

GENERAL TERMS AND CONDITIONS AIR FRANCE TRAVEL PROTECTION PACKAGE

COVERAGE SUMMARY

Coverage	When it applies	Maximum benefit per person
Trip cancellation (Indemnity insurance)	You have to cancel your trip before you depart.	CHF 5,000
Trip interruption (Indemnity insurance)	Your travel plans are interrupted while you are on your trip. Maximum sublimit for: Extended stay – CHF 150 per person and day for 10 days	unlimited
Travel delay (Indemnity insurance)	Your travel plans are delayed while you are on your trip. Minimum required delay – 4 hours Maximum reimbursement per 24-hour of delay: <ul style="list-style-type: none"> No receipt daily limit – CHF 50 per person With receipt daily limit – CHF 100 per person 	CHF 250
Baggage (Indemnity insurance)	Your baggage is lost, damaged, or stolen while on your trip. Maximum benefit for all <i>high value items</i> – CHF 500 per person	CHF 1,000
Baggage delay (Indemnity insurance)	Your baggage is delayed by an airline, cruise line, or other travel carrier while on your trip. Minimum required delay – 12 hours No receipts maximum sublimit – CHF 50 per person	CHF 200
Medical costs abroad (Indemnity insurance)	You have to pay for emergency medical or dental treatment while on your trip. Dental care maximum sublimit – CHF 1,000 per person	CHF 500,000
Emergency medical assistance (Indemnity insurance)	Transportation is needed following a medical emergency while on your trip. Maximum sublimit for: Accommodation for transport to bedside – CHF 100 per day for 7 days Search and rescue – CHF 3,000 per person	unlimited
Services during your trip	You need telephone assistance during your trip.	no assumption of costs

The above is only a brief description of the coverage available under your *insurance contract*. Terms, conditions, and exclusions apply to all coverages. The definitions of the terms in the «Definitions» section of the General Terms and Conditions will also apply to this Coverage summary.

GENERAL TERMS AND CONDITIONS (GTC)

Who the insurer is

The insurer is AWP P&C S.A., Saint-Ouen (Paris), Wallisellen Branch (Switzerland) based at Richtiplatz 1, 8304 Wallisellen.

About this insurance contract Air France Travel protection package

Below you will find the General terms and conditions (GTC) of your *insurance contract*. Please read them carefully. We have tried to make them simple and easy to understand while also clearly describing the terms of your coverage. If you have any questions, we are available during our

working hours. Visit us online or give us a call using the contact information listed in the footer. If your travel arrangements change, please be sure to let us know so we can make any necessary updates to your *insurance contract*.

Your *insurance contract* has been issued based on the information you provided at the time of purchase. We will provide the insurance services described in this GTC in return for payment of the premium and your compliance with all provisions of this GTC. You will also notice that some words are italicized. These words are defined in the «Definitions» section.

What this insurance contract includes

This travel *insurance contract* covers only the sudden and unexpected specific situations, events, and losses included in this GTC.

Your *insurance contract* consists of two parts:

1. Insurance policy
2. General terms and conditions (GTC), incl. Coverage summary

NOTE:

Not every loss is covered, even if it is due to something sudden, unexpected, or out of your control. Only those losses meeting the conditions described in this GTC may be covered. Please refer to the «General exclusions» section of this document for exclusions applicable to all coverages under your *insurance contract*.

Right of revocation

You may revoke the *insurance contract* within a period of 14 days by notifying us at info.ch@allianz.com. Please note that a premium refund is only available if your insured *trip* has not started and if a claim has not been initiated on this *insurance contract*. After this 14-day period, your premium is not refundable.

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DEFINITIONS

Throughout this GTC, words and any form of the word appearing in italics are defined in this section.

Accident	An unexpected and unintended external event that causes <i>injury</i> , property damage, or both.
Accommodation	A hotel or any other kind of lodging for which you make a reservation or where you stay and incur an expense.
Act of war	Any act which is associated with and occurring in the course of war or directly triggering it.
Adoption proceeding	A mandatory legal proceeding or other meeting required by law to be attended by you as a prospective adoptive parent(s) in order to legally adopt a minor child.
Baggage	Personal property you take with you or acquire on your <i>trip</i> .
Civil disorder	Any public protest, strike, riot, demonstration, unlawful assembly, or disturbance within a community, region, state, or nation involving acts of violence, destruction of public or private property, lawlessness, disobedience, or obstruction of free access or movement in public areas by assemblages of two or more persons. It does not

include any such occurrence that rises to the level of or is connected with any *political risk, terrorist event, war, or act of war*.

Climbing sports	An activity utilizing harnesses, ropes, belays, crampons, or ice axes. It does not include supervised climbing on artificial surfaces intended for recreational climbing.
Cohabitant	A person you currently live with and who is at least 18 years old.
Computer system	Any computer, hardware, software, or communication system or electronic device (including but not limited to smart phone, laptop, tablet, wearable device), server, cloud, microcontroller, or similar system, including any associated input, output, data storage device, networking equipment, or backup facility.
Covered reason	The specifically named situations or events for which you are covered under this <i>insurance contract</i> .
Cyber risk	Any loss, damage, liability, claim, cost, or expense of any nature directly or indirectly caused by, contributed to by, resulting from, or arising out of or in connection with, any one or more instances of any of the following: <ol style="list-style-type: none"> 1. Any unauthorized, malicious, or illegal act, or the threat of such act(s), involving access to, or the processing, use, or operation of, any computer system; 2. Any error or omission involving access to, or the processing, use, or operation of any computer system; 3. Any partial or total unavailability or failure to access, process, use, or operate any computer system; or 4. Any loss of use, reduction in functionality, repair, replacement, restoration or reproduction of any data, including any amount pertaining to the value of such data.
Departure date	The originally scheduled date that you have selected to begin travel as shown on your trip itinerary and in your insurance policy.
Doctor	Someone who is legally authorized to practice medicine or dentistry and is licensed if required. This cannot be you, a travelling companion, your family member, a travelling companion's family member, or the sick or injured person's family member or someone else who directly benefits from your claim.
Epidemic	A contagious disease recognized or referred to as an <i>epidemic</i> by a representative of the World Health Organization (WHO) or an official government authority.
Family member	Your: <ol style="list-style-type: none"> 1. Spouse (by marriage, registered partnership or domestic partnership); 2. Cohabitants; 3. Parents and stepparents; 4. Children, stepchildren, foster children, adopted children, or children currently in the adoption process; 5. Siblings; 6. Grandparents and grandchildren; 7. The following relatives of your spouse: mother, father, son, daughter, brother, sister, and grandparent; 8. Aunts, uncles, nieces, and nephews; 9. Legal guardians and wards; and 10. Au-pairs.
First responder	Emergency personnel (such as a police officer, emergency medical technician, or firefighter) who are among those responsible for going immediately to the scene of an <i>accident</i> or emergency to provide aid and relief.
High value items	Collectibles, jewellery, watches, gems, pearls, furs, cameras (including video cameras) and related equipment, musical instruments, professional audio equipment, binoculars, telescopes, <i>sporting equipment</i> , mobile devices, smartphones, computers, radios, drones, robots, and other electronics, including parts and accessories for the aforementioned items.
High-altitude activity	An activity that includes, or is intended to include, going above 4,500 meters in elevation, other than as a passenger in a commercial aircraft.
Hospital	An acute care facility that has a primary function of diagnosing and treating sick and <i>injured</i> people under the supervision of <i>doctors</i> . It must: <ol style="list-style-type: none"> 1. Be primarily engaged in providing inpatient diagnostic and therapeutic services; 2. Have organized departments of medicine and major surgery; and 3. Be licensed where required.
Illegal act	An act that violates law where it is committed.
Injury	Physical bodily harm.
Insurance contract	The travel insurance coverage purchased. The <i>insurance contract</i> includes the insurance policy and the General terms and conditions (GTC) including the Coverage summary.
Local public transportation	Local, commuter, or other urban transit system carriers (such as commuter rail, city bus, trams, subway, ferry, taxi, for-hire driver, or other such carriers) that transport you or a travelling companion for a fee less than 150 kilometres.
Mechanical breakdown	A sudden unforeseen mechanical issue, which prevents the vehicle from being driven normally, including an electrical issue, flat tire, or running out of fluids (except fuel).

Medical escort	A professional person contracted by <i>our</i> emergency call centre to accompany an ill or <i>injured</i> person while they are being transported. A <i>medical escort</i> is trained to provide medical care to the person being transported. This cannot be a friend, <i>travelling companion</i> , or <i>family member</i> .
Medically necessary	Treatment that is required for <i>your</i> illness, <i>injury</i> , or medical condition, consistent with <i>your</i> symptoms to prevent further physical harm. Such treatment must meet the standards of good medical practice and is not for <i>your</i> or the provider's convenience.
Natural disaster	A large-scale extreme weather or geological event that damages property, disrupts essential transportation or utilities, or endangers people, including without limitation: earthquake, fire, flood, hurricane, or volcanic eruption.
Pandemic	An <i>epidemic</i> that is recognized or referred to as a <i>pandemic</i> by a representative of the World Health Organization (WHO) or an official government authority.
Political risk	Any one or more of the following: <ul style="list-style-type: none"> - Any kind of event, organized resistance or action intending or implying the intention to overthrow, supplant or change the existing head of state, elected official, appointed official, government, or an organized political or ruling group; - Nationalization; - Confiscation; - Expropriation; - Deprivation; - Requisition; - Revolution; - Rebellion; - Insurrection; - Uprising; - Military and usurped power.
Pre-existing medical condition	<i>Injuries</i> and illnesses that have already occurred prior to the insurance purchase, the <i>trip</i> purchase or the start of the <i>trip</i> , including associated consequences, complications, deteriorations or relapses, regardless of whether the person was aware of their existence or not. Chronic illnesses are not considered to be a <i>pre-existing medical condition</i> if no complications, deteriorations or relapses have occurred within 120 days prior to the insurance purchase, the <i>trip</i> purchase or the start of the <i>trip</i> .
Primary residence	<i>Your</i> permanent, fixed home address for legal and tax purposes.
Quarantine	Mandatory involuntary confinement by order or other official directive of a government, public or regulatory authority, or the captain of a commercial vessel on which <i>you</i> are booked to travel during <i>your trip</i> , which is intended to stop the spread of a contagious disease to which <i>you</i> or a <i>travelling companion</i> has been exposed.
Reasonable costs	The amount usually charged for a specific service in a particular geographic area. The charges must be appropriate to the availability and complexity of the service, the availability of needed parts/materials/supplies/equipment, and the availability of appropriately skilled and licensed service providers. For transportation, <i>reasonable costs</i> are those charged by a commercial transportation carrier for the same class of service that was originally booked.
Refund	Cash, credit, or a voucher for future travel that <i>you</i> are eligible to receive from a <i>travel supplier</i> , or any credit, recovery, or reimbursement <i>you</i> are eligible to receive from <i>your</i> employer, another insurance company, a credit card issuer, or any other entity.
Service animal	Any dog that is individually trained to do work or perform tasks for the benefit of an individual with a disability, including a physical, sensory, psychiatric, intellectual, or other mental disability. Examples of work or tasks include, but are not limited to guiding people who are blind, alerting people who are deaf, and pulling a wheelchair. Other species of animals, whether wild or domestic, trained or untrained, are not considered <i>service animals</i> . The crime deterrent effects of an animal's presence and the provision of emotional support, well-being, comfort, or companionship are not considered work or tasks under this definition.
Severe weather	Extraordinary hazardous weather conditions including but not limited to windstorms, hurricanes, tornados, hailstorms, fog, rainstorms, snow storms, or ice storms.
Sporting equipment	Equipment or goods used to participate in a sport.
Terrorist event	An act, including but not limited to the use of force or violence, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organization(s), which constitutes terrorism as recognized by the government authority or under the laws of <i>your</i> country of residence, and is committed for political, religious, ethnic, and/or ideological purposes, including but not limited to the intention to influence any government and/or to put the public, or any section of the public, in fear. It does not include any <i>political risk</i> , <i>war</i> , or <i>acts of war</i> .

Traffic accident	An unexpected and unintended traffic-related event, other than <i>mechanical breakdown</i> , that causes <i>injury</i> , property damage, or both.
Travel carrier	A company licensed to commercially transport passengers between cities for a fee by land, air, or water. It does not include: <ol style="list-style-type: none"> 1. Rental vehicle companies; 2. Private or non-commercial transportation carriers; 3. Chartered transportation, except for group transportation chartered by <i>your</i> tour operator; or 4. <i>Local public transportation</i>.
Travel supplier	A travel agent, tour operator, <i>travel carrier</i> , cruise line, hotel, or other travel service provider.
Travelling companion	A person or <i>service animal</i> travelling with <i>you</i> or travelling to accompany <i>you</i> on <i>your trip</i> . A group or tour leader is not considered a <i>travelling companion</i> unless <i>you</i> are sharing the same room with the group or tour leader.
Trip	<i>Your</i> travel to, within, and/or from a location away from <i>your primary residence</i> . It cannot include moving or commuting to and from work, and it cannot last longer than 90 days.
Uninhabitable	A <i>natural disaster</i> , fire, flood, burglary, storm, or vandalism has caused enough damage (including extended loss of power, gas, or water) to make a reasonable person find their <i>primary residence</i> or destination inaccessible or unfit for use.
Vandalism	Any <i>illegal act</i> that intentionally causes damage to or destruction of public or private tangible property. This does not include damage or destruction of public or private tangible property by <i>terrorist acts</i> , <i>war</i> , <i>acts of war</i> , <i>political risk</i> , or <i>civil disorder</i> .
War	A state or period of hostile armed conflict, civil war, or military or paramilitary action, between two or more of the following: a nation, a state, a government, a territory, or an organized political or ruling group. This includes any acts or events directly associated with and occurring in the course of such conflict or action, or directly triggering such conflict or action. This definition applies regardless of whether war has been officially or formally declared.
Work strike	An organized and intentional stoppage or slowdown of work by a group of employees, or withdrawal of employees' services, intending to make their employer comply with or accede to the demands of those employees. This does not include any broad or general strike of workers or the public in a community, state, region, or nation. This also does not include any strike that rises to the level of or is connected with any <i>civil disorder</i> or <i>political risk</i> .
We, Us, or Our	The insurer is AWP P&C S.A., Saint-Ouen (Paris), Wallisellen Branch (Switzerland) based at Richtiplatz 1, 8304 Wallisellen.
You or Your	All persons listed as insureds in the insurance policy.

WHEN YOUR COVERAGE BEGINS AND ENDS

You are only eligible for coverage if we accept *your* request for insurance and send you an official confirmation of that. *Your insurance contract's* coverage effective date and coverage end date are indicated in *your* insurance policy. The insurance is effective the day the order is received and *you* pay the full premium. The order must be received and the full premium must be paid on or before the *departure date*.

Coverage is only provided for losses that occur while *your insurance contract* is in effect.

Except for one-way and same-day return *trips*, the *departure date* and return date that *you* provided at time of purchase are counted as two separate days of travel when we calculate the duration of *your trip*.

Your insurance contract ends on the coverage end date listed in *your* insurance policy. However, there are situations where *your insurance contract* may end on a different date. If *your insurance contract* was purchased with a one-way booking, *your* coverage end date will be the scheduled return date for *your trip*, as shown on *your* travel documents (not exceeding 90 days from the *departure date* shown on *your* travel documents). Additionally, *your insurance contract* will end on the earliest of:

1. At 23:59 on the day *you* file a trip cancellation claim with us;
2. At 23:59 on the day *you* end *your trip*, if *you* end *your trip* early;
3. At 23:59 on the day *you* arrive at a medical facility for further care if *you* end *your trip* due to a medical reason; or
4. At 23:59 on the 90th day of the *trip*.

However, if *your* return travel is delayed due to a *covered reason*, we will extend *your* coverage period until the earlier of when *you* are able to return to *your* point of origin or *primary residence*, or until *you* arrive at a medical facility for further care following a medical repatriation or *trip* interruption.

Please note that this *insurance contract* applies for a specific *trip* and cannot be renewed.

DESCRIPTION OF COVERAGES

In this section, we will describe the different types of insurance coverages, which are included in *your insurance contract*. We explain each type of coverage and the specific conditions that must be met for the coverage to apply. **Please note that exclusions may apply.**

A. Trip cancellation

If *your trip* is cancelled or rescheduled for a *covered reason* listed below, we will reimburse *you* for *your* non-refundable trip payments, deposits, cancellation fees and change fees to rebook *your* transportation (less available *refunds*), up to the maximum benefit for «Trip cancellation» coverage listed in *your* Coverage summary. Please note that this coverage only applies before *you* have left for *your trip*.

Also, if *you* prepaid for shared *accommodations* and *your travelling companion* cancels their *trip* due to one or more of the *covered reasons* listed below, we will reimburse any additional accommodation fees *you* are required to pay.

NOTE: We will not reimburse *you* for any *trip costs* and/or fees that are *your travel supplier's* responsibility.

IMPORTANT: *You* must notify all of *your travel suppliers* within 48 hours of discovering that *you* will need to cancel *your trip*. If *you* notify any *travel suppliers* later than that and get a smaller *refund* as a result, we will not cover the difference. If a serious illness, *injury*, or medical condition prevents *you* from being able to notify *your travel suppliers* within that 48-hour period, *you* must notify them as soon as *you* are able.

Covered reasons:

1. *You* or a *travelling companion* becomes ill or *injured*, or develops a medical condition disabling enough to make *you* cancel *your trip* (including being diagnosed with an *epidemic* or *pandemic* disease).

The following condition applies:

- a. A *doctor* advises *you* or a *travelling companion* to cancel *your trip* before *you* cancel it.

2. A *family member* who is not travelling with *you* becomes ill or *injured*, or develops a medical condition (including being diagnosed with an *epidemic* or *pandemic* disease).

The following condition applies:

- a. The illness, *injury*, or medical condition must be considered life threatening by a *doctor*, or require hospitalization.

3. *You*, a *travelling companion*, *family member* or *your service animal* dies on or after *your insurance contract's* coverage effective date and before *your trip*.

4. *You* or a *travelling companion* is *quarantined* before *your trip* due to having been exposed to:

- a. A contagious disease other than an *epidemic* or *pandemic*; or
- b. An *epidemic* or *pandemic*, but only when the following conditions are met:
 - i. The *quarantine* is specific to *you* or a *travelling companion*, meaning that *you* or a *travelling companion* must be specifically and individually designated by name in an order or directive to be placed in *quarantine* due to an *epidemic* or *pandemic*; and
 - ii. The *quarantine* does not apply generally or broadly (a) to some segment or all of a population, geographical area, building, or vessel, or (b) based on to, from, or through where the person is travelling. This condition (ii) applies even if the *quarantine* order or directive specifically designates *you* or a *travelling companion* by name to be *quarantined*.

5. *You* or a *travelling companion* is in a *traffic accident* on the *departure date*.

One of the following conditions must apply:

- a. *You* or a *travelling companion* need medical attention; or
- b. *Your* or a *travelling companion's* vehicle needs to be repaired because it is not safe to operate.

6. *You* are legally required to attend a legal proceeding during *your trip*.

The following conditions apply:

- a. The attendance is not in the course of *your* occupation (for example, if *you* are attending in *your* capacity as an attorney, judge, court clerk, law enforcement officer, or paralegal, this would not be covered).
- b. Appearance is not required due to self-inflicted fault or causation.

7. *Your primary residence* becomes *uninhabitable*.

8. *You* or a *travelling companion* is terminated or laid off by a current employer after *your insurance contract's* purchase date.

The following conditions apply:

- a. The termination or layoff is not *your* or *your travelling companion's* fault;
- b. The employment must have been permanent; and
- c. The employment must have been for at least three continuous months.

9. *You or a travelling companion* secures permanent, paid employment after *your insurance contract's* purchase date, that requires presence at work during the originally scheduled *trip* dates.
10. *You or a travelling companion's primary residence* is permanently relocated by at least 150 kilometres due to a transfer by *your or a travelling companion's* current employer. This covered reason includes relocation due to transfer by *your spouse's* current employer.
11. *You or a travelling companion* serving as a *first responder* is called in for duty due to an *accident* or emergency (including a *natural disaster*) to provide aid or relief during the originally scheduled *trip* dates.
12. *You or a travelling companion* receive a legal notice to attend an *adoption proceeding* during *your trip*.
13. *You, a travelling companion or a family member* serving in the armed forces or the civil defence are mobilised, except because of war.
14. *You or a travelling companion* is medically unable to receive an immunization required for entry into a destination.
15. *Your or travel companion's* travel documents required for the *trip* are stolen.

The following condition applies:

- a. *You* must provide evidence of *your* efforts to obtain replacement documents through appropriate authorities that would allow you to keep the originally scheduled *trip* dates.
16. *You or a travelling companion* is refused a tourist visa by the authorities of the destination or transit country.
17. *You* find out *you* are pregnant after purchasing this *insurance contract*.
18. *You* need to attend the birth of a *family member's* child.
19. *Your destination* becomes *uninhabitable*.
20. Family outside *your* country of residence cannot accommodate *you* during *your trip*, as planned, because someone in their household has died, become seriously ill or *injured*, or developed a serious medical condition.
21. Government authorities order a mandatory evacuation at your destination that is in effect within 24 hours prior to your departure date.

The following condition applies:

- a. *Your insurance contract* was purchased prior to public knowledge of the event leading to the mandatory evacuation.
22. *You or a travelling companion* legally separates or divorces on or after *your insurance contract's* coverage effective date but before *your* scheduled *departure date*.

The following condition applies:

- a. *Your insurance contract* was purchased within 14 days of the *trip* purchase date.
23. *You or a travelling companion's* vehicle experiences a *mechanical breakdown* on the way to the departure point of *your trip*.
24. *You or a travelling companion's* primary vehicle intended for transporting you or the *travelling companion* to the point of *your trip's* departure or intended to be the primary mode of transportation during *your trip* is stolen.
25. *You* fail the final exam and the re-examination takes place during *your trip* or within 14 days after the end of *your trip*, or *you* fail to advance to the next grade level at an accredited educational establishment, where *you* are a student.
26. *Your* tour operator or commercial event organizer cancels *your* multi-day tour or multi-day event that is the main purpose of *your trip* and was purchased prior to *your departure date*, due to:
 - a. *A natural disaster*;
 - b. *Severe weather*.
27. A *terrorist event* happens within 30 days of *your departure date* within 100 kilometres of any city *you* are travelling to during *your trip*, as indicated on *your* original itinerary.

The following condition applies:

- a. A *terrorist event* must not have occurred within 40 kilometres of that city any time in the 30 days prior to *your insurance contract's* coverage effective date.

B. Trip interruption

Early return

If you have to end *your trip* early due to one or more of the *covered reasons* listed below, we will assist you in securing and will pay or reimburse you for, less available *refunds*, the *reasonable cost* of new return *travel carrier* ticket to your *primary residence*.

The following condition applies:

- a. You or someone on *your* behalf must contact *us*, and we must make all transportation arrangements in advance. If we did not authorize and arrange the transportation, we will only pay up to what we would have paid if we had made the arrangements.

Trip continuation

If you have to interrupt *your trip* due to one or more of the *covered reasons* listed below, we will assist you in securing transportation arrangements necessary to continue *your trip* and:

- i. pay or reimburse you for, less available *refunds*, *reasonable cost* for the necessary transportation expenses you incur to continue *your trip*;
- ii. Reimburse you for additional accommodation fees you are required to pay, less available *refunds*, if you prepaid for shared *accommodations* and *your travelling companion* has to end their *trip*.

The following condition applies:

- a. You or someone on *your* behalf must contact *us*, and we must make all transportation arrangements in advance. If we did not authorize and arrange the transportation, we will only pay up to what we would have paid if we had made the arrangements.

Extended stay

If you have to interrupt *your trip* due to one or more of the *covered reasons* listed below and the interruption causes you to stay at *your* destination (or the location of the interruption) longer than originally planned, we will reimburse you, less available *refunds*, up to the maximum benefit for «Extended stay» coverage listed in *your* Coverage summary, for additional *accommodation* and transportation expenses:

Covered reasons:

1. You or a *travelling companion* becomes ill or *injured*, or develops a medical condition disabling enough to make you interrupt or extend *your trip* (including being diagnosed with an *epidemic* or *pandemic* disease).

The following condition applies:

- a. A *doctor* must either examine or consult with you or the *travelling companion* before you make a decision to interrupt or extend the *trip*.

2. A *family member* who is not travelling with you becomes ill or *injured*, or develops a medical condition (including being diagnosed with an *epidemic* or *pandemic* disease).

The following condition applies:

- a. The illness, *injury*, or medical condition must be considered life threatening by a *doctor* or require hospitalization.

3. You, a *travelling companion*, a *family member* or your *service animal* dies during *your trip*.

4. You or a *travelling companion* is *quarantined* during *your trip* due to having been exposed to:

- a. A contagious disease other than an *epidemic* or *pandemic*; or
- b. An *epidemic* or *pandemic*, but only when the following conditions are met:
 - i. The *quarantine* is specific to you or a *travelling companion*, meaning that you or a *travelling companion* must be specifically and individually designated by name in an order or directive to be placed in *quarantine* due to an *epidemic* or *pandemic*; and
 - ii. The *quarantine* does not apply generally or broadly (a) to some segment or all of a population, geographical area, building, or vessel, or (b) based on to, from, or through where the person is travelling. This condition (ii) applies even if the quarantine order or directive specifically designates you or a *travelling companion* by name to be *quarantined*.

5. You or a *travelling companion* is in a *traffic accident*.

One of the following conditions must apply:

- a. You or a *travelling companion* needs medical attention; or
- b. The vehicle needs to be repaired because it is not safe to operate.

6. You are legally required to attend a legal proceeding during *your trip*.

The following conditions apply:

- a. The attendance is not in the course of *your* occupation (for example, if you are attending in *your* capacity as an attorney, judge, court clerk, law enforcement officer or paralegal, this would not be covered).
- b. Appearance is not required due to self-inflicted fault or causation.

7. Your *primary residence* becomes *uninhabitable*.

8. You or a *travelling companion* serving as a *first responder* is called in for duty due to an *accident* or emergency (including a *natural disaster*) to provide aid or relief during the originally scheduled *trip* dates.

9. You or a travelling companion is a traveller on a hijacked aircraft, train, vehicle, or vessel.
10. You, a travelling companion or a family member serving in the armed forces or the civil defence are mobilised, except because of war.
11. You miss at least 50% of the length of your trip due to one of the following:
 - A. A travel carrier delay (this does not include a travel carrier's cancellation prior to your departure date);
 - B. A work strike, unless threatened or announced prior to the purchase of your insurance contract;
 - C. A natural disaster;
 - D. Roads are closed or impassable due to severe weather;
 - E. Lost or stolen travel documents that are required and cannot be replaced in time for continuation of your trip;
 - You must provide evidence of your efforts to obtain replacement documents through appropriate authorities.
 - F. Civil disorder.
12. A travel carrier denies you or a travelling companion boarding based on a suspicion that you or a travelling companion has a contagious medical condition (including an epidemic or pandemic disease). This does not include your refusal or failure to comply with rules or requirements to travel or of entry to your destination.
13. You need to attend the birth of a family member's child.
14. Your destination becomes uninhabitable.
15. Family outside your country of residence cannot accommodate you during your trip, as planned, because someone in their household has died, become seriously ill or injured, or developed a serious medical condition.
16. Government authorities order a mandatory evacuation at your destination while you are on your trip.

The following condition applies:

 - a. Your insurance contract was purchased prior to public knowledge of the event leading to the mandatory evacuation.
17. Your or a travelling companion's vehicle experiences a mechanical breakdown during your trip, which results in the vehicle being unable to be driven safely.
18. Your or a travelling companion's vehicle, which serves as a primary mode of transportation during your trip, is stolen.

C. Travel delay

If your or a travelling companion's trip is delayed for one of the covered reasons listed below, we will reimburse you for the following expenses, less available refunds, up to the maximum benefit shown in your Coverage summary for «Travel delay» coverage:

- i. Your lost prepaid trip expenses and additional expenses you incur while and where you are delayed for meals, accommodation, communication, and local transportation, subject to a daily (24 hours) limit listed in your Coverage Summary:
 - If you provide receipts, the With receipts daily limit applies; or
 - If you do not provide receipts, the No receipts daily limit applies.
- ii. If the delay causes you to miss the departure of your cruise or tour, reasonable costs of transportation to either help you rejoin your cruise/tour or reach your destination.
- iii. If the delay of local public transportation on your way to the departure airport or train station causes you to miss the departure of your flight or train, reasonable costs of transportation to either help you reach your destination or return home.

NOTE: We will not reimburse you for any expenses that are your travel carrier's or travel supplier's responsibility.

The delay must be for at least the Minimum required delay listed under «Travel delay» coverage in your Coverage summary and due to one of the following covered reasons:

1. A travel carrier delay;
2. A work strike, unless threatened or announced prior to the purchase of your insurance contract;
3. Quarantine during your trip due to having been exposed to:
 - a. A contagious disease other than an epidemic or pandemic; or
 - b. An epidemic or pandemic, but only when the following conditions are met:
 - i. The quarantine is specific to you or a travelling companion, meaning that you or a travelling companion must be specifically and individually designated by name in an order or directive to be placed in quarantine due to an epidemic or pandemic; and
 - ii. The quarantine does not apply generally or broadly (a) to some segment or all of a population, geographical area, building, or vessel, or (b) based on to, from, or through where the person is travelling. This condition (ii) applies even if the quarantine order or directive specifically designates you or a travelling companion by name to be quarantined.
4. A natural disaster;
5. Lost or stolen travel documents;
6. Hijacking, unless it is a terrorist event;
7. Civil disorder, unless it rises to the level of political risk;
8. A traffic accident; or

9. A travel carrier denies you or a travelling companion boarding based on a suspicion that you or a travelling companion has a contagious medical condition (including an epidemic or pandemic disease). This does not include your refusal or failure to comply with rules or requirements to travel or of entry to your destination.

D. Baggage

If your baggage is lost by a travel carrier, damaged, or stolen while you are on your trip, we will pay you, the lowest of the following, up to the maximum benefit listed for «Baggage» coverage in your Coverage summary:

- i. Cost to repair the damaged baggage; or
- ii. Cost to replace the lost by a travel carrier, damaged, or stolen baggage at the current market price for the same or similar item, reduced by 10% for each full year of use since the original purchase date, up to the maximum of 50% reduction.

The following conditions apply:

- a. You have taken necessary steps to keep your baggage safe and intact and to recover it;
- b. You have filed and retained a copy of a report giving a description of the property and its value with the appropriate local authorities, travel carrier, hotel, or tour operator within 24 hours of discovery of the loss;
- c. You must file and retain a copy of a police report in case of theft of your baggage;
- d. You must provide original receipts or another proof of purchase for the lost, damaged, or stolen items. **For items without an original receipt or a proof of purchase, we will cover up to 50% of the cost to replace the lost, damaged, or stolen item with the same or similar item;** and
- e. You must report theft or loss of a cellular device to your network provider and request to block the device.

The following items are not covered:

1. Animals, including remains of animals;
2. Cars, motorcycles, motors, aircraft, watercraft, and other vehicles and related accessories and equipment;
3. Bicycles, skis, and snowboards (except while they are checked with a travel carrier);
4. Hearing aids, prescription eyewear, and contact lenses;
5. Artificial teeth, prosthetics, and orthopaedic devices;
6. Wheelchairs and other mobility devices;
7. Consumables, medicines, medical equipment/supplies, and perishables;
8. Tickets, passports, deeds, blueprints, stamps, and other documents;
9. Money, currency, credit cards, notes or evidences of debt, negotiable instruments, travel cheques, securities, bullion, and keys;
10. Rugs and carpets;
11. Antiques and art objects;
12. Firearms and other weapons, including ammunition;
13. Intangible property, including software and electronic data;
14. Property for business or trade;
15. Property you do not own;
16. High value items stolen from a car, locked or unlocked; and
17. Baggage while it is:
 - a. Shipped, unless with your travel carrier;
 - b. In or on a car trailer;
 - c. Unattended in an unlocked motor vehicle; or
 - d. Unattended in a locked motor vehicle, unless baggage cannot be seen from the outside;
18. Baggage that is misplaced, forgotten, or lost while in your possession.

E. Baggage delay

If your baggage is delayed by a travel supplier during your trip, we will reimburse you for expenses you incur for the essential items you need until your baggage arrives, up to the maximum benefit shown in your Coverage summary for «Baggage delay» coverage.

The following conditions apply:

- a. Your baggage must be delayed for at least the Minimum required delay listed under «Baggage delay» in your Coverage summary.
- b. If you do not provide receipts, the maximum amount payable is the No receipts limit listed in your Coverage Summary. Only available for your outbound travel (not your return travel).

F. Medical costs abroad

If you receive emergency medical or dental care while you are on your trip abroad for one of the following covered reasons, we will reimburse the reasonable costs of that care for which you are responsible, up to the maximum benefit listed for «Medical costs abroad» coverage in your Coverage summary (dental care is subject to the maximum sublimit listed for dental care):

1. While on your trip abroad, you have a sudden, unexpected illness, injury, or medical condition that could cause serious harm if it is not treated before your return home (including being diagnosed with an epidemic or pandemic disease).
2. While on your trip abroad, you have a dental injury, a lost filling, or a broken tooth that requires treatment.

If you need to be admitted to a hospital as an inpatient, we will provide a commitment to cover costs under this insurance contract and as a follow-up to the statutory social insurance system (health insurance, accident insurance etc.) and any supplementary insurances.

IMPORTANT: We provide benefits in the form of a follow-up insurance to accompany the statutory social insurance system offered in Switzerland (health insurance, accident insurance etc.) or any supplementary insurance for emergency hospitalisation and emergency outpatient treatment costs that these do not fully cover.

If no cover is provided by a Swiss health and/or accident insurer, we will cover 50% of the difference between the documented total costs of *hospital* and outpatient treatment and the costs assumed under the mandatory part of a Swiss health or accident insurance arrangement (although not exceeding the maximum benefit). Benefits shall be provided insofar as the costs were caused by illness or *accident*. Additional services are not provided in this case.

The following conditions and exclusions apply in addition to General Exclusions:

- a. The care must be *medically necessary* to treat an emergency condition, and such care must be provided by a *doctor, dentist, hospital, or other provider authorized to practice medicine or dentistry*.
- b. This coverage will not pay for any care provided after *your coverage ends*.
- c. This coverage will not pay for any care for any illness, *injury*, or medical condition that did not originate during *your trip* abroad;
- d. This coverage will not pay for non-emergency care or services in general and the following care and services in particular:
 1. Elective cosmetic surgery or care;
 2. Annual or routine exams;
 3. Long-term care;
 4. Allergy treatments (unless life threatening);
 5. Exams or care related to or loss of/damage to hearing aids, dentures, eyeglasses, and contact lenses;
 6. Physical therapy, rehabilitation, or palliative care (except as necessary to stabilize *you*);
 7. Experimental treatment; and
 8. Any other non-emergency medical or dental care.
- e. This coverage will not pay for any excess or deductible applied by statutory social insurance schemes (health insurance, accident insurance etc.) and any supplementary insurances.
- f. If repatriation is reasonable, further medical costs will be waived from this point onwards if *you* refuse repatriation.
- g. The «Medical costs abroad» coverage applies for *trips* throughout the entire world, with the exception of Switzerland, the Principality of Liechtenstein and the country where *you* have *your primary residence*.

G. Emergency medical assistance

IMPORTANT:

- If *your* emergency is immediate or life threatening, seek local emergency care at once.
- We are not, and shall not be deemed to be, a provider of medical or emergency services.
- We act in compliance with all national and international laws and regulation, and *our* services are subject to approvals by appropriate local authorities and active travel and regulatory restrictions.

Emergency evacuation (Transporting *you* to the nearest appropriate medical facility)

If *you* become seriously ill or *injured* or develop a medical condition (including being diagnosed with an *epidemic* or *pandemic* disease) while on *your trip*, we will pay for local emergency transportation from the location of the initial incident to a local *doctor* or local medical facility. If we determine that the local medical facilities are unable to provide appropriate medical treatment:

1. Our emergency call centre will consult with the local *doctor* to obtain information necessary to make appropriate decisions regarding *your* overall medical condition;
2. We will identify the closest appropriate available *hospital* or other appropriate available facility, make arrangements to transport *you* there, and pay for that transport; and
3. We will arrange and pay for a *medical escort* if we determine one is necessary.

The following conditions apply to items 1, 2, and 3 above:

- a. *You* or someone on *your* behalf must contact *us*, and we must make all transportation arrangements in advance. If we did not authorize and arrange the transportation, we will only pay up to what we would have paid if we had made the arrangements. We will not assume any responsibility for any transportation arrangements that we did not authorize or arrange;
- b. All decisions about *your* evacuation must be made by medical professionals licensed in the countries where they practice;
- c. *You* must comply with the decisions made by *our* emergency call centre. If *you* do not comply, *you* effectively relieve *us* from any responsibility and liability for the consequences of *your* decisions, and we reserve the right to not provide any benefits;
- d. One or more emergency transportation providers must be willing and able to transport *you* from *your* current location to the identified *hospital* or facility.

Medical repatriation (Getting *you* home after *you* receive care)

If *you* become seriously ill or *injured* or develop a medical condition (including being diagnosed with an *epidemic* or *pandemic* disease) while on *your trip* and *our* emergency call centre confirms with the treating *doctor* that *you* are medically stable to travel, we will:

1. Arrange and pay for *you* to be transported via a commercial transportation carrier in the same class of service that *you* originally booked for the return leg of *your trip*, unless another class of service is *medically necessary*, less available *refunds* for unused tickets. The transportation will be to one of the following:
 - a. *Your primary residence*;
 - b. A location of *your* choice in *your* country of residence; or
 - c. A medical facility near *your primary residence* or in a location of *your* choice in *your* country of residence. In either case, the medical facility must be willing and able to accept *you* as a patient and must be approved by *our* emergency call centre as medically appropriate for *your* continued care.

2. Arrange and pay for a *medical escort* if our emergency call centre determines that one is necessary.

The following conditions apply:

- a. Special accommodations must be *medically necessary* for your transportation (for example, if more than one seat is *medically necessary* for you to travel).
- b. You or someone on your behalf must contact us, and we must make all transportation arrangements in advance. If we did not authorize and arrange the transportation, we will only pay up to what we would have paid if we had made the arrangements. We will not assume any responsibility for any transportation arrangements that we did not authorize or arrange;
- c. All decisions about your repatriation must be made by medical professionals licensed in the countries where they practice;
- d. You must comply with the decisions made by our emergency call centre. If you do not comply, you effectively relieve us from any responsibility and liability for the consequences of your decisions, and we reserve the right to not provide any benefits;
- e. One or more emergency transportation providers must be willing and able to transport you from your current location to your chosen destination.

Transport to bedside (Bringing a friend or family member to you)

If you will be hospitalized (including being hospitalized due to an *epidemic* or *pandemic* disease) for more than 72 hours or your condition is life-threatening during your trip, we will arrange and pay for round-trip transportation in economy class on a travel carrier for one friend or family member to stay with you.

We will also pay for this friend's or family member's accommodation expenses during the stay, up to the maximum benefit listed in your Coverage Summary.

The following condition applies:

- a. You or someone on your behalf must contact us, and we must make all transportation arrangements in advance. If we did not authorize and arrange the transportation, we will only pay up to what we would have paid if we had made the arrangements. We will not assume any responsibility for any transportation arrangements that we did not authorize or arrange.

Return of dependents (Getting minors and dependents home)

If you die or if you will be hospitalized (including being hospitalized due to an *epidemic* or *pandemic* disease) for more than 24 hours during your trip, we will arrange and pay to transport your travelling companions who are under the age of 18, or are dependents requiring your full-time supervision and care to one of the following:

1. Your primary residence; or
2. A location of your choice in your country of residence.

We will arrange and pay for an adult family member to accompany your travelling companions who are under the age of 18 or dependents requiring your full-time supervision and care, if we determine that it is necessary.

Transportation will be on a travel carrier in the same class of service that was originally booked. Available refunds for unused tickets will be deducted from the total amount payable.

The following conditions apply:

- a. This benefit is only available while you are hospitalized, or if you die, and if you do not have an adult family member travelling with you that is capable of caring for the travelling companions under the age of 18 or dependents;
- b. You or someone on your behalf must contact us, and we must make all transportation arrangements in advance. If we did not authorize and arrange the transportation, we will only pay up to what we would have paid if we had made the arrangements. We will not assume any responsibility for any transportation arrangements that we did not authorize or arrange.

Repatriation in case of death (Getting your remains home)

We will arrange and pay for the reasonable and necessary services and supplies to transport your remains from abroad to one of the following:

1. A funeral home near your primary residence; or
2. A funeral home located in your country of residence

The following conditions apply:

- a. A person legally authorized to represent your estate must contact us, and we must make all transportation arrangements in advance. If we did not authorize and arrange the transportation, we will only pay up to what we would have paid if we had made the arrangements. We will not assume any responsibility for any transportation arrangements that we did not authorize or arrange; and
- b. The death must occur while on your trip.

If a family member decides to make funeral, burial, or cremation arrangements for you at the location of your death, we will reimburse the necessary expenses up to the amount it would have cost us to transport your remains to a funeral home near your primary residence.

Search and rescue costs

We will pay the cost of search and rescue activities by a professional rescue team, up to the maximum benefit listed for «Search and rescue costs» coverage in your Coverage summary, if you are reported missing during your trip or have to be rescued from a physical emergency.

The following condition applies:

- a. The «Search and rescue costs» coverage applies for trips throughout the entire world, with the exception of Switzerland, the Principality of Liechtenstein and the country where you have your primary residence.

H. Service during your trip

If you need services during *your trip*, we are available 24 hours a day. With our global reach and multi-lingual staff, we are available at the following number:

Phone +41 44 202 00 00

Finding hospitals abroad

If you need care from a medical facility while you are travelling, we can assist you in finding one. In the event of communication problems, we will provide translation support.

Advisory service for problems during the trip

We will advise you in relation to minor medical and everyday problems during the *trip*.

Advance payment to a hospital

If you experience a serious illness, a serious *injury* or a serious medical condition during the *trip* and need to be hospitalised outside your country of residence, we will make an advance payment of up to CHF 5,000 towards hospital costs where necessary. We must be reimbursed for the advance payment within 30 days of leaving the *hospital*.

GENERAL EXCLUSIONS

This section describes the general exclusions applicable to all coverages under *your insurance contract*, in addition to the specific exclusions outlined for each coverage, and including any exclusions outlined in the «Definitions» section. An exclusion is something that is not covered by this *insurance contract*, and therefore no payment or service would be available.

If you have travelled against an order or advice against travel issued by *your* home country's or *trip* destination's government or local authority, this *insurance contract* excludes any loss directly or indirectly resulting from, arising out of, or related to any reason for or subject of such travel order or advice.

This *insurance contract* does not provide coverage for any loss that results directly or indirectly from any of the following general exclusions if they affect you, a travelling companion, or a family member:

1. Any loss, condition, or event that was known, foreseeable, intended, or expected when *your insurance contract* was purchased;
2. *Pre-Existing medical conditions*;
3. *Your intentional self-harm or if you attempt or commit suicide*;
4. Normal, complication-free pregnancy or childbirth, except when normal, complication-free pregnancy or childbirth is expressly referenced in and covered under «Trip cancellation» coverage or «Trip interruption» coverage;
5. Fertility treatments or elective abortion;
6. Phobias;
7. The use or abuse of alcohol or drugs, or any related physical symptoms. This does not apply to drugs prescribed by a *doctor* and used as prescribed;
8. Acts committed with the intent to cause loss;
9. Operating or working as a crew member (including as a trainee or learner/student) aboard any aircraft or commercial vehicle or commercial watercraft;
10. Participating in or training for any professional or semi-professional sporting competition;
11. Participating in extreme, high-risk sports and activities in general and the following activities in particular:
 - a. Skydiving, BASE jumping, hang gliding, or parachuting;
 - b. Bungee jumping;
 - c. Caving, rappelling, or spelunking;
 - d. Skiing or snowboarding outside marked trails or in an area accessed by helicopter;
 - e. *Climbing sports* or free climbing;
 - f. *Any high-altitude activity*;
 - g. Personal combat or fighting sports;
 - h. Racing or practicing to race any motorized vehicle or watercraft or driving on race or training tracks;
 - i. Free diving; or
 - j. Scuba diving at a depth greater than 40 meters or without a dive master.
12. An *illegal act* resulting in a conviction, except when you, a travelling companion, or a family member is the victim of such act;
13. An *epidemic or pandemic*, except when an *epidemic or pandemic* is expressly referenced in and covered under «Trip cancellation» coverage, «Trip interruption» coverage, «Travel delay» coverage, «Medical costs abroad» coverage or «Emergency medical assistance» coverage;
14. *Natural disaster*, except as expressly covered under «Trip cancellation» coverage, «Trip interruption» coverage or «Travel delay» coverage;
15. Air, water, or other pollution, or the threat of a pollutant release, including thermal, biological, and chemical pollution or contamination;
16. Nuclear reaction, radiation, or radioactive contamination;
17. *War or acts of war*;
18. Military duty, except as expressly covered under «Trip cancellation» coverage or «Trip interruption» coverage;

19. Civil disorder or unrest, except when civil disorder or unrest is expressly referenced in and covered under «Trip interruption» coverage or «Travel delay» coverage;
20. *Terrorist events*, except when *terrorist events* are expressly referenced in and covered under «Trip cancellation» coverage or «Travel delay» coverage. This exclusion does not apply to «Medical costs abroad» coverage or «Emergency medical assistance» coverage;
21. *Political risk*;
22. *Cyber risk*;
23. Acts, travel alerts/bulletins, or prohibitions by any government or public authority, except when an act, travel alert/bulletin, or prohibition by a government or public authority is expressly referenced in and covered under «Trip cancellation» coverage or «Trip interruption» coverage;
24. Any *travel supplier's* complete cessation of operations due to financial condition, with or without filing for bankruptcy;
25. *Travel supplier* restrictions on any *baggage*, including medical supplies and equipment;
26. Ordinary wear and tear or defective materials or workmanship; or
27. An act of gross negligence by *you* or a *travelling companion*.

This *insurance contract* does not provide any coverage, benefit, or services for any activity that would violate any applicable law or regulation, including without limitation any economic/trade sanction or embargo.

IMPORTANT: *You* are not eligible for reimbursement under any coverage if:

1. *Your travel carrier* tickets do not show travel date(s);
2. The travel dates in *your insurance policy* do not represent *your actual travel dates*; or
3. *You* intend to receive health care or medical treatment of any kind while on *your trip*.

CLAIMS INFORMATION

Duties in the event of a claim

- i. *You* are obliged to do everything to mitigate the loss and help resolve the claim.
- ii. *You* are obliged to observe *your* contractual or legal reporting, notification and conduct-related duties in full (e.g. immediately reporting the insured event to the contact address given at the end of this GTC).
- iii. If the loss occurred due to illness or an *accident*, *you* must ensure that the attending *doctors* are released from their duty of confidentiality vis-à-vis *us*.
- iv. If *you* are also able to claim benefits paid out by *us* from third parties, *you* must uphold these claims and cede them to *us*.

If *you* are in breach of *your* obligations, we can withhold or reduce the benefits.

Notification of claim and documents to be submitted

Please report *your claim* at www.allianz-protection.com.

In the event of a claim, the following documents must be submitted to *us*:

Trip cancellation

- proof of insurance or copy of the insurance policy;
- cancellation fee invoice;
- booking confirmation;
- documents or official certificates proving the occurrence of the claim (e.g. detailed medical certificate with diagnosis, employer's certificate, police report etc.).

Trip interruption

- proof of insurance or copy of the insurance policy;
- booking confirmation of the originally planned *trip*;
- documents or official certificates proving the occurrence of the claim (e.g. detailed medical certificate with diagnosis, employer's certificate, police report etc.);
- receipts for unforeseen expenses/extra costs.

Travel delay

- proof of insurance or copy of the insurance policy;
- booking confirmation of the originally planned *trip*;
- documents or official certificates proving the occurrence of the claim (e.g. proof of delay by travel carrier, quarantine request etc.);
- receipts for unforeseen expenses/extra costs.

Baggage

- proof of insurance or copy of the insurance policy;
- booking confirmation of the *trip*;
- documents or official certificates proving the occurrence of the claim (e.g. Property Irregularity Report (PIR) of the *travel carrier*, police report etc.);
- in the event of theft, purchase receipts; in the event of damage, repair invoice or cost estimate.

Baggage delay

- proof of insurance or copy of the insurance policy;
- booking confirmation of the *trip*;
- documents or official certificates proving the occurrence of the claim (e.g. Property Irregularity Report (PIR) of the *travel carrier* etc.);
- receipts for purchased essential items.

Medical costs abroad

- proof of insurance or copy of the insurance policy;
- booking confirmation of the *trip*;
- settlements / decisions of the statutory social insurances of Switzerland (health insurance, accident insurance) and any supplementary insurance;
- medical certificate with diagnosis;
- invoices for treatment or medication costs.

Emergency medical assistance

- proof of insurance or copy of the insurance policy;
- booking confirmation of the originally planned *trip*;
- documents or official certificates proving the occurrence of the claim (e.g. detailed medical certificate with diagnosis);
- receipts for unforeseen expenses/extra costs.

GENERAL PROVISIONS

Geographical scope

Unless otherwise specified in the descriptions for the individual insurance or service coverages, the insurance applies worldwide, in conjunction with at least one flight booking made on the Air France home page.

Multiple insurance and claims against third parties

1. In the event of (voluntary or mandatory) multiple insurance, we provide *your* benefits 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.
2. If *you* are entitled to benefits under any other (voluntary or mandatory) insurance contract, cover is restricted to that part of *our* benefits that exceeds the cover provided under the other *insurance contract*. Overall costs are reimbursed once only.
3. If we provide benefits in spite of a subsidiarity situation, these benefits count as an advance and *you* will cede *your* claims against the third party (voluntary or mandatory insurance) to *us* to the extent of those benefits.
4. If *you* or an entitled person have been compensated by a liable third party or the third party's insurer, any compensation due under this *insurance contract* is rendered void. If a claim is made against *us* instead of the liable party, *you* or the entitled person must concede *your/his* liability claims up to the extent of the compensation received from *us*.

Limitation period

Claims under the *insurance contract* expire five years after the occurrence of the event giving rise to the obligation to pay benefits.

Place of jurisdiction and applicable law

1. Lawsuits against *us* may be brought before the court at the company's registered office or at the Swiss place of residence of *you* or the entitled person.
2. The Swiss Insurance Contract Act (ICA) applies in addition to these provisions.

Hierarchy of regulations

1. The descriptions for the individual insurance coverages take precedence over the General provisions.
2. In the event of linguistic differences between the French, English and German GTC, the German version will always apply where any doubt exists.

Contact address

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