

Customer information and General terms and conditions Edelweiss Air Travel protection package

Customer information under the Swiss Insurance Contract Act (ICA)

The following customer information provides a concise overview of the insurer's identity and the material content of the insurance contract (Article 3 of the Swiss Insurance Contract Act – ICA). 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 referred to as Allianz Travel. The company headquarters are at Richtiplatz 1, 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 respective 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:

Cancellation costs

– Assumption of the cancellation costs owed by the insured person if the booked trip is cancelled as a result of serious illness, a serious accident, death or another event that is listed as insured in the GTC. If the trip starts late due to an insured event, the additional costs of the trip will be assumed and any missed part of the stay will be covered (max. up to the equivalent to the cancellation costs) instead of the benefits referred to above.

Assistance

– Organisation and assumption of costs of transport to the nearest hospital, repatriation to a hospital near the place of residence (with or without medical accompaniment), supervision of any accompanying minors or a hospital visit for another person, if the insured person during the journey becomes seriously ill or is seriously injured or if there is a medically confirmed, unexpected worsening of a chronic condition.

Organisation and assumption of costs of the extra return journey of the insured person if breaking off the trip is due to serious illness, serious accident, death or unexpected worsening of a chronic condition of an accompanying person, a non-travelling person who is closely related to the insured person or the deputy at work or as a result of another insured event listed in the GTC.

Organisation and assumption of the costs of cremation outside the country of residence and return of the coffin or urn to the insured person's last place of residence.

Baggage

– Compensation for items brought on trips by the insured person for his/her own personal needs that have been stolen, damaged or destroyed during the trip or for items entrusted to a transport company that the company loses or damages during transit.

Which persons are insured?

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 geographical scope of the insurance cover

The insurance cover basically applies worldwide during the insurance period. Local restrictions in the Special provisions for the individual insurance components as well as 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. Further exclusions are contained in the exclusionary clauses "Non-insured events and benefits" of the General terms and conditions of insurance as well as the ICA:

- An event is not insured if it has already occurred when the policy is taken out, the trip is booked or the pre-booked service begins or if its occurrence was foreseeable for the insured person when the policy was taken out, the trip was booked or the pre-booked service began.
- Events are not insured if the insured person has triggered them in the following ways:
 - abuse of alcohol, drugs or medicines;
 - suicide or attempted suicide;
 - participation in strikes or unrest;
 - participation in races, training sessions or other types of driving on race or training tracks;
 - participation in hazardous activities whereby the insured person knowingly exposes himself or herself to danger, such as diving to depths of more than 40 m, canyoning, bungee jumping or paragliding as well as climbing, mountaineering, mountain tours at altitudes of 5,000 m or higher or participation in expeditions etc.;
 - negligent or premeditated actions/or failure to act;
 - committing or attempting to commit crimes or offences.
- The following events and their consequences are not insured: war, terror attacks, any type of unrest, natural catastrophes and incidents involving atomic, biological or chemical substances.
- The following events and their consequences are not insured: epidemics and pandemics, except as expressly covered under section II A: Cancellation costs and section II B: Assistance.
- The consequences of events associated with official instructions, e.g. airport/airspace closures, roadblocks, quarantine measures (except as expressly covered under section II A: Cancellation costs and section II B: Assistance), police measures, decrees etc., are not insured.
- Under the component **Cancellation costs** there is no insurance cover in particular for "poor healing", etc. i.e. for illnesses or the consequences of an accident, an operation or medical treatment that have already occurred at the time of booking the travel packages or when taking out cover and which have not yet healed on the date of travel. The same applies to cancellation by a travel company, or official instructions (except as expressly covered under section II A: Cancellation costs), or illness/injury that is not confirmed medically at the time of the occurrence or psychological reactions to potential dangers, such as fears of civil unrest, terrorism, natural disasters, or fear of flying.
- Under the component **Assistance**, in particular no benefits shall be provided if the Allianz Travel emergency call centre did not approve these in advance; the same applies e.g. if the responsible travel agency does not or only partially renders the contractual performances or if the insured person has travelled against advice in connection with an epidemic/pandemic of their home country's government or of local authority at their trip destination.
- The following, in particular, are not insured under the **Baggage** component: computer hardware, mobile phones, navigation devices, all types of software, valuables, which are left in a vehicle; film, photo and video equipment; jewellery and furs, for as long as these are travelling by public transport and come within the responsibility of the travel company as well as glasses (for damage or destruction); the same applies for damage due to the insured disregarding the general duty of care; leaving property, even for a short time, in a public place outside of the direct personal control of the insured person or mislaying or losing property or leaving it behind.

Which obligations are incumbent on the policyholder and insured persons?

The following list contains only the main obligations. Other obligations are set out in the General terms and conditions of insurance and the ICA:

- For **Cancellation costs** the booking must be cancelled promptly at the travel company on occurrence of the insured event. The claim must then be issued to Allianz Travel in writing and including the necessary documents (see GTC section II A 6 and section I 10 for contact address).
- For **Assistance**, the insured event must be reported immediately to the Allianz Travel emergency call centre. The call centre must approve any assistance measures and the assumption of any costs involved. The Allianz Travel emergency call centre is available round the clock (conversations with the emergency call centre are recorded): Telephone +41 44 202 00 00 / Fax +41 44 283 33 33. The same applies to any agreement to private treatment as part of the cover for Private Medical.
- Under cover for **Baggage**, the cause, circumstances and extent of an event must be certified immediately and in detail (by the nearest police station in the event of theft or robbery, by the responsible third party or the travel/hotel management in the event of damage or the relevant public transport company in the event of loss or late delivery). The amount of the loss must be proven by original receipts.
- 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 Allianz Travel.
- If the person with the right to claim violates his/her obligations, Allianz Travel can refuse or reduce its benefits.

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.

How does Allianz Travel treat data?

When processing personal data essential to the transaction of insurance business, Allianz Travel observes the Swiss Data Protection Act (FADP). If necessary, Allianz Travel will use the claims form to obtain the necessary approval from the insured person to process the data.

The personal data processed by Allianz Travel includes data relating to the conclusion of the contract and the policy/claims handling. The information processed mainly comprises the policyholder's or insured person's details from the insurance application and the claims statement. In the interests of all policyholders, data may also be exchanged with previous insurers and reinsurers within and outside Switzerland. Allianz Travel 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 benefits offered by Allianz Travel 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, Allianz Travel must exchange data both within and outside the group.

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

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

Table of benefits

Insurance components	Insured benefits	Maximum insured amount	
A Cancellation costs	Assumption of cancellation costs in the event of cancellation of the trip or assumption of additional travel costs in the event of a delayed start to the trip.	per event	In accordance with policy
B Assistance	Organisation and assumption of costs of transport to the nearest hospital, repatriation to a hospital near the place of residence (with or without medical accompaniment), supervision of any accompanying minors or a hospital visit for another person as a result of an insured event of the insured person. Organisation and assumption of costs of the extra return journey of the insured person as a result of an insured event of an accompanying person a non-travelling person who is closely related to the insured person or the deputy at work The sum insured is limited for some benefits. Organisation and assumption of the costs of cremation and return of the coffin or urn.	per event	unlimited
C Baggage	Compensation for items brought on trips by the insured person for his/her own personal needs. In the event of theft, an excess of CHF 200 per claim event will apply. The sum insured is limited for some benefits.	per event	CHF 2,000

Contact address for complaints

Allianz Travel
Complaint Management
Richtiplatz 1
P.O. Box
CH-8304 Wallisellen

General terms and conditions of insurance

The insurance cover provided by AWP P&C S.A. Saint-Ouen (Paris), Wallisellen branch (Switzerland), hereinafter referred to as Allianz Travel, is defined in the insurance policy and the following General terms and conditions of insurance (GTC).

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I Common provisions relating to all insurance components

The Common provisions 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.
- 1.2 Persons with permanent residence in Switzerland are insured under section I 1.1 as well as persons living abroad, provided they booked their journey in Switzerland.

2 Geographical Scope

Unless otherwise specified in the Special provisions relating to the individual insurance or service components, the insurance applies worldwide in the terms of the insurance taken out with at least one flight reservation on the Edelweiss Air website.

3 Duties in the event of a claim

- 3.1 The insured person is obliged to do everything to mitigate the loss and help resolve the claim.
- 3.2 The insured person is obliged to observe his/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 Section I 10).
- 3.3 If the loss occurred due to illness or an accident, the insured person must ensure that the attending doctors are released from their duty of confidentiality vis-à-vis Allianz Travel.
- 3.4 If the insured person is also able to claim benefits paid out by Allianz Travel from third parties, the insured person must uphold these claims and cede them to Allianz Travel.
- 3.5 The claims forms are available on our website: www.allianz-travel.ch/claims

4 Breach of duties

If the entitled person is in breach of his/her obligations, Allianz Travel can withhold or reduce the benefits.

5 Non-insured events and benefits

- 5.1 *An event is not insured if it has already occurred when the policy is taken out, the trip is booked or the pre-booked service begins or if its occurrence was foreseeable for the insured person when the policy was taken out, the trip was booked or the pre-booked service began.*
- 5.2 *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 races, training sessions or other types of driving on race or training tracks;*
 - *participation in hazardous activities whereby the insured person knowingly exposes himself or herself to danger, such as diving to depths of more than 40 m, canyoning, bungee jumping or paragliding as well as climbing, mountaineering, mountain tours at altitudes of 5,000 m or higher or participation in expeditions etc.;*
 - *negligent or premeditated actions/or failure to act;*
 - *committing or attempting to commit crimes or offences.*
- 5.3 *Activities related to an insured event are not insured, e.g. the cost of replacing the insured items or for law enforcement purposes.*
- 5.4 *The following events and their consequences are not insured: war, terror attacks, any type of unrest, natural catastrophes and incidents involving atomic, biological or chemical substances.*
- 5.5 *The following events and their consequences are not insured: epidemics and pandemics, except as expressly covered under section II A: Cancellation costs and section II B: Assistance.*
- 5.6 *The consequences of events associated with official instructions, e.g. airport/airspace closures, roadblocks, quarantine measures (except as expressly covered under section II A: Cancellation costs and section II B: Assistance), police measures, decrees etc., are not insured.*
- 5.7 *If the purpose of the trip is for medical treatment.*
- 5.8 *If the certifier (expert, doctor, etc.) is a direct beneficiary or relative of the insured person by blood or by marriage.*
- 5.9 *The insurance does not cover costs relating to kidnappings.*
- 5.10 *Events are not insured where economic, trade or financial sanctions or embargoes imposed by Switzerland are directly applicable to the contracting parties and exclude the insurance cover. That extends to economic, trade or financial sanctions or embargoes imposed by the United Nations, European Union or United States of America, provided they are not in opposition to Swiss legislation.*

6 Definitions

6.1 Closely related persons

Closely related persons are:

- relatives (spouse, parents, children, parents-in-law, grandparents and brothers and sisters);
- life partners including their parents and children;
- carers of non-travelling minors or relatives in need of care;
- very close friends with whom there is very close contact.

6.2 Europe

Europe includes all countries on the European continent and the Mediterranean, plus the Canary Islands, Madeira and those countries bordering the Mediterranean and outside Europe. The eastern border to the north of Turkey encompasses Azerbaijan, Armenia, Georgia and the Ural mountain range.

6.3 Switzerland

The territory of Switzerland for the purpose of insurance cover includes Switzerland and the Principality of Liechtenstein.

6.4 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 hazards.

6.5 Monetary value

Monetary value covers cash, credit cards, securities, savings accounts, precious metals (inventories, bars or merchandise), coins, medals, loose precious stones and pearls.

6.6 Journey

A journey is a stay of over one day outside the person's normal place of residence or a stay of shorter duration at a location at least 30 km from the person's legal residence discounting routes to work. The maximum duration of a journey for the purposes of these GTC is a total of 92 days.

- 6.7 **Travel company**
Travel companies (tour operators, travel agents, airline companies, car hire companies, hotels, course organisers etc.) include all companies involved in providing a travel-related service to the insured person on a contractual basis.
- 6.8 **Public conveyance or means of transport**
A public conveyance or means of transport is a method of transport that travels regularly, on the basis of a timetable and for which a travel ticket has to be purchased. Taxis, rental cars and aeroplanes do not count as public means of transport.
- 6.9 **Breakdown**
A breakdown means any sudden and unforeseen failure of the insured vehicle as a result of an electrical or mechanical defect that makes it impossible to continue the journey or that means continuing the journey is no longer permitted by law. The following are equivalent to a breakdown: tyre defect, fuel shortage, vehicle key locked inside the vehicle or flat battery. Loss of or damage to the car key or using the wrong type of fuel does not qualify as a breakdown and is not insured.
- 6.10 **Personal accident**
An accident is the sudden, unintended detrimental outcome of an unusual external factor on the human body.
- 6.11 **Motor vehicle accident**
An accident is any damage to the insured vehicle, caused by a sudden violent external event, which makes it impossible to continue the journey, or which would make it illegal to continue the journey. In particular, this includes events caused by impact, collision, turning over, crashing, subsidence and immersion.
- 6.12 **Serious illness / serious accident**
Illness or accidents are considered serious if they result in a temporary or permanent inability to work or an inability to travel.
- 6.13 **Epidemic**
A contagious disease recognized by the World Health Organization (WHO) or an official government authority in the insured person's country of residence or trip destination.
- 6.14 **Pandemic**
An epidemic that is recognized as a pandemic by the World Health Organization (WHO) or an official government authority in the insured person's country of residence or trip destination.
- 6.15 **Quarantine**
Mandatory confinement (including ordered isolation), intended to stop the spread of a contagious disease to which the insured person or a travelling companion has been exposed.
- 6.16 **Natural catastrophe**
Extremely serious natural event directly causing at the location affected by the event, the death of a significant number of people and devastating material damage to public infrastructure.
- 6.17 **Official instruction**
An official instruction is a public directive issued by an authority (at federal, canton or municipal level) for the attention of a natural person or legal entity, to behave (by way of action, tolerance or forbearance) in a specific manner. This includes, for example, airport/airspace closures, roadblocks, quarantine measures, police measures and decrees etc.

7 Existence of more than one policy, claims against third parties

- 7.1 In cases of (voluntary or mandatory) other insurance Allianz Travel provides services on a subsidiary basis, unless there is an identical section in the other insurance policy. In such cases the statutory regulations on double insurance shall apply.
- 7.2 If an insured person has an entitlement under a different contract of insurance (voluntary or compulsory insurance), the cover is limited to that part of Allianz Travel benefits that exceeds that provided by the other insurance contract. Overall costs will only be reimbursed one single time.
- 7.3 If, despite subsidiary status, Allianz Travel has nevertheless provided benefits these shall be regarded as an advance payment, and the insured person and/or beneficiary shall subrogate his/her entitlement to claim against the third party (voluntary or compulsory insurance) over to Allianz Travel to the same extent.
- 7.4 If the insured person eligible claimant receives compensation from a liable third party liable or their insurer, then no compensation is due under this policy. If action is taken against Allianz Travel instead of the liable party then the insured and/or the eligible claimant must subrogate their liability claim over to Allianz Travel up to the amount of the compensation received.

8 Limitation period

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

9 Place of jurisdiction and applicable law

- 9.1 Lawsuits against Allianz Travel 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.
- 9.2 The Swiss Insurance Contract Act (ICA) applies in addition to these provisions.

10 Contact address

Allianz Travel, Richtiplatz 1, P.O. Box, 8304 Wallisellen
info.ch@allianz.com

In the event of linguistic differences between the French, English and German GTC, the German version will always apply where any doubt exists.

II Special provisions for the individual insurance components

A Cancellation costs

1 Temporal scope

Insurance cover starts on the day the insurance policy is issued and ends with the start of the insured trip. The start of the trip is when the insured person enters the reserved means of transport or the reserved accommodation (hotel, holiday apartment etc.), if no means of transport was reserved.

2 Insured amount

The insured amount is specified in the insurance policy.

3 Insured benefits

- 3.1 **Cancellation costs**
If the insured person cancels the contract with the travel company due to an insured event, Allianz Travel will pay the contractual cancellation costs owed up to the agreed insured amount. Any costs invoiced to the insured person for rebooking services prior to the cancellation will only be assumed if the rebooking is due to an insured event as defined under section II A 4. There is no compensation for costs, fees or credit reductions resulting from the loss or forfeiture of air miles, prize awards or other rights of use (time-sharing etc.).
- 3.2 **Delayed departure**
If the insured person starts the trip late due to an insured event, instead of paying the cancellation costs, Allianz Travel will pay (up to the amount equivalent to the cancellation costs):
- the additional travel costs arising from the delayed departure;
 - the costs for the unused portion of the stay, pro rata to the insured price of the trip (without transport costs); the departure day counts as a used travel day.
- 3.3 Expenses incurred for disproportionate or recurrent handling charges or insurance premiums are not reimbursed.

4 Insured events

- 4.1 **Serious illness, serious accident, complications of pregnancy**
- 4.1.1 **Serious illness** (including being diagnosed with an epidemic or a pandemic disease such as e. g. COVID-19), serious accident, complications of pregnancy or the death of one of the following persons, provided the event concerned has occurred after the relevant booking was made or insurance was taken out:
- the insured person;
 - a closely related person who booked the same event and cancelled;
 - a non-travelling person who is closely related to the insured person;

- the deputy at work, provided the insured person's presence is indispensable.
If a number of insured persons have booked the same trip, it can be cancelled for a maximum of six persons if an accompanying insured person cancels the trip due to one of the above events.
- 4.1.2 For mental illness, insurance cover only applies if
 - a psychiatrist confirms an inability to work and travel and
 - the inability to work is documented by a certificate of absence supplied by the employer.
- 4.1.3 Chronic illness is only covered by the insurance if the trip has to be cancelled due to a medically documented, unexpected, acute deterioration. Cover is contingent on the person being able to travel at time of booking or taking out the insurance and demonstrably being in a stable state of health.
- 4.2 Pregnancy
In the event of the insured or an accompanying person becoming pregnant, insurance cover only applies if this occurred after the trip was booked or the insurance was taken out and the date of the return journey is after the 24th week of pregnancy or if the pregnancy occurred subsequent to booking the trip or concluding the insurance and a vaccination was required for the destination, which would pose a risk to the unborn child.
- 4.3 Quarantine
If the insured person or a travelling companion is quarantined before their trip by order or other requirement of a government or public authority, based on their suspicion that the insured person or a travelling companion, specifically, has been exposed to a contagious disease (including an epidemic or a pandemic disease such as e. g. COVID-19). This does not include any quarantine that applies generally or broadly to some or all of a population or geographical area, or that applies based on where the person is travelling to, from or through.
- 4.4 Damage to property at the place of residence
If the insured person's property is seriously damaged at his/her place of residence due to theft, fire, water or natural hazard and he/she has to be present at home as a result.
- 4.5 Delay or lack of transport for the outward journey
If the booked trip cannot begin due to the delay or cancellation of the public transport used for the outward journey to the starting point arranged for travel purposes.
- 4.6 Failure of vehicle on the outward journey as a result of breakdown or accident
If the private vehicle or taxi used for the outward journey to the starting point arranged for travel purposes becomes unusable due to a breakdown or accident during the actual journey. Problems with keys and fuel are not insured.
- 4.7 Strike
If a strike (excluding strikes by the travel company or its service providers) makes the trip impossible.
- 4.8 Dangers at the destination
If war, terror attacks or unrest of any kind at the destination place the insured person's life in danger and if an official Swiss entity (Federal Department of Foreign Affairs) advises against travel to the destination in question.
- 4.9 Natural catastrophe
If a natural catastrophe at the destination places the insured person's life in danger.
- 4.10 Unemployment / unexpected assumption of employment
If the insured person has unexpectedly taken up employment within the 30 days prior to departure or if the unexpected assumption of employment occurs during the time of the trip, or if the insured person, through no fault of his/her own, has his/her employment terminated within the 30 days prior to departure.
- 4.11 Official summons
If the insured person is unexpectedly summoned as a witness or juror in court. The court date must be during the time of the trip.
- 4.12 Theft of passport or ID card
If the insured person's passport or identity card is stolen just before the trip and, as a result, the insured person is unable to travel. Note: there are emergency passport offices at some airports.

5 Non-insured events and benefits (in addition to section I 5)

- 5.1 *Poor course of recovery*
If an illness or the consequences of an accident, an operation or a medical intervention had already occurred by the time the trip was booked or the insurance was concluded and have failed to heal by the travel date. If convalescence from an operation/medical intervention, which was already planned at the time the trip was booked or the insurance was concluded but only performed afterwards, is not complete by the departure date.
- 5.2 *An insured event that has not been established and certified by a doctor immediately before starting the trip. If an event listed under section II A 4.1 and II A 4.2 has not been determined and certified by a doctor's certificate mentioning the diagnosis, immediately before starting the trip.*
- 5.3 *Cancellation by the travel company*
If the travel company cannot provide contractually agreed services or is unable to do so in full, cancels the trip or would have to cancel it due to specific circumstances and that travel company has a statutory duty to compensate for the benefits it has not provided. Specific circumstances necessitating cancellation of the trip include (inter alia) recommendations by the Federal Department of Foreign Affairs not to travel to the area in question.
- 5.4 *Official instructions*
If official instructions render the planned completion of the booked journey impossible, except as expressly covered under section II A 4.3.
- 5.5 *Cancellation costs are not insured if the cancellation, depending on circumstances, arises from a psychological reaction to a health hazard, act of terror, aircraft accident or natural catastrophe or due to fear of civil unrest, acts of war, acts of terror or aviophobia (fear of flying).*

6 Duties in the event of a claim (in addition to section I 3)

- 6.1 In order to claim Allianz Travel benefits, the insured or entitled person must immediately cancel the service booked with the travel company or accommodation provider on occurrence of the insured event.
- 6.2 In the event of a claim, Allianz Travel must be sent the following documents in writing (see section I 10):
 - claims forms are available on our website: www.allianz-travel.ch/claims;
 - proof of insurance or copy of the policy;
 - invoice of cancellation costs;
 - booking confirmation;
 - documents and/or official attestations documenting the occurrence of the loss event (e.g. detailed medical certificate with diagnosis, employer attestation, police report etc.).

B Assistance

1 Insured amount

The insured amount can be seen in the table of benefits.

2 Insured events and benefits

In order to claim Allianz Travel benefits, the insured or entitled person must immediately inform the Allianz Travel emergency call centre on occurrence of the insured event and obtain its agreement for any assistance measures or the assumption of associated costs. The Allianz Travel emergency call centre is available around the clock (conversations with the emergency call centre are recorded):

Tel. +41 44 202 00 00
Fax +41 44 283 33 33

Regarding medical benefits, only Allianz Travel doctors can decide about the nature and time of any measure taken and whether it is necessary.

2.1 Assistance benefits

2.1.1 Transfer to the nearest suitable hospital

If the Insured Person falls seriously ill (including being diagnosed with an epidemic or a pandemic disease such as e. g. COVID-19) or is seriously injured during the travel, or if a medically certified unexpected deterioration of a chronic affliction occurs, Allianz Travel shall, on the basis of an appropriate medical report, organise and pay for transfer to the nearest suitable hospital for treatment.

- 2.1.2 Repatriation with medical care to a hospital at the place of residence
If medically necessary, Allianz Travel will organise and pay for repatriation with medical care to a suitable hospital for treatment at the Insured Person's home address on the same conditions as are set out in section II B 2.1.1.
- 2.1.3 Repatriation without medical care to the place of residence
Allianz Travel shall organise and pay for repatriation without accompanying medical care to the Insured Person's home address on the basis of appropriate medical evidence and subject to the conditions stipulated in section II B 2.1.1.
- 2.1.4 Return travel caused by an interruption of the trip by an accompanying person or a family member
If a closely related accompanying person or family member is repatriated to his/her place of residence, or the trip has to be interrupted for some other insured reason, and the insured person would have to continue the trip on his/her own, Allianz Travel will organise and pay for the extra costs for the additional return journey (first class train ticket, economy class air ticket) for the insured person and/or the insured family member.
- 2.1.5 Supervision of accompanying minors
If both parents, or the only parent taking part in a trip, have to be repatriated to their place of residence, Allianz Travel will organise additional care for the underage children who would have to continue the trip or return home alone, and will pay the costs for the outward and return journey of a carer (first class train ticket, economy class air ticket).
- 2.1.6 Premature return travel caused by the illness, accident or death of a closely related person at home or deputising person at the place of work
If a closely connected person at home or a deputy at the place of work becomes severely ill (including being diagnosed with an epidemic or a pandemic disease such as e. g. COVID-19), is severely injured or dies, Allianz Travel will organise and pay for the extra costs for the additional return journey (first class train ticket, economy class air ticket) to the permanent place of residence of the insured person.
- 2.1.7 Premature return travel caused by damage to property at the place of residence
If an insured person's property is seriously damaged at his/her place of residence due to theft, fire, water or natural hazards and he/she has to be present at home, Allianz Travel will organise and pay the extra costs (first class rail, economy class air ticket) for the insured person to return to their place of residence.
- 2.1.8 Temporary return travel
Allianz Travel organises and pays, for the same reasons as under paragraphs II B 2.1.6 and II B 2.1.7, the return travel (first class train ticket, economy class air ticket) for an insured person to their place of residence (outward and return trip). Expenses for the unused part of the trip are not reimbursed.
- 2.1.9 Return journey or delayed onward due to quarantine
If the insured person or a travelling companion is quarantined during their trip by order or other requirement of a government or public authority, based on their suspicion that the insured person or a travelling companion, specifically, has been exposed to a contagious disease (including an epidemic or a pandemic disease such as e. g. COVID-19), Allianz Travel will organise and pay the additional costs for the return journey or delayed onward (first class train ticket, economy class air ticket) for the insured person or the insured travelling companion. This does not include any quarantine that applies generally or broadly to some or all of a population or geographical area, or that applies based on where the person is travelling to, from or through.
- 2.1.10 Repatriation in the event of death
If an insured person dies, Allianz Travel will pay for the costs of cremation (including urn) outside the country of residence or the costs of a coffin in accordance with the minimum requirements of the international agreement of the Transfer of Corpses (zinc coffin or lining) as well as the return of the coffin or urn to the last place of residence of the insured person. Disposal of the zinc coffin is also covered.
- 2.1.11 Effects of the theft of documentation
In the event of the theft of personal documents (passport, identity card, travel tickets and accommodation vouchers), temporarily making it impossible to continue the trip or return to Switzerland, Allianz Travel will pay the extra costs of the stay (hotel, cost of transport on site, additional costs for return journey) up to a maximum of CHF 2,000 per event, providing the responsible police authorities have been promptly informed.
- 2.2 Visiting trip
If the insured person has to be hospitalised abroad for more than seven days or is in a life-threatening medical condition, Allianz Travel will organise and pay for a visiting trip (first class train ticket, economy class air ticket, medium-class hotel) for a maximum of two closely related persons to the hospital bed up to a maximum of CHF 5,000.
- 2.3 Services provided by Allianz Travel
- 2.3.1 Advance payment to a hospital
If the insured person has to be hospitalised abroad, Allianz Travel will, if necessary, provide an advance payment of the hospital charges up to CHF 5,000. The advance payment must be repaid to Allianz Travel within 30 days of discharge from the hospital.
- 2.4 Reimbursement of travel costs
- 2.4.1 Unused part of the trip
If the insured person has to terminate the trip prematurely due to an insured event, the costs for the unused part of the trip will be reimbursed pro rata to the price of the insured arrangement. The compensation is limited to the amount given in the insurance policy. If this detail is not provided, compensation is limited to the amount of the insured cancellation costs. There is no reimbursement for the cost of the originally booked return journey or for the unused and originally booked accommodation, provided Allianz Travel assumes the cost of the replacement accommodation.
- 2.4.2 Unforeseen expenses for repatriation, extra return travel, interruption of travel or delayed return travel
Assumption of the additional costs up to a total of CHF 1,500 per insured person if unforeseen expenses (taxi fares, costs of accommodation and telephone calls etc.) are incurred in connection with an insured event. These limits include an additional compensation limit of a maximum of CHF 200 for the costs of telephone calls.
- 3 Non-insured events and benefits (as a supplement to paragraph I 5: Non-Insured events and benefits)**
- 3.1 *Failure of agreement by the Allianz Travel emergency call centre*
If the Allianz Travel emergency call centre has not agreed in advance to the benefits.
- 3.2 *Interruption by the travel company*
If the travel company does not provide contractually agreed services or is unable to do so in full, terminates the trip or would have to cancel or terminate it due to specific circumstances and has to reimburse the costs of benefits not provided on statutory grounds and/or pay the costs of return travel. Specific circumstances necessitating cancellation or abandonment of the trip include recommendations by the Federal Department of Foreign Affairs not to travel to the area in question.
- 3.3 *Violation of official advice*
If the insured person has travelled against advice in connection with an epidemic/pandemic of their home country's government or of local authority at their trip destination.
- 3.4 *Official instructions*
If official instructions render the planned completion of the booked journey impossible, except as expressly covered under section II B 2.1.9
- 3.5 *Costs for outpatient or inpatient treatment.*
- 3.6 *Cost of meals, lost working time and other financial loss.*
- 4 Duties in the event of a claim (in addition to section I 3)**
- 4.1 In order to claim Allianz Travel benefits, the insured or entitled person must immediately inform the Allianz Travel emergency call centre on occurrence of the insured event and obtain its agreement for any assistance measures or assumption of associated costs (see section II B 2).
- 4.2 In the event of a claim, Allianz Travel must be sent the following documents in writing (see section I 10):
- claims forms are available on our website: www.allianz-travel.ch/claims;
 - proof of insurance or copy of the policy;
 - booking confirmation;
 - documents and/or official attestations documenting the occurrence of the loss event (e.g. detailed medical certificate with diagnosis);
 - receipts for unforeseen expenses/additional costs.

C Baggage

1 Insured items

The insured person's baggage is insured including any items obtained on the trip, i.e. any items for personal use, which are taken on the journey or transferred to a transport company for carriage and owned by the insured person.

2 Geographical scope

The insurance is valid worldwide. The insured person's place of residence under civil law is excluded.

3 Insured amount

3.1 An The insured amount can be seen in the table of benefits.

3.2 An excess of CHF 50 per person and per event will be deducted.

4 Insured events and benefits

4.1 In the event of theft, robbery (theft under threat or use of force against the insured person), damage or destruction, loss or damage during transport by public transport or a late delivery by a public transport organisation, the following benefits will be paid per loss, taking into account the agreed insured amount:

4.1.1 In the event of a total write-off or loss, compensation will be paid for the current value of the insured items.

4.1.2 For partial loss/damage, the cost of repair of the damaged item will be limited to the current value.

4.1.3 The current value is defined as the original purchase price minus a deduction in value of 10 % during the first year after the date of purchase and a further 20 % in the following years, up to a maximum total of 50 %.

4.1.4 For films, data carriers, image carriers and sound media, the material value will be repaid.

4.1.5 In the case of delayed delivery by a public transport company, the recompense for indispensable purchases and hire charges will be limited to a maximum of 20 % of the agreed sum insured.

4.1.6 For personal and vehicle papers, and for keys, the costs are limited to the initial costs of procurement.

4.1.7 Scratch and wear damage on bicycles will be repaid to a maximum of CHF 200.

4.1.8 For travel souvenirs, a maximum of CHF 300 will be paid.

4.2 In the event of robbery of monetary assets, the maximum repayment will be CHF 1,000, with a maximum of CHF 2,000 for the robbery of tickets (train tickets, air tickets, etc.)

4.3 Musical instruments, sports equipment, bicycles, baby buggies, rubber dinghies and folding canoes are only insured during transport by the public transport companies.

4.4 A maximum of 50 % of the agreed sum insured will be paid in total for valuable items such as fur, jewellery, watches made with or of precious metals, or of above-average cost, and for photographic, film, video and sound equipment, including accessories in each case.

4.5 The insured person must pay an excess of CHF 200 per claim in the event of theft.

5 Non-insured items are:

- motorboats, ships, surfboards and aircraft, including accessories in each case;
- valuables covered by a special insurance;
- securities, deeds, business papers, travel tickets and vouchers, cash, credit and customer cards and stamps (see section II C 4.2 for exceptions);
- computer hardware (desktop, laptop, beamer, accessories, handheld devices, etc.), mobile phone devices, navigation equipment, and all kinds of software;
- valuable objects, which are left behind in a vehicle (either locked or unlocked);
- items left on a vehicle, or overnight (10 pm to 6 am) in or on a vehicle where the insured person is not sleeping;
- precious metals, loose precious stones and pearls, stamps, retail goods, goods samples, items with an artistic or collectable value and occupational tools;
- film, photographic and video equipment, jewellery and furs, as long as they are within the scope of responsibility of the transport company, during transport by a public means of transport;
- spectacles against damage and destruction;
- hearing aids and hearing aid accessories;
- theft, loss and destruction of valuables.

6 Non-insured events (in addition to section I 5)

The insurance does not cover any loss attributable to:

- failure by the Insured Person to exercise ordinary due care;
- objects which are mislaid, lost and left behind;
- objects which are forgotten or left unattended even for a short period at a place which is generally accessible to anyone outside the direct personal sphere of influence of the Insured Person;
- a method of custody of valuables which is not appropriate to the value of the object concerned (see section II C 7); pearls and gemstones which drop out of their mount;
- temperature and weathering effects, and the effects of wear and tear;
- social unrest, looting, official bans, strikes or damages, whether caused directly or indirectly.

7 Conduct related duties when travelling

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

8 Duties in the event of a claim (in addition to section I 3)

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

- by the closest police station to the crime scene in the event of theft or robbery;
- to the responsible third party, travel and/or hotel management in the event of damage by the transport company;
- by the responsible public transport company in the event of loss or late delivery/handover.

8.2 If the loss or damage during carriage by a public transport company is only discovered following delivery, the facts of the case must be reported to the transport company in writing within two working days and confirmed by the company.

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

8.4 Damaged items must be kept available for Allianz Travel until the claim is settled definitively and sent, at its request, for assessment at the insured person's own expense.

8.5 In order to claim Allianz Travel benefits, the insured or entitled person must report the insured event or claim event in writing to Allianz Travel.

8.6 In the event of a claim, Allianz Travel must be sent the following documents in writing (see section I 10):

- claims forms are available on our website: www.allianz-travel.ch/claims;
- proof of insurance or copy of the policy;
- booking confirmation;
- confirmation of loss by the transport company (e.g. Property Irregularity Report [PIR]);
- police report in the event of theft or robbery;
- confirmation by the transport company of the definitive loss of the luggage and compensation letter;
- purchase receipt, in the absence of the guarantee, if there was damage involved the repair bill or cost of repair estimate.