

## CUSTOMER INFORMATION AND GENERAL TERMS AND CONDITIONS OF INSURANCE SINGAPORE AIRLINES TRAVEL INSURANCE BY ALLIANZ TRAVEL

### 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 the insurer is

The insurer is AWP P&C S.A., Saint-Ouen (Paris), Wallisellen Branch (Switzerland) based 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 as well as the scope and limitations of the insurance cover can be found in the insurance policy and the GTC.

#### Which persons are insured?

The insured persons are in each case essentially set out in the insurance policy and the 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 coverages 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.

#### Which obligations are incumbent on the policyholder and insured persons?

The following list contains only the main duties. Other duties are set out in the GTC and the ICA:

- *You* are obliged to do everything to mitigate the loss and help resolve the claim.
- *You* are obliged to observe *your* contractual or legal reporting, notification and conduct-related duties in full.
- 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*.

If *you* are in breach of your obligations, *we* can withhold or reduce the 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 your coverage begins and ends

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

#### Right of revocation

The policyholder may revoke the contract within a period of 14 days from the application to conclude the contract or the declaration of acceptance thereof by notifying *us* in text form (e.g. letter, e-mail). The right of revocation is excluded for provisional cover commitments and contracts with a duration of less than one month.

#### How do we treat data?

When processing personal data essential to the transaction of insurance business, *we* observe the Swiss Data Protection Act (FADP). If necessary, *we* will use the claims form to obtain the necessary approval from the insured person to process the data. The personal data processed by *us* 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. *We* also process 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 *us* 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, *we* must exchange data both within and outside the group.

*We* store data electronically or physically in compliance with the legal provisions. Persons whose data is processed by *us* have the right, in accordance with the Data Protection Act (DPA), to ask what data concerning them *we* actually processes; they may also request the rectification of incorrect data.

## COVERAGE SUMMARY

Coverage	When it applies	Maximum benefit
<b>Trip cancellation</b> (Indemnity insurance)	<b>You have to cancel <i>your trip</i> before you depart.</b> Deductible – 10%, min. CHF 25	in accordance with in- surance policy
<b>Trip interruption</b> (Indemnity insurance)	<b>Your travel plans are interrupted while you are on your trip.</b>	unlimited
<b>Travel delay</b> (Indemnity insurance)	<b>Your travel plans are delayed while you are on your trip.</b>	CHF 250
<b>Baggage</b> (Indemnity insurance)	<b>Your baggage is lost, damaged, or stolen while on your trip.</b>	CHF 3,000
<b>Baggage delay</b> (Indemnity insurance)	<b>Your baggage is delayed by an airline, cruise line, or other travel carrier while on your trip.</b> Minimum required delay – 24 hours	CHF 300
<b>Medical costs abroad</b> (Indemnity insurance)	<b>You have to pay for emergency medical or dental treatment while on your trip.</b> Dental care maximum sublimit – CHF 300	CHF 300,000
<b>Emergency medical assistance</b> (Indemnity insurance)	<b>Transportation is needed following a medical emergency while on your trip.</b> Search and rescue sublimit – CHF 1,500	unlimited
<b>Personal liability during travel</b> (Indemnity insurance)	<b>You are financially liable for damage you cause to a third party or their property while on your trip.</b>	CHF 500,000
<b>Travel capital accident</b> (Lump-sum insurance)	<b>You suffer a death or disability as a result of an accident during your trip.</b>	CHF 10,000
<b>Collision Damage Waiver (CDW)</b> (Indemnity insurance)	<b>You are charged an excess by your rental car company if your rental car is damaged or stolen while on your trip.</b>	CHF 3,500
<b>Cash and bank account protection</b> (Indemnity insurance)	<b>You suffer from financial losses due to theft or loss of payment means.</b>	CHF 1,000
<b>Document protection</b> (Indemnity insurance)	<b>Your personal documents need to be replaced due to loss, theft or damage.</b>	CHF 1,000
<b>Services during your trip</b>	<b>You need telephone assistance during your trip.</b>	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 Singapore Airlines Travel Insurance by Allianz Travel

Dear customer,

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 three parts:

1. Insurance policy
2. General terms and conditions (GTC)
3. Customer information under the Swiss Insurance Contract Act (ICA), 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*.

## WHAT'S INSIDE

DEFINITIONS	4
WHEN YOUR COVERAGE BEGINS AND ENDS	6
DESCRIPTION OF COVERAGES	6
A. Trip cancellation	6
B. Trip interruption	8
C. Travel delay	9
D. Baggage	9
E. Baggage delay	10
F. Medical costs abroad	10
G. Emergency medical assistance	11
H. Personal liability during travel	12
I. Travel capital accident	13
J. Collision Damage Waiver (CDW)	13
K. Cash and bank account protection	13
L. Document protection	14
M. Services during your trip	14
GENERAL EXCLUSIONS	14
CLAIMS INFORMATION	15
GENERAL PROVISIONS	16

## DEFINITIONS

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

<b>Accident</b>	An unexpected and unintended external event that causes <i>injury</i> , property damage, or both.
<b>Accommodation</b>	A hotel or any other kind of lodging for which <i>you</i> make a reservation or where <i>you</i> stay and incur an expense.
<b>Adoption proceeding</b>	A mandatory legal proceeding or other meeting required by law to be attended by <i>you</i> as a prospective adoptive parent(s) in order to legally adopt a minor child.
<b>Baggage</b>	Personal property <i>you</i> take with <i>you</i> or acquire on <i>your trip</i> .
<b>Climbing sports</b>	An activity utilizing harnesses, ropes, belays, crampons, or ice axes. It does not include supervised climbing on artificial surfaces intended for recreational climbing.
<b>Cohabitant</b>	A person <i>you</i> currently live with and who is at least 18 years old.
<b>Computer System</b>	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.
<b>Covered reasons</b>	The specifically named situations or events for which <i>you</i> are covered under this <i>insurance contract</i> .
<b>Cyber Risk</b>	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"> <li>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;</li> <li>2. Any error or omission involving access to, or the processing, use, or operation of any computer system;</li> <li>3. Any partial or total unavailability or failure to access, process, use, or operate any <i>computer system</i>; or</li> <li>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.</li> </ol>
<b>Departure date</b>	The originally scheduled date that <i>you</i> have selected to begin travel as shown on <i>your trip</i> itinerary and in <i>your insurance policy</i> .
<b>Doctor</b>	Someone who is legally authorized to practice medicine or dentistry and is licensed if required. This cannot be <i>you</i> , a <i>traveling companion</i> , <i>your family member</i> , a <i>traveling companion's family member</i> , or the sick or <i>injured person's family member</i> or someone else who directly benefits from <i>your claim</i> .
<b>Epidemic</b>	A contagious disease recognized or referred to as an epidemic by a representative of the World Health Organization (WHO) or an official government authority.
<b>Family member</b>	<i>Your</i> : <ol style="list-style-type: none"> <li>1. Spouse (by marriage, registered partnership or domestic partnership);</li> <li>2. <i>Cohabitants</i>;</li> <li>3. Parents and stepparents;</li> <li>4. Children, stepchildren, foster children, adopted children, or children currently in the adoption process;</li> <li>5. Siblings;</li> <li>6. Grandparents and grandchildren;</li> <li>7. The following relatives of <i>your</i> spouse: mother, father, son, daughter, brother, sister, and grandparent;</li> <li>8. Aunts, uncles, nieces, and nephews;</li> <li>9. Legal guardians and wards; and</li> <li>10. Au-pairs.</li> </ol>
<b>High-altitude activity</b>	An activity that includes, or is intended to include, going above 4500 meters in elevation, other than as a passenger in a commercial aircraft.
<b>First responder</b>	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 accident or emergency to provide aid and relief.
<b>High value items</b>	Collectibles, jewelry, 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.
<b>Hospital</b>	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"> <li>1. Be primarily engaged in providing inpatient diagnostic and therapeutic services;</li> <li>2. Have organized departments of medicine and major surgery; and</li> <li>3. Be licensed where required.</li> </ol>
<b>Illegal act</b>	An act that violates law where it is committed.
<b>Injury</b>	Physical bodily harm.
<b>Insurance contract</b>	The travel insurance coverage purchased. The <i>insurance contract</i> includes the Insurance policy, the General terms and conditions (GTC) and the Customer information under the Swiss Insurance Contract Act (ICA) including the Coverage summary.

<b>Local public transportation</b>	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 <i>you</i> or a <i>traveling companion</i> for a fee less than 150 kilometres.
<b>Mechanical breakdown</b>	A mechanical issue, which prevents the vehicle from being driven normally, including an electrical issue, flat tire, or running out of fluids (except fuel).
<b>Medical escort</b>	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>traveling companion</i> , or <i>family member</i> .
<b>Medically necessary</b>	Treatment that is required for your 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 your or the provider's convenience.
<b>Natural disaster</b>	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.
<b>Pandemic</b>	An <i>epidemic</i> that is recognized or referred to as a pandemic by a representative of the World Health Organization (WHO) or an official government authority.
<b>Personal document</b>	Passport, national identity card, driving licence, boat licence, fishing and hunting licence.
<b>Political risk</b>	Any kind of events, organized resistance or actions intending or implying the intention to overthrow, supplant or change the existing ruler or constitutional government, including but not limited to: <ul style="list-style-type: none"> <li>- Nationalization;</li> <li>- Confiscation;</li> <li>- Expropriation (including Selective Discrimination and Forced Abandonment);</li> <li>- Deprivation;</li> <li>- Requisition;</li> <li>- Revolution;</li> <li>- Rebellion;</li> <li>- Insurrection;</li> <li>- Civil commotion assuming to proportion of or amounting to an uprising;</li> <li>- Military and usurped power.</li> </ul>
<b>Primary residence</b>	<i>Your</i> permanent, fixed home address for legal and tax purposes.
<b>Pre-existing medical condition</b>	<i>Injuries</i> and illnesses that have already occurred within the 120 days prior to the insurance purchase, including associated consequences, complications, deteriorations or relapses, particularly in relation to chronic and recurring illnesses, regardless of whether the person was aware of their existence when the insurance was taken out.
<b>Quarantine</b>	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>traveling companion</i> has been exposed.
<b>Reasonable Costs</b>	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.
<b>Refund</b>	Cash, credit, or a voucher for future travel that <i>you</i> are eligible to receive from a travel supplier, 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.
<b>Rental Car</b>	An automobile or other vehicle designed for use on public roads that <i>you</i> have rented for the period of time shown in a <i>rental car agreement</i> for use on <i>your trip</i> .
<b>Rental car agreement</b>	The contract issued to you by the rental car company that describes all of the terms and conditions of renting a <i>rental car</i> , including <i>your</i> responsibilities and the responsibilities of the rental car company.
<b>Service animal</b>	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 service animals. 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.
<b>Severe weather</b>	Extraordinary hazardous weather conditions including but not limited to windstorms, hurricanes, tornados, hailstorms, fog, rainstorms, snow storms, or ice storms.
<b>Sporting equipment</b>	Equipment or goods used to participate in a sport.

<b>Terrorist event</b>	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 your country of residence, and is committed for political, religious, ethnic, ideological or similar 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 general civil disorder or unrest, protest, rioting, <i>political risk</i> , or acts of war.
<b>Traffic Accident</b>	An unexpected and unintended traffic-related event, other than <i>mechanical breakdown</i> , that causes <i>injury</i> , property damage, or both.
<b>Travel carrier</b>	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"> <li>1. Rental vehicle companies;</li> <li>2. Private or non-commercial transportation carriers;</li> <li>3. Chartered transportation, except for group transportation chartered by your tour operator; or</li> <li>4. <i>Local public transportation</i>.</li> </ol>
<b>Travel supplier</b>	A travel agent, tour operator, <i>travel carrier</i> , cruise line, hotel, or other travel service provider.
<b>Traveling companion</b>	A person or <i>service animal</i> traveling with <i>you</i> or traveling to accompany <i>you</i> on <i>your trip</i> . A group or tour leader is not considered a <i>traveling companion</i> unless <i>you</i> are sharing the same room with the group or tour leader.
<b>Trip</b>	<i>Your</i> travel to, within, and/or from a location away from <i>your primary residence</i> . It cannot include travel with the intent to receive health care or medical treatment of any kind, or moving, or commuting to and from work, and it cannot last longer than 90 days.
<b>Uninhabitable</b>	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 home or destination inaccessible or unfit for use.
<b>We, Us, or Our</b>	The insurer is AWP P&C S.A., Saint-Ouen (Paris), Wallisellen Branch (Switzerland) based at Richtiplatz 1, 8304 Wallisellen.
<b>You or Your</b>	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. *Your insurance contract's* coverage effective date and coverage end date are indicated in *your* insurance policy. The *insurance contract* is effective at 00:00 on the day after *we* receive the order 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 30 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 90<sup>th</sup> 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 traveling companion* cancels their *trip* due to one or more of the *covered reasons* listed below, *we* will reimburse *you* any additional *accommodation fees* *you* are required to pay.

**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 *traveling 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 *traveling companion* to cancel *your trip* before *you* cancel it.

2. A *family member* who is not traveling 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 *traveling companion*, a *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 *traveling 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 *traveling companion*, meaning that *you* or a *traveling 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 traveling. This condition (ii) applies even if the *quarantine* order or directive specifically designates *you* or a *traveling companion* by name to be *quarantined*.

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

One of the following conditions must apply:

- a. *You* or a *traveling companion* need medical attention; or
- b. *Your* or a *traveling 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, court clerk, expert witness, law enforcement officer, or other such occupation, this would not be covered).
- b. Appearance is not required due to self-inflicted fault or causation.

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

8. *Your travel carrier* cannot get *you* to *your* original itinerary's destination for at least 24 consecutive hours from the originally scheduled arrival time due to one of the following reasons:

- A. A *natural disaster*; or
- B. *Severe weather*.

However, if *you* can get to *your* original destination another way, *we* will reimburse *you* for the following, up to the maximum benefit for trip cancellation coverage listed in *your* Coverage summary:

- i. The necessary cost of the alternative transportation, less available *refunds*; and
- ii. The cost of any lost prepaid *accommodations* caused by *your* delayed arrival, less available *refunds*.

The following condition applies:

- a. Alternate transportation arrangements must be in a similar or lower class of service as *you* were originally booked with *your travel carrier*.

9. *You* or a *traveling 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 traveling companion's* fault;
- b. The employment must have been permanent; and
- c. The employment must have been for at least three continuous months.

10. *You* or a *traveling companion* secures permanent, paid employment within the last 30 days before *your* departure, that requires presence at work during the originally scheduled *trip* dates.

11. *Your* or a *traveling companion's primary residence* is permanently relocated by at least 150 kilometres due to a transfer by *your* or a *traveling companion's* current employer. This covered reason includes relocation due to transfer by *your* spouse's current employer.

12. *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.

13. *You* or a *traveling companion* receive a legal notice to attend an *adoption proceeding* during *your trip*.

14. *You, a traveling companion or a family member* serving in the armed forces or the civil defence are mobilised, except because of war.
15. *You or a traveling companion* is medically unable to receive an immunization required for entry into a destination.
16. *Your or travel companion's* travel documents required for the *trip* are stolen.
17. A *terrorist event* happens within 30 days of *your departure date* within 100 kilometres of any city *you* are traveling 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

If *you* have to interrupt *your trip*, extend it or end it early due to one or more of the *covered reasons* listed below, we will reimburse *you*, less available *refunds*, up to the maximum benefit for «Trip interruption» coverage listed in *your* Coverage summary, for:

- i. The prorated portion of *your* unused non-refundable *trip* payments and deposits.
- ii. Additional accommodation fees *you* are required to pay, if *you* prepaid for shared *accommodations* and *your traveling companion* has to interrupt their *trip*.
- iii. *Reasonable costs* of transportation *you* incur to continue *your trip* or return to *your primary residence*.
  - We will reimburse *you* either for the new return *travel carrier* ticket to your *primary residence* or for the non-refundable portion of *your* original return ticket, but not both.
- iv. Additional *accommodation* and transportation expenses if the interruption causes *you* to stay at *your* destination (or the location of the interruption) longer than originally planned. There is a per person maximum of CHF 150 per day for 10 days.

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.

**IMPORTANT:** *You* must notify all of *your travel suppliers* within 48 hours of discovering that *you* will need to interrupt or extend *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 *traveling 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 conditions apply:

- a. A *doctor* must either examine or consult with *you* or the *traveling companion* before *you* make a decision to interrupt or extend the *trip*.
- b. *You* must not have travelled against *your* home country's government advice or against local authority advice at *your* trip destination.

2. A *family member* who is not traveling 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 traveling companion, a family member, or your service animal* dies during *your trip*.

4. *You* or a *traveling 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 *traveling companion*, meaning that *you* or a *traveling 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 traveling. This condition (ii) applies even if the quarantine order or directive specifically designates *you* or a *traveling companion* by name to be *quarantined*.

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

One of the following conditions must apply:

- a. *You* or a *traveling 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, court clerk, expert witness, law enforcement officer or other such occupation, this would not be covered).
- b. Appearance is not required due to self-inflicted fault or causation.

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



8. *Your travel carrier cannot get you to your original itinerary's destination for at least 24 consecutive hours from the originally scheduled arrival time due to one of the following reasons:*
  - A. *A natural disaster;* or
  - B. *Severe weather.*

However, if *you* can get to *your* original destination another way, *we* will reimburse *you* for the following, up to the maximum benefit for «Trip interruption» coverage listed in *your* Coverage summary:

- i. The necessary cost of alternate transportation, less available *refunds*; and
- ii. The cost of any lost prepaid *accommodations* caused by *your* delayed arrival, less available *refunds*.

The following condition applies:

- a. Alternate transportation arrangements must be in a similar or lower class of service as *you* were originally booked with *your* travel carrier.
9. *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.*
  10. *You or a traveling companion is a traveller on a hijacked aircraft, train, vehicle, or vessel.*
  11. *You, a traveling companion or a family member serving in the armed forces or the civil defence are mobilised, except because of war.*
  12. *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 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;*
      - i. *You must provide evidence of your efforts to obtain replacement documents.*
    - F. *Civil disorder.*
  13. *A travel carrier denies you or a traveling companion boarding based on a suspicion that you or a traveling 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.*

### C. Travel delay

If *your* or a *traveling 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.*
- 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 in *your* Coverage summary and due to one of the following *covered reasons*:

1. *A travel carrier delay;*
2. *A 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 traveling companion, meaning that you or a traveling 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 traveling. This condition (ii) applies even if the quarantine order or directive specifically designates you or a traveling 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 traveling companion boarding based on a suspicion that you or a traveling 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. You will only be reimbursed if you provide receipts.

## 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:

- 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. You must not have travelled against the orders or advice of any government or other public authority at any location to, from, or through which you are traveling on your trip.
  - f. 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.
  - g. If repatriation is reasonable, further medical costs will be waived from this point onwards if you refuse repatriation
  - h. 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 and 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;
- e. You must not have travelled against the orders or advice of any government or other public authority at any location to, from, or through which you are traveling on your trip.

### 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;
- f. You must not have travelled against the orders or advice of any government or other public authority at any location to, from, or through which you are traveling on your trip.

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

If you will be hospitalized 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.

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 for more than 24 hours during *your trip*, we will arrange and pay to transport *your traveling companions* who are under the age of 18, or 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 traveling 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* traveling 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. Personal liability during travel**

Personal liability during travel coverage protects *your* assets as a private individual against third party liability claims made that arise during the *trip*. We pay legitimate claims by third parties up to the maximum benefit listed «Personal liability during travel» coverage in *your* Coverage summary and represent *you* against the claimants. We defend unjustified claims and assists *you* in reducing inflated claims.

The following conditions apply:

- a. In order to claim benefits, *you* must immediately report to *us* the covered reason or the third party liability claim in writing.
- b. If *you* are prosecuted in or out of court for the damage or if criminal proceedings are instituted against *you*, we must be notified immediately and all documents must be forwarded to *us*.
- c. *You* are obliged to assist *us* in ascertaining the facts, conducting negotiations with the injured party and in defending unjustified or exaggerated claims.
- d. *You* may not acknowledge or settle claims either fully or partially without *our* consent.

### **Covered reasons:**

Coverage is provided for legal liability claims made against *you*, for

1. bodily *injury*, i.e. death, *injury* or other impairment of health caused to third parties;
2. property damage, i.e. destruction, damage or loss of property.

The following exclusions apply:

1. Liability arising out of a business activity;
2. Claims arising out of a contractually agreed assumption of liability in excess of the provisions of statutory liability or out of the non-performance of any legal or contractual obligation to take out insurance;
3. Liability arising from OR 54 (equitable liability of the incapable of judgement);
4. Liability as keeper, driver or active user of a motor vehicle including go-carts and any trailers when attached;
5. Liability as keeper, driver or user of vessels or aircraft of all kinds;
6. Damage caused to vessels and aircraft, including their equipment and accessories;
7. Claims for the loss or damage to data and programmes (software);
8. Claims for damage to and from the loss of business keys or other systems for opening business locking systems such as badges, including consequential losses;
9. Expenses for preventing the loss (loss prevention costs);
10. Claims due to transmission of contagious diseases of humans, animals or plants;
11. Claims in connection with genetic modifications; and
12. Claims in connection with asbestos or materials containing asbestos.

## I. Travel capital accident

If *you* are involved in an *accident* during the *trip* with a *travel carrier* or *local public transportation*, we will pay up to the maximum benefit for «Travel capital accident» coverage listed in your Coverage summary:

- i. In the event of death, the agreed maximum benefit if *you* die within three years of suffering the *accident* and due to the consequences of that *accident*. Payment of this capital will be made to the legal heirs, provided *you* did not leave written instructions to the contrary.
- ii. In the event of disability, the insured capital according to the degree of disability, if *you* suffer permanent physical or psychological damage to *your* health within five years of the *accident*, as a result of the *accident*. The degree of disability is calculated in accordance with the provisions of the Federal Accident Insurance Act (AIA) and the associated Ordinance to determine indemnity for damage to integrity.

The following conditions apply:

- a. In order to claim benefits, *you* or the entitled person must report the insured event or claim in writing to *us*. We must be informed of a death as soon as possible, so that a post-mortem can be carried out, if other causes of death are possible as well as an *accident*. The breach of the duty of disclosure will void the claim to insurance benefits, except where, under the circumstances, such omission is regarded as having arisen without fault.
- b. If the *accident* causes *your* death, the agreed maximum benefit will be paid out minus any disability payments already paid for the same *accident*.
- c. For children under the age of 16, the death benefit shall in any case not exceed CHF 10,000.
- d. The assessment of the degree of disability is carried out according to medical report, irrespective of *your* profession or occupation. It is therefore irrelevant whether and to what extent a loss of earnings occurs.
- e. If several body parts or organs are simultaneously affected, the degree of disability is established by adding up the individual losses, up to 100% of the maximum benefit.
- f. If previous physical deficiencies complicate the aftermath of the *accident*, they do not increase the degree of disability above that of a physically sound person having suffered an *accident*. If body parts were missing or could not be used in part or in full before the *accident*, the already existing level of disability will be deducted from the degree of disability determined according to the criteria above.
- g. Compensation will only be paid for psychological or nervous disorders, if they can be traced to an organic disease of the nervous system caused by the *accident*.
- h. If the same event leads to the death or disability of several persons insured with *us*, the benefits to be paid by *us* are limited to CHF 10,000,000 for all persons insured with *us*. If the claims exceed this amount, this sum will be applied proportionally taking into account the agreed individual maximum benefit.

## J. Collision Damage Waiver (CDW)

**IMPORTANT: This coverage does not replace any vehicle coverage mandated by law, does not provide bodily injury and property damage liability insurance and does not comply with any financial responsibility law or any other law mandating motor vehicle coverage.**

If *your rental car* is stolen or damaged during the scheduled rental period and while on *your trip*, we will pay *you* up to the maximum benefit listed for «Collision Damage Waiver (CDW)» Coverage in *your* Coverage summary:

- i. The specified excess, deductible or damage liability fee *you* are liable to pay under *your rental car agreement*.

The following conditions apply:

- a. If the *rental car* is damaged while being operated, the driver at the time the damage occurs must be listed on the *rental car agreement*;
- b. *You* must file a report with the rental car company, either within 24 hours of the loss or damage or when *you* return the *rental car* (whichever comes first); and
- c. If the *rental car* is stolen, *you* must promptly notify the police.

*Rental cars* do not include:

1. Vehicles used for peer-to-peer car sharing;
2. Trucks or moving vans;
3. Campers, trailers, or recreational vehicles;
4. Motorcycles, motorbikes, snowmobiles, kit-cars, or all-terrain vehicles;
5. Vehicles when used off-road;
6. Vehicles that are more than ten years old;
7. Vehicles that seat more than nine persons, including the driver;
8. Vehicles that do not have to be licensed or are not legal where used;
9. Vehicles that are rented for commercial or for-hire purposes, including limousines; and
10. Vehicles that have a manufacturer's suggested retail price of more than CHF 200,000.

*You* are not covered for any loss that results directly or indirectly from any of the following specific exclusions:

1. Any obligation *you* assume under any agreement, (e.g. *you* pay for the car rental agency's supplemental insurance), except a collision or comprehensive *deductible* for *your* primary insurance;
2. Violating the *rental car agreement*;
3. Leases or rentals for 90 consecutive days or longer;
4. *Rental car's* loss of value; or
5. *Mechanical breakdown* or ordinary wear and tear;

## K. Cash and bank account protection

During *your trip* abroad, *you* are covered for financial losses due to one of the following *covered reasons*:

1. If *your* credit, bank, post office or other debit card or customer card with a payment function is lost or stolen, we will reimburse *you* for the financial losses in the event of payment or withdrawal transactions carried out fraudulently by a third party using the lost or stolen card.

The following conditions apply:

- a. The fraudulent transactions must occur between the time of the loss or theft and the receipt by the bank of confirmation of the cancellation of *your* lost or stolen payment means.
  - b. The guarantee applies only to cards belonging to *you*.
2. If cash withdrawn from *your* account at an ATM is stolen from *you* during a duly proven assault as well as during a burglary by breaking and entering at your *accommodation*, we will reimburse *you* for the withdrawn amount.

The following conditions apply:

- a. *You* must provide proof of the event (witness statement, police statement).
- b. The event must occur within four hours following the withdrawal of the cash.

The following exclusions apply:

1. **You are not covered for any theft of cash other than that which was withdrawn with the card or from the bank account.**
2. **Losses which you only have to bear because:**
  - **you failed to meet the duty of disclosure to the account-holding financial institution, card contracting partner or provider of other payments systems (immediate notification on learning of the loss, theft, misuse or other unauthorised use);**
  - **you allowed the time period for reviewing and identifying an unauthorised payment to lapse without taking any action during that time.**
3. **Losses arising indirectly from misuse, e.g. lost profit or loss of interest.**
4. **Losses resulting from misuse of debit cards, credit or customer cards or PIN, TAN, other identification or legitimation data, a digital signature or genuine bearer securities or identity papers, which fell into the hands of a third party prior to making the application or which a third party had become aware of or which you had lost.**

## L. Document protection

If *your personal documents* needed for *your trip* are lost, stolen or damaged, we will reimburse *you* for the cost of replacing them, up to the maximum benefit listed for document protection coverage in *your* Coverage summary.

The following conditions apply:

- a. *Personal documents* are covered only if the expiration date expires over 6 months after the triggering event.
- b. For theft, *you* need to report the robbery or theft within 24 hours to the police and if applicable to an office of the *travel carrier*, *you* were travelling on when the theft occurred.

## M. Services 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 and doctors *abroad*

If *you* need care from a *doctor* or medical facility while *you* are traveling, 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*.

### Notification service for relatives and employers

If we organise measures, we will inform *your* relatives and *your* employer where necessary about the situation and the measures taken.

### 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*. An exclusion is something that is not covered by this *insurance contract*, and therefore no payment or service would be available.

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 *traveling 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. A mental illness, unless a psychiatrist confirms an inability to work and travel;
7. Phobias;
8. 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;

9. Acts committed with the intent to cause loss;
10. Operating or working as a crew member (including as a trainee or learner/student) aboard any aircraft or commercial vehicle or commercial watercraft;
11. Participating in or training for any professional or semi-professional sporting competition;
12. 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.

*You* must wear all recommended safety equipment while participating in *your* sporting activities in order to be eligible for coverage.

13. An *illegal act* resulting in a conviction, except when *you*, a *traveling companion*, or a *family member* is the victim of such act;
14. An *epidemic* or *pandemic*, except when an *epidemic* or *pandemic* is expressly referenced in and covered under «Trip cancellation» coverage, «Trip interruption» coverage, «Medical costs abroad» coverage or «Emergency medical assistance» coverage;
15. *Natural disaster*, except as expressly covered under «Trip cancellation» coverage, «Trip interruption» coverage or «Travel delay» coverage;
16. Air, water, or other pollution, or the threat of a pollutant release, including thermal, biological, and chemical pollution or contamination;
17. Nuclear reaction, radiation, or radioactive contamination;
18. War (declared or undeclared) or acts of war;
19. Military duty, except as expressly covered under «Trip cancellation» coverage or «Trip interruption» coverage;
20. Civil disorder or unrest, except when civil disorder or unrest is expressly referenced in and covered under «Trip interruption» coverage or «Travel delay» coverage;
21. *Terrorist events*, except when *terrorist events* are expressly referenced in and covered under «Trip cancellation» coverage, «Trip interruption» coverage or «Travel delay» coverage.
22. *Political risk*;
23. *Cyber risk*;
24. Acts, travel alerts/bulletins, or prohibitions by any government or public authority, except as expressly covered under «Trip cancellation» coverage or «Trip interruption» coverage;
25. Any *travel supplier's* complete cessation of operations due to financial condition, with or without filing for bankruptcy;
26. *Travel supplier* restrictions on any *baggage*, including medical supplies and equipment;
27. Ordinary wear and tear or defective materials or workmanship;
28. An act of gross negligence by *you* or a *traveling companion*;
29. *Your* intent to receive health care or medical treatment of any kind while on *your* trip; or
30. Travel against the orders or advice of any government or other public authority.

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); or
2. The travel dates in *your* insurance policy do not represent *your* actual travel dates.

## 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.

### Documents to be submitted per coverage and notification of claim

Please report *your* claim at [www.allianz-protection.com](http://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.

**Personal liability during travel**

- proof of insurance or copy of the insurance policy;
- booking confirmation of the *trip*;
- proof of liability claim from third parties;
- evidence supporting the liability claim (personal injury / property damage).

**Travel capital accident**

- proof of insurance or copy of the insurance policy;
- proof that the *accident* occurred on *local public transportation* or a *travel carrier*;
- proof of the course of the *accident* and its consequences (degree of disability or accidental death); in the case of a disability claim, additionally proof of the completion of the medical treatment, insofar as this is necessary for the classification of the disability.

**Collision Damage Waiver (CDW)**

- proof of insurance or copy of the insurance policy;
- *rental car agreement* with visible deductible;
- damage report of the renter;
- loss statement of the renter;
- credit card statement with the charge for the damage.

**Cash and bank account protection**

- proof of insurance or copy of the insurance policy;
- confirmation by the police that criminal charges have been filed in relation to the claim;
- written explanation by the affected account-holding financial institution, card contracting partner or provider of other payment systems to compensate the financial loss;
- proof of misuse (bank statement).

**Document protection**

- proof of insurance or copy of the insurance policy;
- official certificates proving the occurrence of the claim (e.g. police report etc.);
- receipt for replacement charges.

## GENERAL PROVISIONS

**Geographical scope**

Unless otherwise specified in the descriptions for the individual insurance or service coverages, the insurance applies worldwide.

**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**

Allianz Travel  
Richtplatz 1  
Postfach  
8304 Wallisellen  
info.ch@allianz.com