

Customer information and General terms and conditions of insurance

Collective travel insurance Swissquote Gold Mastercard credit card

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

Who is the policyholder?

The policyholder is Swissquote Bank SA whose registered office is at Chemin de la Crétaux 33, 1196 Gland, hereinafter referred to as Swissquote.

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

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

Cancellation costs

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

Medical assistance

- Organisation and assumption of the costs of transfer to the nearest hospital, repatriation under medical supervision to a hospital near the place of residence, the extra return journey without medical accompaniment to the place of residence, supervision of any accompanying minors or a hospital visit for another person as a result of serious illness, a serious accident, complications of pregnancy or the unexpected worsening of a chronic illness.

Travel assistance

- Organisation and assumption of the costs of the extra return journey, temporary return journey or onward journey for the insured person as a result of serious illness, a serious accident, death, complications of pregnancy or the unexpected worsening of a chronic illness of an accompanying person, a non-travelling person who is closely related to the insured person or the deputy at work or as a result of another insured event listed in the GTC.

Assistance in the event of death

- Organisation and assumption of the costs of cremation outside the country of residence and return of the coffin or urn to the insured person's last place of residence. In the event of local burial, the accommodation costs of accompanying persons will be assumed instead of the benefits referred to above.

Search and rescue costs

- Assumption of search and rescue costs abroad if during the journey the insured person is deemed to be missing or needs to be rescued from a physical emergency.

Health care costs abroad

- Assumption of health care costs for emergency medical interventions to treat illnesses or accidents suffered by the insured person while travelling abroad. The insurance is considered as a follow-up insurance to the statutory social insurance system (health insurance, accident insurance etc.) and to any supplementary insurance policies. This cover only applies to persons up to their 81st birthday.

Luggage

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

Which persons are insured?

On the basis of the collective insurance contract with the policyholder and Allianz Assistance, Allianz Assistance grants insurance coverage within the scope of the following General terms and conditions of insurance (hereinafter referred to as the GTC) for every cardholder resident in Switzerland of a valid, non-terminated Gold Mastercard credit card (hereinafter referred to as card) issued by the policyholder, provided that at least 50% of the the pre-booked service has been paid for with the relevant card. Equally insured are the persons living in the same household as the cardholder, as well as their minor children not living in the same household.

Temporal and geographical scope of the insurance cover

The insurance cover basically applies worldwide during the insurance period. Local restrictions in the special provisions for the individual insurance components as well as economic or trade sanctions or embargoes of the United Nations, the European Union, the United States of America or Switzerland that contradict the insurance cover remain reserved.

What are the main exclusions?

The following list contains only the most important insurance cover exclusions. Further exclusions are contained in the exclusionary clauses «Non-insured events and benefits» of the General terms and conditions of insurance as well as the ICA:

All insurance components

- An event is not insured if it has already occurred when the insured person entered into the insurance scheme, the trip is booked or the pre-booked service begins or if its occurrence was foreseeable for the insured person when entering into the insurance scheme, the trip was booked or the pre-booked service began.
- Events are not insured if the insured person has triggered them in the following ways:
 - abuse of alcohol, drugs or medicines;
 - suicide or attempted suicide;
 - participation in strikes or unrest;
 - participation in races, training sessions or other types of driving on race or training tracks;
 - participation in hazardous activities whereby the insured person knowingly exposes himself or herself to danger, such as diving to depths of more than 40 m, canyoning, bungee jumping or paragliding as well as climbing, mountaineering, mountain tours at altitudes of 5,000 m or higher or participation in expeditions etc.;
 - negligent or premeditated actions/or failure to act;
 - committing or attempting to commit crimes or offences.
- The following events and their consequences are not insured: war, terror attacks, any type of unrest, natural catastrophes and incidents involving atomic, biological or chemical substances.
- The following events and their consequences are not insured: epidemics and pandemics, except as expressly covered under section II A: Cancellation costs, section II B: Medical assistance, section II C: Travel assistance and section II F: Health care costs abroad.
- Events in countries or regions to which the Swiss authorities (Federal Department of Foreign Affairs FDFA, Federal Office of Public Health FOPH or World Health Organization WHO) have already advised against travel at the time of booking the trip or when the insured person entered into the insurance scheme are not insured.
- The consequences of events associated with official instructions, e.g. airport/airspace closures, roadblocks, quarantine measures (except as expressly covered under section II A: Cancellation costs and section II C: Travel assistance), police measures, decrees etc., are not insured.

Cancellation costs

- In particular, no insurance cover applies in the event of «poor healing», which therefore includes illnesses or the consequences of an accident, an operation or a medical intervention that had already occurred by the time the trip was booked or when the insured person entered into the insurance scheme and have failed to heal by the date of the trip.
- No insurance cover applies to cancellation of trips by the travel company, official instructions (except as expressly covered under section II A: Cancellation costs) or an insured event not ascertained and documented by a doctor directly at the time of occurrence.
- No insurance cover applies if the cancellation, depending on the circumstances, arises from a psychological reaction to a health hazard, act of terror, aircraft accident or natural catastrophe or due to fear of civil unrest, acts of war, acts of terror or aviophobia (fear of flying).

Medical assistance

- In particular, there is no entitlement to benefits if the Allianz Assistance emergency call centre has not agreed to the benefits in advance.
- No insurance cover applies to outpatient or inpatient treatment or to the costs of meals, lost working time or other financial losses.

- No insurance cover applies if the insured person has travelled against advice in connection with an epidemic/pandemic of their home country's government or of local authority at their trip destination.

Travel assistance

- In particular, there is no entitlement to benefits if the Allianz Assistance emergency call centre has not agreed to the benefits in advance.
- No insurance cover applies if the travel company responsible fails to provide contractually agreed services or fails to do so in full.
- No insurance cover applies to the costs of meals, lost working time or other financial losses.
- No insurance cover applies if the insured person has travelled against advice in connection with an epidemic/pandemic of their home country's government or of local authority at their trip destination.

Assistance in the event of death

- In particular, there is no entitlement to benefits if the Allianz Assistance emergency call centre has not agreed to the benefits in advance.

Health care costs abroad

- In particular, there is no entitlement to benefits for accidents and illnesses that had already occurred when the insured person entered into the insurance scheme, including the associated consequences, complications, deteriorations or relapses, as well as chronic and recurring illnesses, regardless of whether the insured person was aware of their existence when entering into the insurance scheme.
- No insurance cover applies for accidents and illnesses that happened while travelling against advice in connection with an epidemic/pandemic of the insured person's home country's government or of local authority at the trip destination.

Luggage

- In particular, there is no entitlement to benefits for losses attributable to failure by the insured person to observe normal precautions, leaving items behind or leaving items unattended, even for a short period, at a location accessible to anybody outside the direct personal influence of the insured person or misplacing, losing or leaving things.

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:

All insurance components

- In any event, the insured person is obliged to do everything to mitigate the loss and help resolve the claim; for losses caused by illness or accident, the insured person must ensure that the attending doctors are released from their duty of confidentiality vis-à-vis Allianz Assistance.
- If the entitled person is in breach of his/her obligations, Allianz Assistance can withhold or reduce the benefits.

Cancellation costs

- Once the insured event has occurred, the pre-booked service must be cancelled immediately with the travel company or accommodation/course provider and then Allianz Assistance must be notified of the claim event in writing and sent any documents required (see GTC section II A 6) (for contact address, see GTC section I 12).

Medical assistance / Travel assistance / Assistance in the event of death

- Once the insured event has occurred, the Allianz Assistance emergency call centre must be notified immediately and its agreement obtained for any assistance measures or assumption of associated costs. The Allianz Assistance emergency call centre is available around the clock:

telephone +41 58 721 93 93, fax +41 44 283 33 33. The same applies to any agreement to private treatment as part of the cover for Health care costs abroad.

Search and rescue costs / Health care costs abroad / Luggage

- Once the insured event has occurred, Allianz Assistance must be notified of the claim event immediately in writing and sent the required documents listed in the special provisions for the individual insurance components (for contact address, see GTC section I 12).

Luggage

- The cause, circumstances and extent of the event must be confirmed immediately and in detail (for theft and robbery via the closest police station to the crime scene, for damage via the transport company, the third party responsible or the travel company/hotel management and for loss or late delivery via the public transport company responsible). The amount of the loss must be documented by the original receipts.

How much is the premium?

This insurance is part of the Swissquote card service package; the premiums are borne by the policyholder.

When does the insurance begin and end?

Insurance coverage applies as soon as the card has been issued by the policyholder and ends with the termination of the credit card agreement (termination by the policyholder or by the cardholder) or the termination of the collective insurance contract between the policyholder and Allianz Assistance on which this insurance is based.

How does Allianz Assistance treat data?

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

The personal data processed by Allianz Assistance includes data relating to the conclusion of the contract and the policy/claims handling. The information processed mainly comprises the policyholder's or insured person's details from the insurance application and the claims statement. In the interests of all policyholders, data may also be exchanged with previous insurers and reinsurers within and outside Switzerland. Allianz Assistance also processes personal data in connection with product enhancements as well as for its own marketing purposes.

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

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

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

Table of benefits

Insurance components (Indemnity insurances)	Insured benefits	Maximum insured amount	
A Cancellation costs	Assumption of cancellation costs in the event of cancellation of the trip or assumption of additional travel costs in the event of a delayed start to the trip.	per event	10,000
B Medical assistance	Organisation and assumption of the costs of transfer to the nearest hospital, repatriation to a hospital near the place of residence, the extra return journey without medical accompaniment, supervision of any accompanying minors or the hospital visit for another person. The sum insured is limited for some benefits.	per event	unlimited
C Travel assistance	Organisation and assumption of the costs of the extra return journey, temporary return journey or onward journey. The sum insured is limited for some benefits.	per event	unlimited
D Assistance in the event of death	Organisation and assumption of the costs of cremation and return of the coffin or urn, or assumption of the costs for accommodation for accompanying persons in the event of local burial.	per event	unlimited
E Search and rescue costs	Assumption of search and rescue costs.	per event	CHF 50,000
F Health care costs abroad	Assumption of health care costs not covered by health or accident insurance for any emergency medical interventions during the trip. The sum insured is limited for some benefits.	per event	CHF 250,000
G Luggage	Compensation for items brought on trips by the insured person for his/her own personal needs. In the event of theft, an excess of CHF 200 per claim event will apply. The sum insured is limited for some benefits.	per event	CHF 2,000

Table of service features excluding assumption of costs

H Service components	Service features
1 Mediation and notification service	Mediation of hospitals and doctors abroad and notification of relatives and the employer.
2 Advance payment to a hospital	Advance payment in the event of hospitalisation outside the country of residence.
3 Home care	Forwarding the telephone numbers of tradesmen in the event of an emergency situation at the person's place of residence.

Contact address for complaints

Allianz Assistance
 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 Assistance, grants the benefits agreed under the collective insurance contract with Swissquote Bank SA, hereinafter referred to as Swissquote 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 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 insurance cover applies to the cardholder resident in Switzerland (hereinafter referred to as insured person) of a valid, non-terminated Gold Mastercard credit card issued by the policyholder. Equally insured are the persons living in the same household as the cardholder, as well as their minor children not living in the same household.

2 Geographical scope

Unless otherwise specified in the Special provisions relating to the individual insurance or service components, the insurance applies worldwide.

3 Commencement, duration, conditions and extent of insurance cover

3.1 The insurance coverage takes effect on the date the card is issued or activated (if it is not activated at the same time as it is issued) and ends with the expiration of the card or the termination of the credit card agreement (at the request of the policyholder or the cardholder) or the termination of the collective insurance contract between the policyholder and Allianz Assistance, on which this insurance is based.

3.2 The insurance covers private travel only.

3.3 In order to be insured, at least 50% of the the pre-booked service must have been paid in advance with the card.

3.4 The insured person's entitlement to claim under the insurance policy upon the occurrence of an insured event shall be conditional upon the production of the following cumulative evidence at the time of the claim in addition to performance of the additional obligations set out in section I 5 and any further obligations specified in the Special provisions for the individual insurance components:

- evidence that a credit card agreement is currently in force between the insured person and the policyholder (credit card number);
- evidence that the insured person used an insured card to pay for at least 50% of the pre-booked service in question;
- evidence that the trip was made in a private capacity if requested.

3.5 These GTC are provided to the cardholder by the policyholder. By signing and/or using the card, the cardholder accepts the GTC and confirms that he has read the content.

4 Non-insured events and benefits

4.1 An event is not insured if it has already occurred when the insured person entered into the insurance scheme, the trip is booked or the pre-booked service begins or if its occurrence was foreseeable for the insured person when entering into the insurance scheme, the trip was booked or the pre-booked service began.

4.2 Events are not insured, which the insured person has triggered in the following ways:

- abuse of alcohol, drugs or medicines;
- suicide or attempted suicide;
- participation in strikes or unrest;

- participation in races, training sessions or other types of driving on race or training tracks;
- participation in hazardous activities whereby the insured person knowingly exposes himself or herself to danger, such as diving to depths of more than 40 m, canyoning, bungee jumping or paragliding as well as climbing, mountaineering, mountain tours at altitudes of 5,000 m or higher or participation in expeditions etc.;
- negligent or premeditated actions/or failure to act;
- committing or attempting to commit crimes or offences.

4.3 The following events and their consequences are not insured: war, terror attacks, any type of unrest, natural catastrophes and incidents involving atomic, biological or chemical substances.

4.4 The following events and their consequences are not insured: epidemics and pandemics, except as expressly covered under section II A: Cancellation costs, section II B: Medical assistance, section II C: Travel assistance and section II F: Health care costs abroad.

4.5 Events in countries or regions to which the Swiss authorities (Federal Department of Foreign Affairs FDFA, Federal Office of Public Health FOPH or World Health Organization WHO) have already advised against travel at the time of booking the trip or when the insured person entered into the insurance scheme are not insured.

4.6 The consequences of events associated with official instructions, e.g. airport/airspace closures, roadblocks, quarantine measures (except as expressly covered under section II A: Cancellation costs and section II C: Travel assistance), police measures, decrees etc., are not insured.

4.7 Travel for the purpose of medical treatment is not insured.

4.8 Events are not insured where the assessor (expert, doctor etc.) directly benefits or is related, including by marriage, to the insured person.

4.9 Events are not insured where economic, trade or financial sanctions or embargoes imposed by Switzerland are directly applicable to the contracting parties and exclude the insurance cover. That extends to economic, trade or financial sanctions or embargoes imposed by the United Nations, European Union or United States of America, provided they are not in opposition to Swiss legislation.

4.10 Activities related to an insured event are not insured, e.g. the cost of replacing the insured items or for law enforcement purposes.

4.11 Costs related to kidnappings are not insured.

5 Duties in the event of a claim

5.1 The insured person is obliged to do everything to mitigate the loss and help resolve the claim.

5.2 The insured person is obliged to observe his/her contractual or legal reporting, notification and conduct-related duties in full (e.g. immediately reporting the insured event to the contact address given in section I 12).

5.3 If the loss occurred due to illness or an accident, the insured person must ensure that the attending doctors are released from their duty of confidentiality vis-à-vis Allianz Assistance.

5.4 If the insured person is also able to claim benefits paid out by Allianz Assistance from third parties, the insured person must uphold these claims and cede them to Allianz Assistance.

5.5 The claims forms are available on our website: www.allianz-travel.ch/claims

6 Breach of duties

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

7 Definitions

- 7.1 **Closely related persons**
Closely related persons are:
- relatives (spouse, parents, children, parents-in-law, grandparents and brothers and sisters);
 - life partners including their parents and children;
 - carers of non-travelling minors or relatives in need of care;
 - very close friends with whom there is very close contact.
- 7.2 **Switzerland**
The territory of Switzerland for the purpose of insurance cover includes Switzerland and the Principality of Liechtenstein.
- 7.3 **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.
- 7.4 **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 insurance covers private travel only. The maximum duration of a journey for the purposes of these GTC is a total of 365 days.
- 7.5 **Travel companies**
Travel companies (tour operators, travel agents, airline companies, car hire companies, hotels, course organisers etc.) include all companies involved in providing a travel-related service to the insured person on a contractual basis.
- 7.6 **Public transport**
Public transport is any means of transport running regularly according to a timetable and requiring a travel ticket. Taxis, rental cars and aeroplanes do not count as public transport.
- 7.7 **Serious illness / serious accident**
Illness or accidents are considered serious if they result in a temporary or permanent inability to work or an inability to travel.
- 7.8 **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.
- 7.9 **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.
- 7.10 **Quarantine**
Mandatory confinement (including ordered isolation), intended to stop the spread of a contagious disease to which the insured person or a travelling companion has been exposed.
- 7.11 **Personal accident**
An accident is the sudden, unintended detrimental outcome of an unusual external factor on the human body.
- 7.12 **Motor vehicle accident**
An accident is any damage to the insured motor vehicle resulting from a sudden and violent external event making any further use thereof impossible or illegal. That includes in particular events resulting from impact, such as collision, overturning, crashing, subsidence and immersion.
- 7.13 **Breakdown**
A breakdown means any sudden and unforeseen failure of the insured vehicle as a result of an electrical or mechanical defect that makes it impossible to continue the journey or that means continuing the journey is no longer permitted by law. The following are equivalent to a breakdown: tyre defect, fuel shortage, vehicle key locked inside the vehicle or flat battery. Loss of or damage to the car key or using the wrong type of fuel does not qualify as a breakdown and is not insured.
- 7.14 **Natural catastrophe**
Extremely serious natural event directly causing at the location affected by the event, the death of a significant number of people and devastating material damage to public infrastructure.
- 7.15 **Natural hazards**
Natural hazards are losses stemming from natural events, such as high water, flooding, storm (winds of at least 75 km/h), hail, avalanche, snow pressure, rockfall, rockslide or landslide. Losses from earthquake or volcanic eruption do not count as natural hazards.
- 7.16 **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.
- 7.17 **Monetary value**
Monetary value covers cash, credit cards, securities, savings accounts, precious metals (inventories, bars or merchandise), coins, medals, loose precious stones and pearls.

7.18 Mobile devices

Electronic devices for mobile, network-independent data, language and picture communication and navigation, which are suitable for mobile use without causing any significant physical exertion due to their size and weight. Mobile telephones, tablets and laptops count as mobile devices for the purposes of these GTC.

8 Multiple insurance and claims against third parties

- 8.1 In the event of (voluntary or mandatory) multiple insurance, Allianz Assistance provides its 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.
- 8.2 If an insured person is entitled to benefits under any other (voluntary or mandatory) insurance contract, cover is restricted to that part of the Allianz Assistance benefits that exceeds the cover provided under the other insurance contract. Overall costs are reimbursed once only.
- 8.3 If Allianz Assistance provides benefits in spite of a subsidiarity situation, these benefits count as an advance and the insured person or beneficiary will cede his/her claims against the third party (voluntary or mandatory insurance) to Allianz Assistance to the extent of those benefits.
- 8.4 If the insured or entitled person has been compensated by a liable third party or the third party's insurer, any compensation due under this contract is rendered void. If a claim is made against Allianz Assistance instead of the liable party, the insured or entitled person must concede his/her liability claims up to the extent of the compensation received from Allianz Assistance.

9 Limitation period

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

10 Place of jurisdiction and applicable law

- 10.1 Lawsuits against Allianz Assistance 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.
- 10.2 The Swiss Insurance Contract Act (ICA) applies in addition to these provisions.

11 Hierarchy of regulations

- 11.1 The Special provisions relating to the individual insurance components take precedence over the Common provisions to all insurance components.
- 11.2 In the event of linguistic differences between the French, Italian, English and German GTC, the German version will always apply where any doubt exists.

12 Contact address

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

II Special provisions for the individual insurance components

A Cancellation costs

1 Insured amount

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

2 Temporal scope

Insurance cover starts at the time of the definitive travel booking and ends with the start of the insured trip. The start of the trip is when the insured person enters the reserved means of transport or the reserved accommodation (hotel, holiday apartment etc.), if no means of transport was reserved.

3 Insured events

- 3.1 Serious illness, serious accident, death, complications of pregnancy
- 3.1.1 Serious illness (including being diagnosed with an epidemic or a pandemic disease such as e. g. COVID-19), serious accident, complications of pregnancy or the death of one of the following persons, provided the event concerned has occurred after the relevant booking was made or after the insured person entered into the insurance scheme:
- the insured person;
 - a closely related person who booked the same event and cancelled;
 - a non-travelling person who is closely related to the insured person;
 - the deputy at work, provided the insured person's presence is indispensable.
- If a number of insured persons have booked the same trip, it can be cancelled for a maximum of six persons if an accompanying insured person cancels the trip due to one of the above events.
- 3.1.2 For mental illness, insurance cover only applies if
- a psychiatrist confirms an inability to work and travel and
 - the inability to work is documented by a certificate of absence supplied by the employer.
- 3.1.3 Chronic illness is only covered by the insurance if the trip has to be cancelled due to a medically documented, unexpected, acute deterioration. Cover is contingent on the person being able to travel at time of booking or entering into the insurance scheme and demonstrably being in a stable state of health.
- 3.2 Pregnancy
- In the event of the insured or an accompanying person becoming pregnant, insurance cover only applies if this occurred after the trip was booked or after the insured person entered into the insurance scheme and the date of the return journey is after the 24th week of pregnancy or if the pregnancy occurred subsequent to booking the trip or entering into the insurance scheme and a vaccination was required for the destination, which would pose a risk to the unborn child.
- 3.3 Quarantine
- If the insured person or a travelling companion is quarantined before their trip by order or other requirement of a government or public authority, based on their suspicion that the insured person or a travelling companion, specifically, has been exposed to a contagious disease (including an epidemic or a pandemic disease such as e. g. COVID-19). This does not include any quarantine that applies generally or broadly to some or all of a population or geographical area, or that applies based on where the person is travelling to, from or through.
- 3.4 Damage to property at the place of residence
- If the insured person's property is seriously damaged at his/her place of residence due to theft, fire, water or natural hazards and he/she has to be present at home as a result.
- 3.5 Delay or lack of public transport for the outward journey
- If the booked trip cannot begin due to the delay or cancellation of the public transport used for the outward journey to the starting point arranged for travel purposes.
- 3.6 Failure of vehicle on the outward journey as a result of breakdown or accident
- If the private vehicle or taxi used for the outward journey to the starting point arranged for travel purposes becomes unusable due to a breakdown or accident during the actual journey. Problems with keys and fuel are not insured.
- 3.7 Strike
- If a strike (excluding strikes by the travel company or its service providers) makes the trip impossible.
- 3.8 Danger at the destination
- If war, terror attacks or unrest of any kind at the destination place the insured person's life in danger and if an official Swiss entity (Federal Department of Foreign Affairs) advises against travel to the destination in question.
- 3.9 Natural catastrophe
- If a natural catastrophe at the destination places the insured person's life in danger.
- 3.10 Unemployment / unexpected assumption of employment
- If the insured person has unexpectedly taken up employment within the 30 days prior to departure or if the unexpected assumption of employment occurs during the time of the trip, or if the insured person, through no fault of his/her own, has his/her employment terminated within the 30 days prior to departure.
- 3.11 Official summons
- If the insured person is unexpectedly summoned as a witness or juror in court. The court date must be during the time of the trip.

- 3.12 Theft of passport or ID card
- If the insured person's passport or identity card is stolen just before the trip and, as a result, the insured person is unable to travel. Note: there are emergency passport offices at some airports.

4 Insured benefits

- 4.1 Cancellation costs
- If the insured person cancels the contract with the travel company due to an insured event, Allianz Assistance will pay the contractual cancellation costs owed up to the agreed insured amount. Any costs invoiced to the insured person for rebooking services prior to the cancellation will only be assumed if the rebooking is due to an insured event as defined under section II A 3. There is no compensation for costs, fees or credit reductions resulting from the loss or forfeiture of air miles, prize awards or other rights of use (time-sharing etc.).
- 4.2 Delayed departure
- If the insured person starts the trip late due to an insured event, instead of paying the cancellation costs, Allianz Assistance will pay (up to the amount equivalent to the cancellation costs):
- the additional travel costs arising from the delayed departure;
 - the costs for the unused portion of the stay, pro rata to the insured travel price (without transport costs); the departure day counts as a used travel day.
- 4.3 Cover for tickets to events
- If the insured person is unable to use a ticket to an event due to an insured occurrence, the associated costs are covered. The definition of a journey under section I 7.4 does not apply.
- 4.4 Expenses incurred for disproportionate or recurrent handling charges or insurance premiums are not reimbursed.

5 Non-insured events and benefits (in addition to section I 4)

- 5.1 If an illness or the consequences of an accident, an operation or a medical intervention had already occurred by the time the trip was booked or the insured person entered into the insurance scheme and have failed to heal by the travel date. If convalescence from an operation/medical intervention, which was already planned at the time the trip was booked or the insured person entered into the insurance scheme but only performed afterwards, is not complete by the departure date.
- 5.2 If an event listed under section II A 3.1 and II A 3.2 was not immediately diagnosed by a doctor and documented by a doctor's report at the time of occurrence.
- 5.3 If the travel company cannot provide contractually agreed services or is unable to do so in full, cancels the trip or would have to cancel it due to specific circumstances. Specific circumstances necessitating cancellation of the trip include (inter alia) recommendations by the Federal Department of Foreign Affairs not to travel to the area in question.
- 5.4 If official instructions render the planned completion of the booked journey impossible, except as expressly covered under section II A 3.3.
- 5.5 Cancellation costs are not insured if the cancellation, depending on circumstances, arises from a psychological reaction to a health hazard, act of terror, aircraft accident or natural catastrophe or due to fear of civil unrest, acts of war, acts of terror or aviophobia (fear of flying).

6 Duties in the event of a claim (in addition to section I 5)

- 6.1 In order to claim Allianz Assistance benefits, the insured or entitled person must immediately cancel the service booked with the travel company or accommodation provider on occurrence of the insured event.
- 6.2 In the event of a claim, Allianz Assistance must be sent the following documents in writing (see section I 12):
- claims forms are available on our website: www.allianz-travel.ch/claims
 - invoice of cancellation costs;
 - booking confirmation;
 - documents and/or official attestations documenting the occurrence of the loss event (e.g. detailed medical certificate with diagnosis, employer attestation, police report etc.).

B Medical assistance

1 Insured amount

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

Serious illness, serious accident, complications of pregnancy or unexpected worsening of a chronic illness

If during the trip the insured person suffers a serious illness (including being diagnosed with an epidemic or a pandemic disease such as e. g. COVID-19), a serious accident, complications of pregnancy or a medically certified, unexpected worsening of a chronic illness.

3 Insured benefits

In order to claim Allianz Assistance benefits, the insured or entitled person must immediately inform the Allianz Assistance emergency call centre on occurrence of the insured event and obtain its agreement for any assistance measures or the assumption of associated costs. Regarding medical benefits, only Allianz Assistance doctors can decide about the nature and time of any measure taken and whether it is necessary. The Allianz Assistance emergency call centre is available around the clock (conversations with the emergency call centre are recorded):

Telephone +41 58 721 93 93
Fax +41 44 283 33 33

If, during a trip, the insured person has to terminate, interrupt or extend the booked trip as a result of an insured event, Allianz Assistance will assume the following costs:

- 3.1 Transfer to the nearest suitable hospital
Organisation and assumption of the costs of transfer to the nearest hospital suitable for treatment based on relevant medical findings.
- 3.2 Medically supervised repatriation to a hospital at the place of residence
Organisation and assumption of the costs of a medically supervised repatriation to a hospital suitable for treatment at the place of residence of the insured person if this is necessary for medical reasons.
- 3.3 Extra return journey to the place of residence without medical accompaniment
Organisation and assumption of the costs of an extra return journey as a result of medical findings, without accompaniment by medical staff to the place of residence of the insured person.
- 3.4 Supervision of accompanying minors
Organisation and assumption of the costs for the outward and return journey of a person (1st class train ticket, economy class flight ticket) to supervise minors who, as a result of a repatriation or extra return journey of both parents or the only parent on the trip to the place of residence, would need to continue the trip alone or return home.
- 3.5 Visit
Organisation and assumption of the costs of a visit (1st class train ticket, economy class flight ticket, middle-class hotel) up to a maximum of CHF 5,000 for up to two closely related persons to visit the insured person in hospital if he/she is hospitalised for more than seven days or is in a critical condition abroad.
- 3.6 Unused part of the trip
If the insured person has to terminate the trip prematurely due to an insured event, the costs for the unused part of the trip will be reimbursed pro rata to the insured travel price. Compensation is limited to the amount of the insured cancellation costs. There is no reimbursement for the cost of the originally booked return journey or for the unused and originally booked accommodation, provided Allianz Assistance assumes the cost of the replacement accommodation.
- 3.7 Unforeseen expenses
Assumption of the additional costs up to a total of CHF 750 per insured person if unforeseen expenses (taxi fares, costs of accommodation and telephone calls etc.) are incurred in connection with an insured event. These limits include an additional compensation limit of a maximum of CHF 200 for the costs of telephone calls.
- 3.8 Additional communication costs in the event of a delayed return journey
Assumption of any additional communication costs incurred (telephone/data package) up to a maximum of a further CHF 150 per event if the insured person has to extend the trip due to an insured event.

4 Non-insured events and benefits (in addition to section I 4)

- 4.1 If the Allianz Assistance emergency call centre has not agreed to the benefits in advance.
- 4.2 If the insured person has travelled against advice in connection with an epidemic/pandemic of their home country's government or of local authority at their trip destination.
- 4.3 Costs for outpatient or inpatient treatment.
- 4.4 Cost of meals, lost working time and other financial loss.

- 5.1 In order to claim Allianz Assistance benefits, the insured or entitled person must immediately inform the Allianz Assistance emergency call centre on occurrence of the insured event and obtain its agreement for any assistance measures or assumption of associated costs (see section II B 3).
- 5.2 In the event of a claim, Allianz Assistance must be sent the following documents in writing (see section I 12):
 - claims forms are available on our website: www.allianz-travel.ch/claims
 - booking confirmation;
 - documents and/or official attestations documenting the occurrence of the loss event (e.g. detailed medical certificate with diagnosis);
 - receipts for unforeseen expenses/additional costs.

C Travel assistance

1 Insured amount

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

2 Insured events

- 2.1 Serious illness (including being diagnosed with an epidemic or a pandemic disease such as e. g. COVID-19), serious accident, death, complications of pregnancy or the unexpected worsening of a chronic illness during the trip:
 - of an accompanying person;
 - a non-travelling person who is closely related to the insured person;
 - the deputy at work, provided the insured person's presence is indispensable.

If the person responsible for the trip being terminated, interrupted or extended due to an insured event is not related to the insured person, including by marriage, there will only be an entitlement to benefit if the latter would have to continue the trip alone (applies to a return journey due to termination of an accompanying person's trip).
- 2.2 Damage to property at the place of residence
If the insured person's property is seriously damaged at his/her place of residence due to theft, fire, water or natural hazards and he/she has to be present at home as a result.
- 2.3 Quarantine
If the insured person or a travelling companion is quarantined during their trip by order or other requirement of a government or public authority, based on their suspicion that the insured person or a travelling companion, specifically, has been exposed to a contagious disease (including an epidemic or a pandemic disease such as e. g. COVID-19). This does not include any quarantine that applies generally or broadly to some or all of a population or geographical area, or that applies based on where the person is travelling to, from or through.
- 2.4 Danger at the destination
If it can be proven that unrest, terror attacks or natural catastrophes at the destination make it impossible to continue the trip or represent an actual risk to the life or property of the insured person.
- 2.5 Strike
If it can be proven that a strike (excluding a strike by the travel company or its service providers) makes it impossible for the insured person to continue the trip to the destination.
- 2.6 Cancellation of public transport as a result of breakdown or accident
If the public transport booked or used for the trip is cancelled as a result of a breakdown or an accident so there is no guarantee the trip of the insured person can continue as planned. Delays or detours of the booked or used public transport do not count as cancellation.
- 2.7 Impact of document theft
If theft of personal documents (passport, ID card, travel tickets or accommodation vouchers) makes it temporarily impossible for the insured person to continue the trip or make the return journey to Switzerland.

3 Insured benefits

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

Telephone +41 58 721 93 93
Fax +41 44 283 33 33

If, during a trip, the insured person has to terminate, interrupt or extend the booked trip as a result of an insured event, Allianz Assistance will assume the following costs:

- 3.1 Extra return journey in the event of the trip being terminated prematurely or a return journey being delayed
Organisation and assumption of the additional costs for the extra return journey (1st class train ticket, economy class flight ticket) to the place of residence of the insured person or rather, where appropriate and reasonable, the transport costs for continuing the journey.
- 3.2 Temporary return journey
Organisation and assumption of the costs of a temporary return journey to the place of residence of the insured person due to an event as per section II C 2.1 or II C 2.2. Expenses for the unused part of the trip are not reimbursed.
- 3.3 Additional costs in the event of document theft
Organisation and assumption of the additional costs for the stay (hotel, local transport costs and additional costs for the return journey) up to a maximum of CHF 2,000 per event in the event of the theft of personal documents so that it is temporarily impossible to continue the trip or make the return journey to Switzerland. The theft must be reported to the relevant police station immediately. No compensation is available for other unforeseen expenses.
- 3.4 Unused part of the trip
If the insured person has to terminate the trip prematurely due to an insured event, the costs for the unused part of the trip will be reimbursed pro rata to the insured travel price. Compensation is limited to the amount of the insured cancellation costs. There is no reimbursement for the cost of the originally booked return journey or for the unused and originally booked accommodation, provided Allianz Assistance assumes the cost of the replacement accommodation.
- 3.5 Unforeseen expenses
Assumption of the additional costs up to a total of CHF 750 per insured person if unforeseen expenses (taxi fares, costs of accommodation and telephone calls etc.) are incurred in connection with an insured event. These limits include an additional compensation limit of a maximum of CHF 200 for the costs of telephone calls.

4 Non-insured events and benefits (in addition to section I 4)

- 4.1 If the Allianz Assistance emergency call centre has not agreed to the benefits in advance.
- 4.2 If the travel company does not provide contractually agreed services or is unable to do so in full, terminates the trip or would have to cancel or terminate it due to specific circumstances. Specific circumstances necessitating cancellation or abandonment of the trip include recommendations by the Federal Department of Foreign Affairs not to travel to the area in question.
- 4.3 If the insured person has travelled against advice in connection with an epidemic/pandemic of their home country's government or of local authority at their trip destination.
- 4.4 If official instructions render the planned completion of the booked journey impossible, except as expressly covered under section II C 2.3.
- 4.5 Cost of meals, lost working time and other financial loss.

5 Duties in the event of a claim (in addition to section I 5)

- 5.1 In order to claim Allianz Assistance benefits, the insured or entitled person must immediately inform the Allianz Assistance emergency call centre on occurrence of the insured event and obtain its agreement for any assistance measures or assumption of associated costs (see section II C 3).
- 5.2 In the event of a claim, Allianz Assistance must be sent the following documents in writing (see section I 12):
 - claims forms are available on our website: www.allianz-travel.ch/claims
 - booking confirmation;
 - documents and/or official attestations documenting the occurrence of the loss event (e.g. detailed medical certificate with diagnosis, employer attestation, police report etc.);
 - receipts for unforeseen expenses/additional costs.

D Assistance in the event of death

1 Insured amount

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

2 Insured event

Death of an insured person during the trip.

3 Insured benefits

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

Telephone +41 58 721 93 93
Fax +41 44 283 33 33

If an insured person dies during the trip, Allianz Assistance will provide one of the following benefits (section II D 3.1 or II D 3.2):

- 3.1 Return transport in the event of death
Organisation and assumption of the costs of cremation (including urn) outside the country of residence or of the costs of a coffin in accordance with the minimum requirements of the international Agreement on the Transfer of Corpses (zinc coffin or lining) as well as the costs of returning the coffin or urn to the last place of residence of the insured person. Disposal of the lead coffin is also covered.
- 3.2 Additional costs for accompanying person in the event of local burial
Assumption of the costs of accommodation for accompanying persons to the place of burial up to a maximum of CHF 300 per event. No compensation is available for any other costs.
- 3.3 Unused part of the trip
If the insured person dies during the trip, the costs for the unused part of the trip will be reimbursed pro rata to the insured travel price. Compensation is limited to the amount of the insured cancellation costs. The costs of the return journey originally booked are not reimbursed.

4 Non-insured events and benefits (in addition to section I 4)

If the Allianz Assistance emergency call centre has not agreed to the benefits in advance.

5 Duties in the event of a claim (in addition to section I 5)

- 5.1 In order to claim Allianz Assistance benefits, the insured or entitled person must immediately inform the Allianz Assistance emergency call centre on occurrence of the insured event and obtain its agreement for any assistance measures or assumption of associated costs (see section II D 3).
- 5.2 In the event of a claim, Allianz Assistance must be sent the following documents in writing (see section I 12):
 - booking confirmation;
 - record of death or certificate of death;
 - receipts for additional costs.

E Search and rescue costs

1 Insured amount

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

2 Temporal and geographical scope

The insurance applies for journeys throughout the entire world, with the exception of Switzerland, the Principality of Liechtenstein and the country where the insured person is legally resident.

3 Insured event

If during the trip the insured person is deemed to be missing or needs to be rescued from a physical emergency. The Allianz Assistance emergency call centre can be contacted around the clock for support (conversations with the emergency call centre are recorded):

Telephone +41 58 721 93 93
Fax +41 44 283 33 33

4 Insured benefits

Assumption of any necessary search and rescue costs.

5 Duties in the event of a claim (in addition to section I 5)

- 5.1 In order to claim Allianz Assistance benefits, the insured or entitled person must report the insured event or claim event in writing to Allianz Assistance.
- 5.2 In the event of a claim, Allianz Assistance must be sent the following documents in writing (see section I 12):
- documents and/or official attestations documenting the occurrence of the loss event (e.g. detailed medical certificate with diagnosis);
 - invoice of the rescue company.

F Health care costs abroad

1 Insured amount

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

2 Insured persons

Persons as per section I 1 are insured up to their 81st birthday.

3 Temporal and geographical scope

- 3.1 The insurance applies for journeys throughout the entire world, with the exception of Switzerland, the Principality of Liechtenstein and the country where the insured person is legally resident.
- 3.2 The costs of medical and hospital treatment are paid abroad up to 90 days after the agreed period of insurance, provided the illness or accident occurred during the period of insurance.

4 Insured events

Serious illness, serious accident

If the insured person becomes seriously ill (including being diagnosed with an epidemic or a pandemic disease such as e. g. COVID-19) during a trip or suffers a serious accident and emergency treatment is required.

5 Insured benefits

- 5.1 Allianz Assistance provides 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 if these insurance schemes do not provide full cover.
- 5.2 Assumption of the costs of the following medical benefits in the respective country, provided the treatment required is prescribed by a registered doctor or dentist or a person with the appropriate licence to practice:
- treatment measures including medication;
 - hospitalisation;
 - treatment by a government-approved chiropractor;
 - hire of medical aids;
 - in the event of an accident: initial provision of prostheses, spectacles, hearing aids etc.;
 - repair or replacement of medical aids, if they were damaged by an accident and require medical treatment;
 - transfer to the nearest appropriately equipped hospital;
 - dental treatment following an accident up to a maximum of CHF 3,000.
- 5.3 In order for the costs of private emergency treatment during an inpatient stay to be covered, the express agreement of the doctors at the Allianz Assistance emergency call centre must be obtained in advance. The Allianz Assistance emergency call centre is available around the clock (conversations with the emergency call centre are recorded):

Telephone +41 58 721 93 93
Fax +41 44 283 33 33

5.4 Capacity limit and exclusion of benefits

- 5.4.1 If no cover is provided by a Swiss health and/or accident insurer, Allianz Assistance 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 insured amount). Benefits shall be provided insofar as the costs were caused by illness or accident. Additional services are not provided in this case.
- 5.4.2 In the event of accident or illness, Allianz Assistance will only assume the emergency treatment costs in a private ward up to such time as –

at the sole discretion of the doctors at the Allianz Assistance emergency call centre – the insured person is fit to be repatriated or make the return journey.

- 5.4.3 There is no entitlement to the assumption or reimbursement of treatment costs in a private ward without the prior express agreement of the doctors at the Allianz Assistance emergency call centre.
- 5.4.4 The doctors at the Allianz Assistance emergency call centre will agree to or refuse treatment in a private ward as per section II F 5.3 at their own discretion, taking account of the local medical conditions of the country in question and having considered the medical necessity or reasonableness of the treatment in question. In the event that the insured person receives treatment in a private ward without obtaining the agreement of the doctors at the Allianz Assistance emergency call centre or despite them expressly assigning the person to a general ward, the insured person shall bear sole responsibility and the costs for this.

6 Refund of costs

- 6.1 Allianz Assistance provides cost refunds under this insurance and as a follow-up to the statutory social insurance system (health insurance, accident insurance etc. and similar insurance systems in the country where the insured person is mainly resident or has his or her main health insurance) plus any supplementary insurance for all inpatient hospital stays. The insured person remains the debtor to the service providers (doctor etc.) for all outpatient treatments carried out locally.
- 6.2 The cost refund must in any case be requested from Allianz Assistance emergency call centre. The Allianz Assistance emergency call centre is available around the clock (conversations with the emergency call centre are recorded):

Telephone +41 58 721 93 93
Fax +41 44 283 33 33

7 Non-insured events and benefits (in addition to section I 4)

- 7.1 Accidents and illnesses that have already occurred by the time the insurance is taken out, including associated consequences, complications, deteriorations or relapses, particularly in relation to chronic and recurring illnesses, regardless of whether the insured person was aware of their existence when the insurance was taken out.
- 7.2 Accidents and illnesses that happened while travelling against advice in connection with an epidemic/pandemic of the insured person's home country's government or of local authority at the trip destination.
- 7.3 Consultations and treatment for tooth and jaw diseases.
- 7.4 Consultations and treatment for tiredness and exhaustion conditions and nervous or mental illnesses.
- 7.5 Consultations and treatment for cancer including check-ups.
- 7.6 Gynaecological, paediatric or general check-ups.
- 7.7 Prophylactic medication, sleeping pills, tranquillisers, vitamins, homeopathic remedies, vaccinations, first-aid boxes, amphetamines, hormones and cholesterol-reducing medication.
- 7.8 Pregnancy, abortion and birth, together with any associated complications, and the consequences of contraceptive or abortion measures.
- 7.9 Accidents while driving a motor vehicle for which the insured person does not meet the legal licensing requirements.
- 7.10 Accidents while carrying out a manual profession.
- 7.11 Accidents that occur while parachute jumping or piloting aeroplanes and aircraft.
- 7.12 Massage and wellness treatments and plastic surgery.
- 7.13 Accidents during military service.
- 7.14 Costs of any excess or deductibles in relation to statutory social insurance schemes (health insurance, accident insurance etc.) and any supplementary insurance.

8 Duties in the event of a claim (in addition to section I 5)

- 8.1 The insured person must agree to a medical examination by the company doctor at any time at Allianz Assistance's request.
- 8.2 In order to claim Allianz Assistance benefits, the insured or entitled person must report the insured event or claim event in writing to Allianz Assistance.
- 8.3 In the event of a claim, Allianz Assistance must be sent the following documents in writing (see section I 12):
- claims forms are available on our website: www.allianz-travel.ch/claims
 - booking confirmation;
 - statements/rulings in relation to Swiss statutory social insurance schemes (health insurance, accident insurance) plus any supplementary insurance;
 - medical report/detailed medical certificate with diagnosis;
 - invoice(s) for doctor's and/or hospital expenses and medicines (incl. corresponding receipts).

G Luggage

1 Insured amount

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

2 Temporal and geographical scope

The insurance is valid worldwide, excluding the insured person's place of residence.

3 Insured items

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

4 Insured events

The insurance covers:

- theft;
- robbery (theft with the threat or use of violence against the insured person);
- damage;
- destruction;
- loss or damage during transportation by a public transport company;
- delay in delivery/handover by a public transport company.

5 Insured benefits

- 5.1 In the event of total damage or loss, the current value of the insured item will be reimbursed. The market value is the actual purchase cost less an annual depreciation cost of 10% in the first year following the purchase date and 20% for the following years, up to a maximum of 50%.
- 5.2 In the event of partial damage, the costs of repairing the damaged items are limited to the current value.
- 5.3 The material value will be paid in respect of films and data, visual and audio media.
- 5.4 In the event of late delivery/handover of luggage by a public transport company, the compensation for absolutely necessary purchases and rental costs for sports equipment during the delay is up to 20% of the insured amount.
- 5.5 For identity cards, vehicle licences and keys, the costs will be limited to the cost of replacement.
- 5.6 A maximum of CHF 200 will be reimbursed for glasses and contact lenses.
- 5.7 Computer hardware and private mobile devices are only insured against robbery and theft.
- 5.8 The insured person must pay an excess of CHF 200 per claim in the event of theft.

6 Non-insured items

Non-insured items are:

- valuable items such as fur, jewellery, precious stones, pearls and watches;
- motor vehicles, ships and aircraft, including accessories in each case;
- valuable items covered by special insurance;
- securities, deeds, business documents, travel tickets and vouchers, cash as well as credit and customer cards and stamps;
- any items left on a vehicle during the day or left overnight (10 p.m. to 6 a.m.) in or on a vehicle in which the insured person is not sleeping;
- precious metals, loose precious stones and pearls, commercial goods, samples of goods, items of artistic value or value to collectors and professional tools;
- hearing devices and hearing aid accessories, medical aids and prostheses;
- theft, loss and destruction of cash.

7 Non-insured events and benefits (in addition to section I 4)

- 7.1 The insurance does not cover any loss attributable to:
- failure on the part of the insured person to exercise a general duty of care;
 - misplaced, lost or left items;

- items left or deposited, even for a short time, in a location accessible to the general public that is not under the direct, personal control of the insured person;
- any method of safekeeping inappropriate to the value of the item (see section II G 8);
- temperature and climatic influences as well as general wear and tear;
- disturbances, plundering, official action and strikes or losses caused directly or indirectly as a result.

7.2 In the event of late delivery of luggage, costs arising at the destination airport or place of destination after the return flight are not insured.

8 Conduct-related duties when travelling

Valuable items such as privately owned mobile devices and photo, film, video and audio equipment, and the accessories in each case, must be kept under separate lock and key (suitcase, locker, safe) in a closed room that is not generally accessible, when not being carried or used. The method of safekeeping must in all cases be appropriate to the value of the item.

9 Duties in the event of a claim (in addition to section I 5)

- 9.1 The insured person must have the cause, circumstances and extent of the event confirmed immediately and in detail:
- by the closest police station to the crime scene in the event of theft or robbery;
 - to the responsible third party, travel and/or hotel management in the event of damage by the transport company;
 - by the responsible public transport company in the event of loss or late delivery/handover.
- 9.2 If the loss or damage during carriage by a public transport company is only discovered following delivery, the facts of the case must be reported to the transport company in writing within two working days and confirmed by the company.
- 9.3 The amount of the loss must be documented by the original receipts. If that proves impossible, Allianz Assistance may reduce or refuse to pay the benefits.
- 9.4 Damaged items must be kept available for Allianz Assistance until the claim is settled definitively and sent, at its request, for assessment at the insured person's own expense.
- 9.5 In order to claim Allianz Assistance benefits, the insured or entitled person must report the insured event or claim event in writing to Allianz Assistance.
- 9.6 In the event of a claim, Allianz Assistance must be sent the following documents in writing (see section I 12):
- claims forms are available on our website: www.allianz-travel.ch/claims
 - booking confirmation;
 - confirmation of loss by the transport company (e.g. Property Irregularity Report [PIR]);
 - police report in the event of theft or robbery;
 - confirmation by the transport company of the definitive loss of the luggage and compensation letter;
 - purchase receipt, in the absence of the guarantee, if there was damage involved the repair bill or cost of repair estimate.

III Special provisions relating to the individual service components

H Overview of services excluding assumption of costs

1 Mediation and notification service

- 1.1 Sourcing of hospitals and doctors abroad
Allianz Assistance will find for the insured person, if necessary, a correspondence doctor or hospital in the place where they are staying. In the event of communication problems, Allianz Assistance will provide translation support.
- 1.2 Notification service for relatives and employers
If Allianz Assistance organises measures, it will inform the relatives and employer of the insured person where necessary about the facts of the case and the measures taken.

2 Advance payment to a hospital

If the insured person experiences a serious illness, a serious accident, complications associated with pregnancy or a medically confirmed, unexpected worsening of a chronic condition during the trip and needs to be hospitalised outside their country of residence, Allianz Assistance will make an advance payment of up to CHF 5,000 towards hospital costs where necessary. Allianz Assistance must be reimbursed for the advance payment within 30 days of leaving the hospital.

If, during the trip, there is an emergency at the insured person's permanent residence in Switzerland and this is due to fire, a natural event, break-in, water-related events or glass breakage, Allianz Assistance will provide the insured person with the telephone number of a suitable tradesman. The tradesman will be commissioned by the insured person and perform immediate work to ensure there is no further loss. The costs for the emergency rectification of the loss must be borne by the insured person. The insured person receives the invoice directly from the tradesman.

In order to claim the services listed under section III H 1 up to III H 3, the insured person may call during the trip the following numbers around the clock, 365 days a year:

Telephone +41 58 721 93 93
Fax +41 44 283 33 33

Allianz Assistance is not liable for:

- financial and consequential losses or any health impairments resulting from the information associated with the respective services;
- losses arising due to problems reaching the relevant service providers or institutions or losses or consequential losses arising during and after their work;
- financial losses arising from the loss of credit, bank or post office cards.