner, network provider or provider of other payment systems (immediate notification on learning of the loss, theft, misuse or other unauthorised use of an insured item); b) he or she allowed the time period for reviewing and identifying an unauthorised payment to lapse without taking any action during that time;
- 5.3 Losses arising indirectly from misuse, e.g. lost profit or loss of interest;
- 5.4 Losses arising from misuse by an insured person.
- 6 Duties in the event of a claim (in addition to Section I 4: Duties in the event of a claim)**
- 6.1 AGA must be sent a signed claims statement with all the required information in writing immediately.
- 6.2 The loss or theft of insured items as outlined under Section II E 3.1, or the suspicion of misuse must be reported immediately to the card contracting partner, network provider or the provider of other payment systems. Access will be blocked immediately
- 6.3 Suspicion of misuse or theft of cash must be reported to the nearest police station immediately.
- 6.4 The following documents must be submitted to AGA:
- Insurance certificate or policy
 - AGA claims form (AGA claims forms can be downloaded at www.allianz-assistance.ch/claim)
 - Confirmation by the police that criminal charges have been filed in relation to the claim
 - A written explanation by the affected account-holding financial institution, card contracting partner, network provider or provider of other payment systems, confirming the partial or complete rejection of the claim.

F Cost assumption of lost property service reclaim fee

- 1 Insured amount**
The insured amount can be seen in the Table of Benefits.
- 2 Geographical application**
The insurance cover applies exclusively to events in Switzerland.
- 3 Insured events and services**
If an item lost by the insured person is found by SBB, AGA shall reimburse the lost property service reclaim fee charged by SBB up to the insured amount shown in the Table of Benefits.
- 4 Duties in the event of a claim (in addition to Section I 4: Duties in the event of a claim)**
The following documents must be submitted to AGA at the contact address given in Section I 12:
- Insurance certificate or policy
 - Original receipt for the SBB lost property service reclaim fee.

G Insurance for event tickets

- 1 Insured amount**
The insured amount can be seen in the Table of Benefits.
- 2 Geographical application**
The insurance cover applies exclusively to events in Switzerland.
- 3 Insured tickets**
Tickets for events that an insured person bought from an official ticket sales outlet in Switzerland are insured.
- 4 Commencement and duration of the insurance cover**
Insurance cover commences when the insured ticket is purchased and ends when the event concerned begins.
- 5 Insurance benefits**
- 5.1 Cancellation charges
If the insured person cannot attend the booked event due to an insured occurrence, AGA will refund the contractually owed cancellation charges for the insured ticket to the event up to the agreed insured amount.
- 5.2 The insured cancellation charges are calculated as the original full ticket price paid by the insured person minus the processing fees, e.g. delivery charge, payment handling fees, e-ticket fees or order fees.
- 6 Insured events**
- 6.1 Illness, accident, death, pregnancy
- 6.1.1 Serious illness, serious accident, pregnancy complications or death of (provided the event in question occurred subsequent to the booking or purchase of the insured ticket):
- the insured person
 - a person close to the insured person who booked the same event and cancelled
 - a person close to the insured person who was not to attend the event.
- 6.1.2 For mental illness insurance cover only applies, if
- a psychiatrist confirms an inability to work and
 - the inability to work is documented by a certificate of absence supplied by the employer.
- 6.1.3 Chronic illness is only covered by the insurance if attendance at the event had to be cancelled through a medically documented, unexpected, acute deterioration, provided that the claimant's state of health was stable at the time the ticket was bought.
- 6.1.4 Pregnancy is only covered by the insurance if this occurred after the ticket was purchased and attendance at the event concerned would pose a risk to the unborn child.
- 6.2 Delay and absence of means of transport for the outward journey
If the visit to the event proved impossible due to the delayed arrival or interruption in service of the required public transport (i.e. if admission was no longer possible or the event had already finished).
- 6.3 Absence of vehicle for the journey to the venue
If the private vehicle or taxi used to travel to the event becomes unusable due to an accident or breakdown. Problems with keys and fuel are not insured.
- 6.4 Postponement of the event by the organiser
- 6.4.1 If an event or event venue is postponed and the ticket is valid for the new date or venue and the insured person cannot attend the postponed event due to the occurrence of an insured event.
- 6.4.2 In addition to the insured events under Section II G 6.1 – 6.3, the following insured events apply to Section II 6.4 provided they were already known at the time the postponement was announced:
- Official summons: If the insured person receives a summons to appear as a witness or member of the jury in court. The court date will inevitably prevent attendance at the event.
 - Military service and civil protection: If the insured person cannot attend the event because of military service or civil protection duties.
 - Holidays: If the insured person cannot attend the event because of a previously booked holiday.

- Business event: If the insured person cannot attend the event because of a scheduled business event.
- Marriage: If the insured person cannot attend the event due to a wedding invitation.

7 Duties in the event of a claim (in addition to I 4: Duties in the event of a claim)

In the event of a claim, the following documents must be submitted to AGA in writing (see Section I 12):

- Insurance certificate or policy
- AGA claims form (AGA claims forms can be downloaded at www.allianz-assistance.ch/claim)
- Documents and/or official attestations documenting the occurrence of the loss event (e.g. detailed doctor's certificate with diagnosis)
- Tickets/organiser's confirmation of order

6 Non-insured events (in addition to Section I 6: Non-insured events and services)

8.1 Poor healing process

If an illness or the consequences of an accident, an operation or a medical intervention had already occurred by the time the ticket was purchased and have failed to heal by the date of the event. If recovery is not yet complete, by the date of the event, from the consequences of an operation/medical intervention, which was already planned at the time the ticket was purchased but only performed after the purchase.

8.2 Cancellation by the organiser

If the organiser is unable to fulfil its contractual services either fully or in part, cancels the event or has to cancel due to specific circumstances and is obliged, according to the relevant contractual and legal provisions, to pay compensation by way of reimbursement for those services not provided. Does not apply if the organiser postpones the event as described in Section II G 6.4.

8.3 If an event has already occurred on conclusion of the contract or when the ticket is bought, or if its occurrence was foreseeable by the entitled person on conclusion of the contract or when the ticket was bought, there is no entitlement to benefits.

II Special provisions for the individual service components

N Credit and customer card blocking service

1 Scope

In the event of robbery, theft, loss or misplacement, insured persons can request assistance for their bank, post office, credit and customer cards and personal ID through the CCB, which is operational throughout the year and round the clock, in the event of robbery, theft, loss and misplacement.

2.1 Cards

All credit, bank, post office and customer cards issued in Switzerland and in the name of the insured person.

2.2 Services

2.2.1 After the insured person calls the AGA emergency call centre, AGA will attempt to block all the registered cards by contacting the relevant institutions (card company, bank, post office etc.).

2.2.2 If the block is not performed by the corresponding institution, AGA Assistance will inform the insured person accordingly and provide him or her with the telephone number for the institution.

2.3 Liability

AGA Assistance is not liable for losses because the institution could not be reached or for financial losses resulting from robbery, theft or loss of credit, bank or post office cards.

2.4 Duties in the event of a claim

The insured person must call or fax the following numbers to use the credit and customer card blocking service (24 hours a day, 365 days a year):

Telephone +41 44 283 33 73

Fax +41 44 283 33 33

O Mobile blocking service

1 Services

In the event of the theft, robbery or loss of the insured person's mobile phone, the insured person can notify AGA by telephone, so it can initiate the immediate block of the mobile phone or relevant SIM card through the provider. The insured person must inform AGA of the password for those providers who request a password to initiate a block, so that the block can be executed.

The insured person can use the following fax or phone numbers round the clock to use the services of the mobile phone blocking service:

Telephone +41 44 283 33 73

Fax +41 44 283 33 33

2 Liability

AGA is not liable for losses because the providers could not be reached or for financial losses resulting from the loss of mobile phones (unauthorised calls).