



General terms and conditions of insurance of Allianz

Ticket Insurance Europe



Customer information and General terms and conditions of insurance

Ticket Insurance Europe

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 confirmation 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. The company headquarters are at Richtiplatz 1, 8304 Wallisellen.

Who is the policyholder?

The policyholder is the Swiss Federal Railways SBB, a company established under special legislation, head office location Bern, represented by its passenger services markets division, Trüsselstrasse 2, 3000 Berne 65.

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

The insurance covers travel incidents in accordance with the General terms and conditions of insurance (GTC).

Which persons are insured?

The insured persons are set out in the insurance confirmation.

Temporal and geographical scope of the insurance cover

The insurance cover applies in Europe during the insurance period.

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:

- In any event, the insured person is obliged to do everything to mitigate the loss and help resolve the claim.

How much is the premium?

The premium amounts to CHF 16 per person.

When does the insurance begin and end?

The beginning and end of the insurance are detailed in the insurance confirmation.

Right of revocation

The insured person may revoke his/her accession to the collective insurance contract within a period of 14 days of entering into the insurance scheme by notifying the insurer in text form (e.g. letter, e-mail). The right of revocation is excluded for provisional cover commitments and insurance cover with a duration of less than one month.

How does Allianz treat data?

Allianz protects personal data carefully. Data subjects can find out more in the privacy notice on its website www.allianz-travel.ch/data-protection. Allianz collects data from various sources, processes it for contracts, legitimate interests and to fulfil legal obligations, and transfers it to third parties if required. If data subjects have any questions or wish to exercise their rights, they can contact Allianz at privacy.ch@allianz.com.

Table of benefits

Insurance components (Indemnity insurances)	Insured benefits	Maximum insured amounts
A Cancellation costs & Change fees	Reimbursement of cancellation costs before the trip, as well as change costs before and during the trip.	per person CHF 500

Table of service features excluding assumption of costs

B Service components	Service features
1 Travel hotline	Information regarding travel rules and advice in relation to medical or everyday problems during the trip.

In the following, the exclusive use of masculine forms is strictly for the purpose of simplifying the text and refers to persons of both genders.

Contact address for complaints

Allianz Partners
Complaint Management
Richtiplatz 1
P.O. Box
8304 Wallisellen

General terms and conditions of insurance (GTC)

AWP P&C S.A., Saint-Ouen (Paris), Wallisellen Branch (Switzerland), hereinafter referred to as Allianz, grants the benefits agreed under the collective insurance contract with the Swiss Federal Railways SBB, hereinafter referred to as SBB and outlined in the General terms and conditions of insurance (GTC). In addition, the provisions of the Swiss Insurance Contract Act (ICA) apply.

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I Special provisions relating to the individual insurance and service components

A Cancellation costs & Change fees

1 Duration of cover

Insurance cover begins at the time of purchase of the insured rail ticket and ends on the end date of the insured journey indicated on the insurance confirmation.

2 Insured events

Any sudden and unforeseeable event over which the insured person has no influence and which prevents or compromises the departure or execution of the journey as planned, unless excluded under section II 3.

3 Insured benefits

If the journey is cancelled or postponed before departure as a result of an insured event, Allianz will reimburse the insured person for the cancellation costs of the insured rail ticket (less any reimbursements already received) up to the maximum insured amount shown in the table of benefits.

If the insured person has to change his journey as a result of an insured event, Allianz will reimburse him for any additional costs or expenses charged by public transport, up to the maximum insured amount stated in the table of benefits.

This list is exhaustive.

B Overview of services excluding assumption of costs

1 Travel hotline

1.1 Information regarding travel rules

Prior to departure, Allianz will issue the insured person with key information on entry requirements, fees, customs regulations, currencies and health provisions upon request.

1.2 Advisory service for problems during the trip

Allianz will advise the insured person in relation to minor medical and everyday problems during the trip.

2 Contact for services

In order to claim the services listed under section I B 1, the insured person may call the following number around the clock, 365 days a year, both before and during the trip:

Telephone +41 44 283 33 73

II Common provisions 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

The person(s) listed in the insurance confirmation with permanent residence in Switzerland as well as persons living abroad, provided they booked their journey in Switzerland, are insured or entitled to claim.

2 Geographical scope

The insurance applies in Europe.

3 Non-insured events and benefits

The following events and their consequences are not insured:

- 3.1 events that have already occurred when the insured person entered into the insurance scheme or at the time of purchase of the insured rail ticket or whose occurrence was foreseeable at that time.
- 3.2 acts, travel alerts/bulletins, or prohibitions by any government or public authority.
- 3.3 events, which the insured person or a travelling companion has triggered in the following ways:
 - suicide or attempted suicide;
 - loss caused deliberately;
 - negligent or premeditated actions/or failure to act;
 - committing or attempting to commit crimes or offences.
- 3.4 war (declared or undeclared) or acts of war, terror attacks, political risk and official instructions.
- 3.5 nuclear reaction, radiation, or radioactive contamination, air, water, or other pollution, or the threat of a pollutant release, including thermal, biological, and chemical pollution or contamination.
- 3.6 epidemics and pandemics, unless the insured person or a travelling companion is diagnosed with an epidemic or pandemic.
- 3.7 This insurance 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.

4 Duties in the event of a claim

All insurance components

- The insured person is obliged to observe his 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 II 1).
- A cancellation must be made immediately after the event has occurred.
- If the booking is changed before the original departure date, the supporting documents must be kept accordingly in order to maintain the other elements of the insurance cover.

5 Breach of duties

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

6 Claims notification

The claim notification can be made online at www.allianz-protection.com or by telephone on +41 44 283 38 80. In the event of a claim, Allianz may, depending on the insured event, request documents such as rail tickets, proof of insurance and other evidence to prove the loss.

7 Definitions

7.1 Switzerland

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

7.2 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.

7.3 **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 is a total of 92 days.

7.4 **Public transport**
Public transport is any means of transport running regularly according to a timetable and requiring a valid ticket. Taxis and rental cars do not count as public transport.

7.5 **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.

7.6 **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.

7.7 **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.

7.8 **Political risk**
Any kind of events, organized resistance or actions intending or implying the intention to overthrow, supplant or change the existing ruler or constitutional government:
 - nationalization;
 - confiscation;
 - expropriation (including selective discrimination and forced abandonment);
 - deprivation;
 - requisition;
 - revolution;
 - rebellion;
 - insurrection;
 - civil commotion assuming to proportion of or amounting to an uprising;
 - military and usurped power.

7.9 **Refund**
Cash, credit, or a voucher for future travel that the insured person is eligible to receive from a travel supplier, or any credit, recovery, or reimbursement he is eligible to receive from his employer, another insurance company, a credit card issuer, or any other entity.

7.10 **Travelling companion**

A person travelling with the insured person or travelling to accompany the insured person on the trip. A group or tour leader is not considered a travelling companion unless the insured person is sharing the same room with the group or tour leader.

8 Multiple insurance and claims against third parties

8.1 If an insured person is entitled to benefits under any other (voluntary or mandatory) insurance contract, Allianz provides its benefits in a subsidiary capacity. In this case, the benefits are limited to the costs that exceed those of the other insurance contract. Overall costs are reimbursed once only.

8.2 If Allianz provides benefits in spite of the existence of a case of subsidiary or a liable third party, these benefits count as an advance and the insured person or beneficiary will cede his claims against the third party to Allianz to the extent of those benefits.

9 Place of jurisdiction and applicable law

9.1 Lawsuits against Allianz 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 Hierarchy of regulations

The Special provisions relating to the individual insurance components take precedence over the Common provisions to all insurance components.

11 Contact address

Allianz Partners
Richtiplatz 1
P.O. Box
8304 Wallisellen
Telephone: +41 44 283 38 80
E-mail: sbb.ch@allianz.com