Customer Information and General Terms and Conditions of Insurance
Secure Trip Premium PLUS Family

Customer information under the Swiss Federal Insurance Contract Act ("VVG")

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 Federal Insurance Contract Act – "VVG"). Only the insurance policy and General Terms and Conditions of Insurance (GTC) are authoritative for the content and scope of the rights and obligations derived from the insurance contract.

Who is the insurer?
The insurer is AWP P&C S.A., Saint-Ouen (Paris), Wallisellen Branch (Switzerland), hereinafter called Allianz Global Assistance or AGA. The company headquarters are at Hertistrasse 2, 8304 Wallisellen. The insurer for the legal protection insurance components is CAP, Legal Protection Insurance Company Ltd. based at Neue Winterthurerstrasse 88, 8304 Wallisellen.

Who is the policyholder?
The policyholder is the person designated as such in the insurance policy.

What risks are insured and what is the scope of the cover?
The insured risks under the respective contract, scope of the cover and the cover restrictions are set out in the insurance policy and General Terms and Conditions of Insurance (GTC). The following is a summary of the various insurance components offered, provided for ease of understanding:

- **Cancellation charges**
  Assumption of the cancellation charges of the booked travel owed by the insured person, caused by an event that is listed as insured in the GTC.
- **Assistance**
  Organisation and assumption of the cost of transfer to the nearest hospital, of repatriation to a hospital or place of residence if the insured person falls seriously ill or is seriously injured while travelling, or if a medically certified unexpected deterioration in a chronic ailment occurs; organisation and assumption of the cost of the extra return journey due to the travel curtailment of a fellow traveller or family member, or in the event of another situation that is covered pursuant to the GTC.
- **Search and rescue costs**
  Assumption of search and rescue costs abroad if during the journey the insured person is posted as missing or must be rescued from a physical emergency.
- **Substitute journey**
  Compensation in the form of a travel voucher with the value of the originally booked arrangement. Applies only to persons repatriated within the context of the assistance due to illness or accident.
- **Breakdown and accident assistance**
  Organisation and assumption of the costs of breakdown assistance/towing/recovery in the event of a mechanical failure or accident suffered by a motor vehicle driven by the insured person (passenger vehicle and mobile home up to 3.5 t as well as motorbike); if necessary, assumption of the costs either for necessary accommodation or journey home using public transport or hire vehicle (only abroad) as well as repatriation of the unroadworthy vehicle.
- **Flight delay**
  Assumption of the incurred cost of the hotel, rebooking or telephone calls, if a connecting flight is missed due to a delay of at least three hours.
- **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 policy represents a top-up insurance policy to the statutory social security insurance schemes (health insurance, accident insurance etc.) and to possible supplementary insurance policies. **This cover applies apply only to persons under the age of 80.**
- **Travel baggage**
  Compensation for items taken on the journey by the insured person for his/her personal requirements that are stolen, robbed, damaged or destroyed during the journey or items handed over to a transport company for transportation that are lost or damaged during the transportation by the transport company. In the event of theft, an excess of CHF 200 shall apply per case.
- **Aircraft accident**
  Capital payout (in accordance with the insurance sum listed in the insurance policy) in the event of the death or disability of the insured person due to an aircraft accident as a passenger. If the same event affects several insured persons, then the capital payout for all insured persons shall be capped at CHF 10,000,000. If the individual claims collectively exceed this maximum sum, the payments shall be distributed proportionately.
- **Collision damage waiver for rental cars (CDW)**
  Assumption of the excess for hire cars charged to the insured person on account of damage to his/her hired vehicle (CDW).
- **Legal protection**
  Assumption of legal protection exclusively in conjunction with trips undertaken outside Switzerland and the Principality of Liechtenstein.
- **Cash and bank account cover**
  Assumption of pecuniary damage caused by a third party during a foreign trip that is not otherwise reimbursed.

Which persons are insured?
In the case of insurance policies with a term of less than one year (short-term insurance policies), the persons listed in the insurance policy are insured.
In the event of insurance policies with a term of one year (annual insurance policies), the insurance policy states whether the insurance cover applies for the policyholder alone (single person) or for the policyholder and the persons living with him/her in the same household as well as their minor children not living in the same household (family insurance policy).
The insured persons are in each case essentially set out in the insurance policy and the General Terms and Conditions of Insurance (GTC).

Temporal and local 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 (e.g. breakdown and accident assistance applies only in Europe) 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. The exclusionary clauses ("Non-insured events and benefits") of the General Terms and Conditions of Insurance as well as the VVG contain further exclusions:

- *It is essentially the case that all insurance components do not provide insurance cover for events that had already occurred by the time of the signing of the contract, the booking of the journey or the commencement of the booked service; the same applies to events whose occurrence was recognisable at the time of the signing of the contract, the booking of the journey or the commencement of the booked service.*
- *Furthermore, there is no cover for such events as abuse of alcohol, drugs or medicines, suicide or attempted suicide, participation in strikes or unrest, participation in races or training sessions with motor vehicles or boats, participation in adventurous acts whereby the entitled person knowingly exposes him/herself to danger, negligent or premeditated actions/or failure to act.*

- *In addition, war, terror attacks, any type of unrest, epidemics, pandemics, natural catastrophes and incidents involving atomic, biological or chemical substances including the consequences thereof; the consequences of official decrees, e.g. confiscation of assets, imprisonment, ban on leaving the country or closure of air space are not insured.*
- *In respect of cover for **cancellation charges**, in particular, no insurance cover exists in the event of "poor healing", inter alia i.e. for illnesses or the consequences of an accident, of an operation or of a medical intervention that already existed at the time of the booking of the journey or the signing of the insurance contract, and which had not fully healed by the time of the date of travel; the same applies to travel cancellations issued by the travel agency, official decrees, illnesses/injuries not immediately ascertained by a physician at the time of their occurrence, or to psychological responses to potential hazards, such as fear of unrest, terrorist attacks, natural catastrophes or aviophobia (fear of flying).*
- *In respect of **assistance cover**, in particular no benefits shall be provided if the AGA emergency call centre did not approve these in advance; the same applies e.g. if the responsible travel agency does not or only partially renders the contractual performances.*
- *In respect of **replacement journey** cover, the planned insurance benefit shall be provided only insofar as the repatriation of the claimant has been arranged by the AGA emergency call centre.*
- *It is also the case that in respect of **breakdown and accident assistance** cover, an entitlement to benefits shall exist only if AGA had approved the benefits in advance or if the breakdown assistance or towing had been organised by AGA.*
- *In the case of cover for **health care costs abroad**, no insurance cover exists inter alia for accidents and illnesses pre-existing the signing of the insurance policy, including associated consequences, complications, deterioration or relapse, particularly chronic and recurring illnesses, regardless of whether the insured person was aware of their existence on inception of the insurance.*
- *In respect of cover for **travel luggage**, the following inter alia are not insured: Software of all kinds, valuables that were left in a vehicle, jewellery and furs. The same applies to claims that are 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 area of influence of the insured person, or misplacing, losing and leaving such items behind.*
- *In respect of **collision damage waiver for rental cars (CDW)** there is no entitlement to benefits for losses resulting from gross negligence by the driver, losses arising from a contractual violation vis-à-vis the car hire company, or for losses where the insurance in question does not involve an excess.*

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 VVG:
- For **cancellation charges** the booking must be cancelled promptly at the travel company or accommodation/course provider on occurrence of the insured event. The claim must then be issued to AGA in writing and including the necessary documents (see GTC VB Section II A1 6 and GTC Section I 12 for contact address).
- For **breakdown and accident assistance**, the insured event must be reported immediately to the AGA emergency call centre. The call centre must approve any assistance measures and the assumption of any costs involved. The AGA emergency call centre is available round the clock (conversations with the emergency call centre are recorded): Telephone +41 44 202 00 00 / Fax +41 44 283 33 33. The same applies to part of the benefits (search and rescue costs; repatriation for medical reasons, repatriation in the event of death) and for agreement to private treatment under **health care costs abroad cover**.
- In respect of cover for **travel luggage**, the insured person must confirm promptly and in detail the cause, circumstances and extent of the event (for theft and robbery to the closest police station, for damage by the transport company, to the responsible third party or travel company/hotel management, in the event of loss or late delivery, to the responsible public transport company). The amount of the loss must be documented by the original receipts.
- For **legal protection**, the need for legal assistance must be reported as quickly as possible to CAP Legal Protection, Special contracts, P.O. Box, 8010 Zurich, tel. +41 58 358 09 09, fax +41 58 358 09 10, capoffice@cap.ch, www.cap.ch, ref. Z75.1.685.643.
- Losses incurred under **search and rescue costs, substitute journey, flight delay, health care costs abroad, travel luggage, aircraft accident** and **collision damage waiver for rental cars (CDW)** must be reported to AGA immediately and in writing, enclosing the documents listed in the special provisions for the individual insurance components (see GTC Section I 12 for contact address).
- In any event, the insured person is obliged to do everything to mitigate the loss and help resolve the claim; for losses caused by injury or illness, the insured person must ensure that the attending doctors are made exempt from their duty of confidentiality vis-à-vis AGA.
- If the entitled person is in breach of his/her duties, AGA can withhold or reduce benefit payments.

How much is the premium?
The amount of the premium depends on the risks insured and stipulated level of cover. The amount of the premium is defined with the application and results from the insurance policy.

When does the insurance begin and end?
The beginning and end of the insurance are defined in the application and detailed in the insurance policy.
The insurance policies for a one-year term (annual insurance) are automatically extended by a further year, provided neither the policyholder nor AGA issue notice in writing subject to a three-month notice period.
Policies with a duration of less than a year (short-term insurance) lapse on the expiry date given in the application and insurance policy.
Insurance contracts can be terminated early by giving notice, particularly in the following instances:
- Following a claim resulting in the provision of benefits by the insurer, provided the notice given by the insurer occurred no later than the time of the payout or resolution of the case (e.g. assistance/legal support) or, by the policyholder, no later than 14 days from learning of the payment or resolution of the case.
- If the insurer changes the premiums. In this case, the insurer must receive the policyholder's termination notice no later than the last day prior to the premium amendment coming into effect.
- Termination by the insurer in the event of insurance fraud.

This list contains only the main causes for termination. There are others set out in the General Terms and Conditions of Insurance and the VVG.

How does AGA handle data?
When processing personal data essential to the transaction of insurance business, AGA observes the Swiss Data Protection Act (DPA). If necessary, AGA will obtain the necessary approval from the insured person through the claims form to process the data.
The personal data processed by AGA 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. AGA 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 services offered by AGA 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, AGA must exchange data both within and outside the group.
AGA stores data electronically or physically in compliance with the legal provisions.
Persons whose data are processed by AGA have the right, in accordance with the Data Protection Act (DPA), to ask what data concerning them AGA actually processes; they may also request the rectification of incorrect data.

Table of Benefits

Insurance components		Insurance benefit	Maximum insured amount	
A1	Cancellation charges	Travel cancellation and delayed departure	Per event	in accordance with policy
B	Assistance	Repatriation to place of residence for medical reasons, extra return trip, termination of journey, interruption of journey	Per event	unlimited
C	Search and rescue costs	Search and rescue costs	Per event	CHF 30,000
D	Substitute journey	Travel voucher to the value of the alternative booking made due to the insured event	Per event	in accordance with policy
E	Breakdown and accident assistance	Breakdown assistance and towing due to accident or breakdown. The sum insured is limited for some benefits.		unlimited
F	Flight delay	Hotel, rebooking and telephone expenses resulting from missing a connecting flight	Per case	CHF 2,000
G	Health care costs abroad	Assumption of any costs not covered through the health or accident insurance	Per case	CHF 1,000,000
H	Travel baggage	Robbery, theft, loss, damage and destruction. The sum insured is limited for some items.	Per annum	in accordance with policy
J	Aircraft accident	Death/disability due to an aircraft accident. Maximum benefit for an accident involving a number of insured persons.	Per person	CHF 100,000
K	Collision damage waiver for rental cars (CDW)	Excess based on a claim involving a hired car during the rental period	Per case	CHF 10,000
L	Legal protection	Legal protection for travel	Per case Europe Worldwide	 CHF 250,000 CHF 50,000
M	Cash and bank account cover	Financial loss caused during the journey by the misuse of an insured account, insured card or insured mobile device	Per event	CHF 2,000

Overview of service features excluding assumption of costs

Service components		Service feature
O	Travel hotline	Telephone information on travel information, hospitals or for smaller medical issues
P	24h medical advisory service	Telephone information for smaller medical issues in the destination country
Q	Credit and customer card blocking service	Blocking of credit, bank, post office and client cards in the event of theft, robbery or loss
R	Mobile blocking service	Blocking of mobile phone in the event of theft, robbery or loss
S	Home care	Forwarding the telephone numbers of tradesmen in the event of an emergency situation at the person's place of residence
T	Interpreting service	Interpreting service by telephone

Contact address for complaints
Allianz Global Assistance
Complaint Management
Hertistrasse 2
P.O. Box
CH-8304 Wallisellen

General Terms and Conditions of Insurance (GTC)

The insurance cover provided by AWP P&C S.A. Saint-Ouen (Paris), Wallisellen branch (Switzerland), hereinafter Allianz Global Assistance or AGA is defined in the insurance policy and the following General Terms and Conditions of Insurance (GTC).

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I Conditions common to all insurance components

The provisions applicable to all insurance components only apply insofar as the special provisions relating to the individual insurance or service components contain no provisions to the contrary.

1 Insured persons

1.1 The person(s) listed in the insurance policy is/are covered. If family insurance is taken out, it covers all people living in the same household and minors not living in the same household. *Secure Trip Junior* cover is only available until the person's 26th birthday.

1.2 Persons with permanent residence in Switzerland are insured under Section I 1.1.

1.3 With the exception of annual insurance, persons living abroad as defined under Section I 1.1 are insured, provided they booked their journey in Switzerland.

2 Geographical application

Unless otherwise specified in the special provisions relating to the individual insurance or service components, the insurance applies worldwide or in Europe depending on the nature of the insurance or in compliance with the insurance policy details.

3 Extension of the insurance cover (annual insurance)

3.1 Annual insurance applies for one year from the inception date given in the insurance policy. Unless otherwise specified in Section I 3.2, they are extended automatically every year, provided the policyholder or AGA do not issue notice in writing valid three months in advance from the insurance expiry date.

3.2 If the policyholder moves abroad during the contract term, the contract will lapse on the expiry date following the change of domicile. From the date of changing domicile, the insurance cover only applies for trips booked in Switzerland until the insurance expiry date.

4 Duties in the event of a claim

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

4.2 The insured person is obliged to observe his or 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).

4.3 If the claim occurred due to illness or injury, the insured person must ensure that the treating physicians are exempt from their duty of confidentiality vis-à-vis AGA.

4.4 If the insured person is able to claim benefits paid out by AGA additionally from third parties, the insured person must uphold these claims and cede them to AGA.

4.5 The AGA claims forms are available for download at www.allianz-assistance.ch/claim.

5 Breach of duties

If the entitled person is in breach of his/her duties, AGA can withhold or reduce benefit payments.

6 Non-insured events and services

6.1 No benefits can be claimed if an event has already occurred when the policy is taken out, the trip is booked or the trip starts, or if its occurrence is foreseeable for the insured person when the policy is taken out, the trip is booked or the trip starts.

6.2 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 or training sessions with motor vehicles or boats;*
- *Participation in adventurous acts whereby the policyholder knowingly exposes him/herself to danger;*
- *Negligent or premeditated actions/or failure to act;*
- *Committing or attempting to commit crimes or offences.*

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

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

6.5 The consequences of events stemming from official decrees are not insured, e.g. confiscation of assets, imprisonment or a ban on leaving the country, closure of air space.

6.6 If the journey is for medical treatment.

6.7 If the assessor (expert, doctor etc.) directly benefits or is related, including related by marriage, to the insured person.

6.8 Costs related to kidnap are not covered.

6.9 If economic, trade or financial sanctions or embargoes on Switzerland, which are directly applicable to the contracting parties, oppose the insurance cover, said cover does not apply. 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.

7 Definitions

7.1 Related persons

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 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 Switzerland

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

7.4 Natural hazards

Natural hazards are losses stemming from natural events, such as high water, flooding, storm (winds of at least 75 km/h), hail, avalanche, snow pressure, rockfall, rockslide or landslide. Losses from earthquake or volcanic eruption do not count as natural disasters.

7.5 Monetary value

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

7.6 Journey

A journey is a stay of over one day outside the person's normal place of residence or a stay of shorter duration at a location at least 30 km from the person's legal residence discounting routes to work. The maximum duration of a journey for the purposes of these GTC is a total of 122 days. Duration is limited to 365 days for annual insurance.

7.7 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.

7.8 Public conveyance or means of transport

Public conveyance or means of transport include any means of transport running regularly according to a timetable and requiring a valid ticket. Taxis and hire cars do not count as public means of transport.

7.9 Breakdown

A breakdown means any sudden and unforeseen failure of the insured vehicle caused by an electrical or mechanical defect that makes it impossible to continue the journey, or that means the continued 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.

7.10 Personal accident

An accident is the sudden, unintended detrimental outcome of an unusual external factor on the human body.

7.11 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.

7.12 Serious consequences resulting from illness/accident

Illness or the consequences of an accident are considered severe if they result in a temporary or unlimited inability to work or the inability to travel.

7.13 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.

7.14 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 purpose of these GTC.

8 Premium adjustment (annual insurance)

AGA reserves the right to amend premiums for annual insurance and is accordingly entitled to request the amendment of the insurance contract. In this case, AGA shall inform the policyholder of the premium adjustment in writing at least 30 days before it comes into effect. The policyholder has the right to terminate the contract with effect from when the premium adjustment would apply. The policyholder's termination of cover is valid, provided it is received by AGA no later than the last day before the premium adjustment comes into force.

9 Multiple insurance and claims against third parties

9.1 For (voluntary or compulsory) multiple insurance, AG provides its services 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.

9.2 If an insured person is entitled to benefits under any other insurance contract (voluntary or mandatory), cover is restricted to that part of the AGA benefits that exceeds the cover provided under the other insurance contract. Overall costs are reimbursed once only.

9.3 If AGA 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 AGA to the extent of those benefits.

9.4 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 AGA 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 AGA.

10 Limitation period

Claims under the insurance contract expire two years after the occurrence of the event giving rise to the obligation to pay benefits. (exception: aircraft accident/accident benefit - the statutory limitation period is five years in this case).

11 Place of jurisdiction and applicable law

11.1 Lawsuits against AGA 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.

11.2 The Swiss Federal Law on Insurance Contracts (VVG) applies in addition to these provisions.

12 Contact address

Allianz Global Assistance, Hertistrasse 2, P.O. Box, 8304 Wallisellen
info@allianz-assistance.ch

In case of linguistic divergences between the french, italian, english and german General Contract Conditions, the german version shall prevail.

II Special provisions for the individual insurance components

A1 Cancellation charges

1 Duration of cover

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

2 Insured amount

2.1 The insured amount is specified in the insurance policy.

2.2 With the annual insurance *Secure Trip Budget* the insured person retains an excess per loss event worth 20% of the contractually owed cancellation charges.

3 Insurance benefits

3.1 Cancellation charges

If the insured person cancels the contract with the travel company due to an insured event, AGA will pay the contractual cancellation charges up to the contractually specified insured amount. Any costs invoiced to the insured person for rebooking incurred prior to the cancellation will only be covered if the rebooking is due to an insured event as defined under Section II A1 4. There is no compensation for costs, fees or credit reductions resulting from the loss or forfeiture of air miles, prize awards or other rights of use (time-sharing etc.).

3.2 Delayed departure

If the insured person starts the trip late due to an insured event, instead of paying the cancellation charges, AGA will pay (up to the equivalent amount of the cancellation charges):

- The additional travel costs arising from the delayed departure;
- The costs for the unused portion of the stay, proportionally to the insured arrangement price (without transport costs); the departure day counts as a used day.

3.3 Expenses incurred for disproportionate or recurrent handling charges or insurance premiums are not reimbursed.

3.4 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 7.6 does not apply.

4 Insured events

4.1 Illness, accident, death, pregnancy

4.1.1 Serious illness, serious accident, pregnancy complications or the death of one of the following persons, provided the event in question occurred subsequent to the booking or the conclusion of insurance:

- The insured person;
- A closely related person who booked the same event and cancelled;
- An accompanying person on the journey 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 journey, it can be cancelled for a maximum of six persons if an accompanying insured person cancels the journey due to one of the above events.

4.1.2 For mental illness insurance cover only applies, if

- a psychiatrist confirms an inability to work and travel and
- the inability to work is documented by a certificate of absence supplied by the employer.

4.1.3 Chronic illness is only covered by the insurance if the trip has to be cancelled through a medically documented, unexpected, acute deterioration. Cover is contingent on the person being able to travel at time of booking or taking out the insurance and demonstrably being in a stable state of health.

4.1.4 Insurance cover only applies in the case of pregnancy if the pregnancy occurred after the trip was booked or the insurance taken out and the date of the return is after the 24th week, or if the pregnancy occurred subsequent to booking the trip or concluding the insurance and a vaccination was required for the destination, which would pose a risk to the unborn child.

4.2 Damage to property at the place of residence

If the insured person's property is seriously damaged at their permanent residence due to theft, fire or natural disaster and the insured person has to be present at home as a result.

4.3 Delay and absence of means of transport for the outward journey

If the booked journey could not be started due to the delay or absence of the means of public transport used to travel to the starting point arranged for the journey.

4.4 Absence of vehicle for the outward journey

If the private vehicle or taxi used to travel directly to the starting point arranged for the journey becomes unusable due to an accident or breakdown during the journey. Problems with keys and fuel are not insured.

4.5 Strikes

If strikes (excluding strikes by the travel company and/or its service providers) make the journey impossible.

4.6 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; if natural catastrophes at the destination place the insured person's life in danger.

4.7 Unemployment/unexpected assumption of a job

If the insured person has unexpectedly taken up employment within the 30 days prior to departure or if the unexpected assumption of employment occurs during the time of the trip, or if the insured person, through no fault of his/her own, has his/her employment terminated within the 30 days prior to departure.

4.8 Official summons

If the insured person is unexpectedly summoned as a witness or juror in court. The court date must be during the time of the trip.

4.9 Theft of passport or ID card

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

5 Non-insured events and services (in addition to Section I 6: Non-insured events and services)

5.1 Poor healing process

If an illness or the consequences of an accident, an operation or a medical intervention had already occurred by the time the trip was booked or the insurance was concluded and have failed to heal by the travel date. If convalescence from an operation/medical intervention, which was already planned at the time the trip was booked or the insurance was concluded but only performed afterwards, is not complete by the departure date.

5.2 An insured event not immediately ascertained and documented by a doctor at the time of occurrence

If an event listed under Section II A1 4.1 was not immediately diagnosed by a doctor and documented by a doctor's report at the time of occurrence.

5.3 Cancellation by the travel company

If the travel company is unable to fulfil its contractual services either fully or in part, cancels the trip or has to cancel due to specific circumstances and is obliged, according to the relevant legal provisions, to pay compensation for those services not provided. Specific circumstances necessitating cancellation of the trip include (inter alia) recommendations by the Federal Department of Foreign Affairs not to travel to the area in question.

5.4 Official decrees

If official decrees render the planned completion of the booked journey impossible.

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 disaster or due to fear of 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 4: Duties in the event of a claim)

To avail of the services of AGA, the insured or entitled person must, on occurrence of the insured event, immediately cancel the trip booked with the travel company or accommodation provider and then report the loss event in writing to AGA (see Section I 12). The following documents must be submitted:

- Insurance certificate or policy;
- AGA claims form (AGA claims forms can be downloaded from www.allianz-assistance.ch/claim);
- Cancellation charges calculation;

- Confirmation of original booking;
- Documents and/or official attestations documenting the occurrence of the loss event (e.g. detailed doctor's certificate with diagnosis, employer attestation, police report etc.).

B Assistance

1 Insured amount

The insured amount can be seen in the Table of Benefits.

2 Insured events and services

To avail of the services of AGA, the insured or entitled person must immediately inform the AGA emergency call centre, on occurrence of the insured event, and obtain its agreement for any assistance measures and assumption of the cost involved. The AGA emergency call centre is available round the clock (conversations with the emergency call centre are recorded):

Telephone +41 44 202 00 00
Fax +41 44 283 33 33

Regarding medical services only the AGA doctors can decide about the nature and timing of any measures taken.

2.1 Assistance services

2.1.1 Transfer to the closest suitable hospital

If the insured person falls seriously ill during the journey or is seriously injured or if a medically documented, unexpected deterioration of a chronic condition occurs, AGA will organise and pay for a transfer to the nearest hospital equipped to provide the required treatment on the basis of a corresponding medical assessment.

2.1.2 Medically supervised repatriation to a hospital at the place of residence

If necessary for medical reasons, AGA will organise and pay for repatriation with medical care to a hospital equipped to provide the required treatment at the insured person's place of residence under the same conditions as under Section II B 2.1.1.

2.1.3 Repatriation to the place of residence without medical accompaniment

AGA will organise and pay, on the basis of a corresponding medical assessment and if the conditions outlined under Section II B 2.1.1 apply, for repatriation to the insured person's place of residence without accompaniment by medical staff.

2.1.4 Return due to curtailment of an accompanying person's or family member's trip

If an accompanying, closely related person or family member is repatriated to their place of residence, or has to interrupt the trip for another insured reason, and the insured person has to continue alone, AGA will organise and pay the additional cost for the extra return journey (1st class train ticket, economy class flight ticket) for the insured person or insured family member.

2.1.5 Looking after accompanying minors

If both parents or one sole parent going on the trip have to be repatriated to their domicile, AGA shall also arrange for any minors to be taken care of who would either have to continue the journey alone or return. AGA will also pay the cost of a return ticket for a person to look after the minors (rail ticket 1st class, flight ticket economy class).

2.1.6 Premature return due to illness, accident or death of a close relative not on the trip or that of a stand-in at work

If a non-accompanying, closely related person or stand-in at work for the insured person falls seriously ill, is seriously injured or dies, AGA will organise and pay the additional cost for the extra return journey to the insured person's permanent place of residence (1st class train ticket, economy class flight ticket).

2.1.7 Premature return for other important reasons

If an insured person's property was seriously damaged at his or her place of residence due to theft, fire, water or natural hazard damage, AGA will organise and pay the additional cost for the extra return journey (1st class train ticket, economy class flight ticket) for the insured person to his or her place of residence.

2.1.8 Temporary return

AGA will organise and pay for a return ticket for the insured person to go back to his or her place of residence temporarily for the same reasons as those listed under Sections II B 2.1.6 and II B 2.1.7 (1st class train ticket, economy class flight ticket). Expenses for the unused part of the trip are not reimbursed.

2.1.9 Repatriation in the event of death

If an insured person dies, AGA will pay for the cost of cremation away from the home nation, or the extra costs to fulfil the international agreement on the conveyance of corpses (minimum requirements such as a lead coffin or lining) plus the cost of the return carriage of the coffin or urn to the last place of residence of the insured person. Disposal of the lead coffin is also covered.

2.1.10 Return owing to civil unrest, terror attacks, natural disasters or strikes

If civil unrest, terror attacks, natural disasters or strikes (excluding strikes by the travel company or its service provider) at the destination demonstrably make the continuation of the journey impossible or pose a specific threat to the insured person's life and property, AGA will organise and pay the additional cost of the extra return trip (1st class rail ticket, air ticket economy class) for the insured person.

2.1.11 Return trip due to the absence of public transport due to breakdown or accident

If the public transport reserved or booked for the journey is not available due to breakdown or accident, placing the rest of the journey in jeopardy, AGA will organise and pay the extra return journey or the delayed continuation of the journey for the insured person. Delays or detours of the reserved or used public transport do not count as absence.

2.1.12 Aftermath of document theft

In the event of theft of personal documents (passport, identity card, tickets and accommodation vouchers), which temporarily prevent continuation of the trip or return to Switzerland, AGA will pay the additional cost of the stay (hotel, transport costs on site, extra cost for return journey) if the relevant police station is promptly informed and up to a maximum of CHF 2,000 per event.

2.2 Visit

If the insured person has to be hospitalised abroad for over seven days or has a life-threatening health condition, AGA will organise and pay for up to two closely related persons to visit the insured person in hospital (1st class train ticket, economy class flight ticket, middle-class hotel) to a maximum of CHF 5,000.

2.3 Advance payment to a hospital

If the insured person has to be hospitalised outside their home nation, AGA will organise, if necessary, the advance payment of up to CHF 5,000 for hospital expenses. AGA must be reimbursed for the advance payment within 30 days of leaving the hospital.

2.4 Reimbursement of travel expenses

2.4.1 Reimbursement of expenses for the unused part of the trip

If an insured person has to abandon the trip prematurely due to an insured event, AGA will reimburse the costs for the missed part of the trip as a proportion of the insured arrangement price. The compensation is limited to the amount given in the insurance policy. If this detail is not provided, compensation is limited to the amount of the insured cancellation charges. There is no reimbursement for the cost of the originally booked return trip, or for the unused and originally booked accommodation, provided AGA pays the cost of the replacement accommodation. No payment shall be made if the insured person is entitled to make a substitute journey on the basis of any additional insurance policy.

2.4.2 Unforeseen expenses in connection with repatriation, an extra return trip, interruption of the trip or a delayed return journey

Should unforeseen expenses arise in connection with an insured event (taxi fares, telephone costs etc.), AGA will pay the additional cost up to a total of CHF 750 per person, if there is an additional limit to compensation for telephone costs up to a maximum of CHF 150 - within this limit.

3 Non-insured events and services (in addition to Section I 6: Non-insured events and services)

3.1 Absence of authorisation from the AGA emergency call centre

If the AGA emergency call centre has not given prior approval to the services.

3.2 Abandonment by the travel company

If the travel company is unable to fulfil its contractual services either fully or in part, cancels the journey or has to cancel or interrupt the journey due to specific circumstances and is obliged by law to pay compensation for those services not used and/or assume the return travel costs. Specific circumstances necessitating cancellation or abandonment of the journey include recommendations by the Federal Department of Foreign Affairs not to travel to the area in question.

3.3 Costs for outpatient or inpatient treatment.

3.4 Cost of meals, lost working time and other financial loss.

4 Duties in the event of a claim (in addition to I 4: Duties in the event of a claim)

4.1 To avail of the services of AGA, the insured or entitled person must immediately inform the AGA emergency call centre on occurrence of the insured event and obtain its agreement for any assistance measures and assumption of the cost involved (see Section II B 2).

4.2 In the event of a loss, the following documents must be submitted to AGA in writing (see Section I 12):
- Insurance certificate or policy;
- AGA claims form (AGA claims forms can be downloaded from www.allianz-assistance.ch/claim);
- Confirmation of original booking;
- Documents and/or official attestations documenting the occurrence of the loss event (e.g. detailed doctor's certificate with diagnosis, employer attestation, police report etc.);
- Original receipts for unforeseen expenses/additional costs.

C 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 and benefit
3.1 If the insured person goes missing during the trip abroad or has to be freed from a physical emergency, AGA will pay the search and rescue costs involved.
3.2 The AGA emergency call centre can be contacted round the clock for support:
Telephone +41 44 202 00 00
Fax +41 44 283 33 33

4 Duties in the event of a claim (in addition to I 4: Duties in the event of a claim)
In the event of a claim, the following documents must be submitted to AGA in writing (see Section I 12):
- Insurance certificate or policy;
- Documents and/or official attestations documenting the occurrence of the loss event (e.g. detailed doctor's certificate with diagnosis);
- Original of the rescue company's invoice.

D Substitute journey

1 Insured amount
The insured amount is specified in the insurance policy.

2 Insured event and service
2.1 The insured person is entitled to a substitute journey if he/she was repatriated to his/her domicile by the AGA emergency call centre on medical grounds during the term of the insurance cover. This service only applies to the ill or injured person.
2.2 The insured person shall receive a travel voucher to the value of the booking made prior to departure on occurrence of the insured event as defined under Section II D 2.1. Any services under the arrangement which are not charged and reimbursement of costs arising from repatriation are included in the compensation claim.

3 Non-insured events (in addition to Section I 6: Non-insured events and services)
If the entitled person's repatriation is not organised through the AGA emergency call centre.

E Breakdown and accident assistance

1 Insured vehicles
The motor vehicle driven by the insured person (cars and motor caravans up to 3.5 t plus plus motorbikes). Licensed camping trailers and motor homes are also covered.

2 Geographical application
The insurance protection applies exclusively to events in the following countries: Albania, Andorra, Austria, Belgium, Bosnia-Herzegovina, Bulgaria, Croatia, Czech Republic, Denmark, Estonia, Finland, France, FYROM (Macedonia), Germany, Gibraltar, Greece, Hungary, the United Kingdom, Ireland, Iceland, Italy, Kosovo, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Monaco, Montenegro, Netherlands, Norway, Poland, Portugal, San Marino, Romania, Serbia, Slovakia, Slovenia, Spain, Sweden, Switzerland, Turkey (European part), Cyprus (Greek part). Switzerland is understood to include the Principality of Liechtenstein. The insurance cover extends to transport by sea if the points of departure and destination are in the covered geographical area.

3 Insured amount
The insured amount can be seen in the Table of Benefits.

4 Insured events and services
To avail of the services of AGA, the insured or entitled person must immediately inform the AGA emergency call centre, on occurrence of the insured event, and obtain its agreement for any assistance measures and assumption of the cost involved. The AGA emergency call centre is available round the clock (conversations with the emergency call centre are recorded):
Telephone +41 44 202 00 00
Fax +41 44 283 33 33

4.1 Breakdown help/towing/recovery
- If the vehicle is no longer roadworthy due to a breakdown or accident, AGA will organise and pay for breakdown help at the location or for the vehicle to be towed to a nearby and competent garage.
- The recovery costs following an accident (returning the vehicle to the road) are insured up to CHF 2,000.

4.2 Overnight stay/journey home/hired car
If the vehicle was stolen or could not be repaired following a breakdown or accident on the same day (48 hours in another country on the basis of an expert position) at a competent garage close by, AGA will organise and pay for one of the following three solutions on the basis of a telephone call:

4.2.1 Accommodation
If the vehicle cannot be repaired on the same day or a continuation of the journey or return is not possible due to theft, AGA will organise and pay for the insured person to stay overnight in his or her country of residence for up to CHF 120 per passenger, or if abroad a maximum of two nights for up to CHF 120 per passenger and night.

4.2.2 Journey home
The journey home for all the passengers to the insured person's place of residence by public transport (Switzerland: 1st class rail ticket/abroad: 1st class rail ticket or flight ticket economy lass, if the train journey exceeds six hours). If the return journey to the insured person's country of residence is by taxi, due to the absence of public transport, the resulting cost will be covered up to a maximum of CHF 300.

4.2.3 Hired car
AGA will organise and pay for a hired car for a maximum of five days and up to a value of CHF 1500 for the ongoing or return journey for events occurring abroad. Fuel costs and other ancillary costs are not covered. The insured person undertakes to fulfil the contractual provisions of the car hire firm.

4.3 Taxi costs
If taxi costs are incurred in relation to an insured event as outlined under Section II E 4.2 Taxi costs, AGA will assume said costs for up to CHF 100 per event.

4.4 Return transport of a vehicle
If the vehicle cannot be repaired in the insured person's country of residence on the same day, or within 48 hours if abroad, AGA will organise and finance the return of the unusable or recovered vehicle to the closest repair workshop at the policyholder's place of residence. When transporting a vehicle from abroad, the transport costs will only be covered if they are lower than the current value of the vehicle following the event. If the vehicle is not returned to the insured person's country of residence, AGA will organise the disposal and assume the customs duty.

4.5 Driving back by chauffeur
If the driver becomes seriously ill, seriously injured or dies and no other person is able to bring the vehicle back, AGA will organise and pay for the return of the other passengers and the vehicle by chauffeur to the insured person's place of residence.

4.6 Delivering spare parts when abroad
If the required spare parts are not available in a nearby competent garage after the event, AGA will organise and pay for said parts to be provided immediately. The costs of the spare parts are not insured.

5 Non-insured events and services (in addition to Section I 6: Non-insured events and services)

5.1 If AGA has not given its prior agreement to the services under Section II E 4: Insured events and services

5.2 The services under Section II E 4.2 up to E 4.6 can only be taken into account if the breakdown assistance or towing under Section II E 4.1 was organised by AGA.

5.3 If the vehicle is in a condition that does not meet road traffic regulations at the time of the incident, or if maintenance work recommended by the manufacturer was not carried out.

5.4 Breakdowns and accidents occurring on non-public or non-official roads.

5.5 Breakdowns and accidents occurring on trips forbidden by law or by the authorities.

5.6 If it is a commercially used vehicle or hired vehicle.

5.7 If the event was caused by vandalism or a natural event.

5.8 Losses to the vehicle and and other cargo insofar as any associated costs are not insured.

5.9 The repair costs and spare parts are not insured.

5.10 AGA is not liable for losses caused by a service provider it has commissioned.

6 Duties in the event of a claim (in addition to Section I 4: Duties in the event of a claim)

6.1 To avail of the services of AGA, the insured or entitled person must immediately inform the AGA emergency call centre on occurrence of the insured event and obtain its agreement for any assistance measures and assumption of the cost involved (see Section II E 4).

6.2 Damage to the insured vehicle caused by a service provider mandated by AGA in relation to an insured event, must be claimed against said service provider or the responsible party directly.

F Flight delay

1 Insured amount
The insured amount can be seen in the Table of Benefits.

2 Insured event and benefit
If a flight connection is missed due to a delay of at least three hours due to the sole responsibility of the first airline company, AGA will assume the additional cost involved in continuing the trip (hotel, rebooking, telephone charges).

3 Non-insured events (in addition to Section I 6: Non-insured events and services)

3.1 If the insured person is responsible for the delay.

3.2 If the airline company is unable to fulfil its contractual services either fully or in part, cancels the trip or has to cancel due to specific circumstances and is obliged by law to pay compensation for those services not used and/or assume the return travel costs.

4 Duties in the event of a claim (in addition to Section I 4: Duties in the event of a claim)
To use the services of AGA, the insured or entitled person must report the insured event or loss event in writing to AGA (see Section I 12). The following documents must be submitted:

- Insurance certificate or policy;
- Confirmation of original booking;
- Evidence of delay by the airline incl. details of the duration of the delay;
- Original receipts for additional costs.

G Health care costs abroad

1 Insured persons
The insured persons under Section I 1, provided they have not passed their 80th birthday.

2 Insured amount
The insured amount can be seen in the Table of Benefits.

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 Insurance cover incepts on the date given in the insurance policy. If the date is missing, the insurance incepts on the issue date of the insurance policy.

3.3 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.

3.4 On expiry of this insurance cover, the healthcare cost cover abroad can be renewed following a four-week waiting period. Should it emerge in a loss event that this condition was not complied with, the loss will not qualify for cover.

4 Insured events and services
AGA provides benefits as follow-up insurance to the statutory social insurances offered in Switzerland (health insurance, accident insurance etc.) including any supplementary insurance for emergency hospitalisation and emergency outpatient treatment costs, if the social insurances fail to cover these costs in full.

4.1 In the event of accident or illness requiring emergency intervention, AGA will assume the costs of the following medical services in the respective country, provided the required medical intervention was authorised by a registered doctor or dentist or a person with equivalent 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.

4.2 Provided the AGA emergency call centre doctors have given their express agreement in advance, AGA will pay the emergency treatment costs including for outpatient treatment in a private ward. Approval for treatment in a private ward must always be requested from the AGA emergency call centre (calls to the emergency call centre are recorded):
Telephone +41 44 202 00 00
Fax +41 44 283 33 33
The AGA emergency call centre is available round the clock.

4.3 Capacity limit and exclusion of benefits

4.3.1 If no cover is provided by a Swiss health and/or accident insurer, AGA will cover 50% of the difference between the documented total costs of hospital and outpatient treatment that would exceed the mandatory part of a Swiss health or accident insurer (although not exceeding the insured sum). Benefits shall be provided insofar as the costs were caused by illness or accident. Additional services are not provided in this case.

4.3.2 In the event of accident or illness, AGA will only assume the emergency treatment costs in a private ward up to such time as – at the sole discretion of the AGA emergency call centre doctors – the insured person is fit to be repatriated or make the return journey.

4.3.3 There is no entitlement to payment or reimbursement of treatment costs in a private ward without the prior express authorisation of the doctors at the AGA emergency call centre.

4.3.4 The AGA emergency call centre doctors approve or refuse treatment in a private ward under Section II G 4.2 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 approval from the AGA emergency call centre doctors or despite having been expressly assigned to a general ward, the insured person does so under his or her own responsibility and at his or her own cost.

5 Non-insured events and services (in addition to Section I 6: Non-insured events and services)

5.1 Accidents and illnesses pre-existing the conclusion of the insurance policy, including associated consequences, complications, deterioration or relapse, particularly for chronic and recurring illnesses, regardless of whether the insured person was aware of their existence on inception of the insurance.

5.2 Consultations and treatment for tooth and jaw diseases.

5.3 Consultations and treatment for tiredness and exhaustion conditions and nervous or mental illnesses.

5.4 Consultations and treatment for cancer including check-ups.

5.5 Gynaecological, pediatric or general check-ups.

5.6 Prophylactic medication, sleeping pills, tranquillisers, vitamins, homeopathic remedies, vaccinations, first-aid boxes, amphetamines, hormones and cholesterol-reducing medication.

5.7 Pregnancy, abortion and birth, together with any associated complications, and the consequences of contraceptive or abortion measures.

5.8 Accidents while driving a motor vehicle for which the insured person does not meet the legal licensing requirements.

5.9 Accidents while carrying out a manual profession.

5.10 Accidents that occur while parachute jumping or piloting airplanes and aircraft.

5.11 Massage and wellness treatment and plastic surgery.

5.12 Accidents during military service.

5.13 Maintenance costs with regard to statutory social security franchises (health insurance, accident insurance etc.) and possible supplementary insurances.

6 Refund of costs

6.1 AGA provides cost refunds under this insurance and as a supplement to the statutory social insurance schemes (health insurance, accident insurance etc. and analogous insurance schemes 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 reimbursement of costs must always be requested from the AGA emergency call centre (calls to the emergency call centre are recorded):
Telephone +41 44 202 00 00
Fax +41 44 283 33 33
The AGA emergency call centre is available round the clock.

7 Duties in the event of a claim (in addition to Section I 4: Duties in the event of a claim)

7.1 To use the services of AGA, the insured or entitled person must report the insured event or loss event in writing to AGA (see Section I 12). The following documents must be submitted:
- Insurance certificate or policy;
- Confirmation of reservation;
- Statements/rulings from the Swiss statutory social insurance authority (health insurance, accident insurance) plus any supplementary insurance;
- Medical report/detailed medical report plus diagnosis;
- Original invoice(s) for doctor's and/or hospital expenses and medicines (incl. receipts).

7.2 The insured person must agree to a medical examination by the company doctor at any time at AGA's request.

H Travel baggage

1 Insured items

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

2 Geographical application

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

3 Insured amount

The insured amount is shown in the insurance policy and applies for one year.

4 Insured events and services

4.1 For
- Theft
- Robbery (theft with the threat or use of violence against the insured person)
- Damage
- Destruction
- Loss or damage during transit by a public transport company
- Delay in delivery by a public transport company

The following benefits are provided per loss event and in relation to the agreed sum insured:

4.1.1 In the event of a total loss or loss, the current value of the insured item will be reimbursed.

4.1.2 In the event of partial damage, the costs of repairing the damaged items are limited to the current value.

4.1.3 The current 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%.

4.1.4 The material value shall be paid in respect of films, data, visual and audio media.

4.1.5 In the event of late delivery by a public transport company, the compensation for the absolutely necessary purchases and rental costs for the replacement device during the delay of up to CHF 500.

4.1.6 For identity cards and vehicle licences, keys and the costs shall be limited to the cost of replacement.

4.1.7 A maximum of CHF 200 will be reimbursed for glasses and contact lenses.

4.2 Computer hardware and private mobile devices are only insured against robbery and theft.

4.3 The insured person must pay a deductible of CHF 200 per claim in the event of theft.

5 Non-insured items

- *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 policyholder 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 (see insurance components M Cash and bank account cover)*

6 Non-insured events and costs (in addition to Section I 6: Non-insured events and services)

6.1 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 H 7);*
- *Temperature and climatic influences as well as general wear and tear;*
- *Disturbances, plundering, official action or strikes, losses caused directly or indirectly as a result.*

6.2 In the event of late delivery of travel baggage, costs arising from the journey back to the destination airport or place of destination are not insured.

7 Conduct-related duties when travelling

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

8 Duties in the event of a claim (in addition to Section I 4: Duties in the event of a claim)

8.1 The insured person must confirm the cause, circumstances and extent of the event immediately and in detail:
- to the closest police station 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;
- to the responsible public transport company in the event of loss or late delivery.

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

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

8.4 Damaged items must be kept available for AGA and sent for assessing at the latter's request at the entitled person's own expense until the claim is settled definitively.

8.5 To use the services of AGA, the insured or entitled person must report the insured event or loss event in writing to AGA (see Section I 12). The following documents must be submitted:
- Insurance certificate or policy;
- AGA claims form (AGA claims forms can be downloaded from www.allianz-assistance.ch/claim);
- original confirmation of reservation (flight ticket/rail ticket);
- Confirmation of loss by the transport company (e.g. PIR);
- Police report in the case of theft;
- Confirmation by the transport company of the definitive loss of the luggage and compensation letter;
- Original purchase receipt, in the absence of the guarantee, if there was damage involved the repair bill or cost of repair estimate.

J Aircraft accident

1 Duration of cover

1.1 The insurance cover applies for the agreed contract duration until the end of the flight, if an insured flight is delayed or lasts longer than scheduled for reasons arising from the airline's responsibility.

1.2 In the event of acts of war or terrorism, the insurance remains valid for one more year beyond the agreed term – from the time of the kidnap, parachute jump or emergency landing. This cover extension only applies if the insured person was demonstrably not involved in the triggering events either in an active capacity or through incitement.

2 Insured amount

The insured amount is specified in the insurance policy.

3 Insurance benefits

3.1 In the event of death

The agreed insured sum, if the insured person dies within five years of an accident due to the consequences of the accident. The maximum compensation for children up to the age of 16 is CHF 20,000.

3.1.1 Payment of this capital is made to the legal heirs, provided the insured person has not left written instructions to the contrary.

3.1.2 If the accident causes the death of the insured person, the agreed sum will be paid out minus any disability payments already paid for the same accident.

3.2 In the event of disability

The capital sum is calculated in accordance with the following principles, if the insured person suffers permanent physical or psychological damage to their health within five years of the accident, as a result of the accident.

3.2.1 The disability capital is calculated on the basis of the degree of disability and the insured amount stipulated in the insurance document. Benefits are limited to 100% of the stipulated capital. The maximum compensation for children up to the age of 16 is CHF 300,000.

3.2.2 The following fixed degrees of disability apply in the event of total loss or full loss of use:

both arms or hands	100%	a lower leg	50%
both legs or feet	100%	a foot	40%
an arm or a hand and a leg or foot at the same time	100%	the sight in both eyes	100%
an upper arm	70%	the sight in one eye	30%
a forearm or hand	60%	the hearing in both ears	60%
a thumb	22%	the hearing in one ear	15%
an index finger	15%	the sense of taste or smell	3%
another finger	8%	a kidney	20%
a thigh	60%	inability to work due to mental issues	100%

3.2.3 In the event of the partial loss or partial loss of use, a corresponding degree of disability is applied.

3.2.4 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 insured amount.

3.2.5 In cases which are not mentioned above, the degree of disability will be determined on the basis of the above percentages.

3.2.6 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.

3.2.7 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.

3.3 Maximum liability/maximum benefit

If the same event leads to the death or disability of several persons insured with AGA, the benefits to be paid by AGA are limited to a maximum of CHF 10,000,000 for all persons insured with AGA. If the individual claims collectively exceed this maximum sum, then the payments shall be distributed proportionately.

4 Insured events

4.1 Accidents

Accidents involving civil aircraft, which the insured person incurs as a legal passenger in any aircraft on the ground (including embarking and disembarking) or in the air.

4.2 Accidents arising from war or terrorist events

4.2.1 On board the aircraft, provided the accident was caused by people who were also on board or by hazardous material smuggled on board the aircraft.

4.2.2 While held captive following the hijack of the aircraft, during involuntary periods following a parachute jump for the purpose of survival or an emergency landing or on the connecting direct return flight to the insured person's domicile or the onward journey to his or her original destination.

4.3 Outbreak of war

4.3.1 If Switzerland or one of its bordering countries is involved.

4.3.2 If this happens in a former USSR state, the USA, the People's Republic of China or between one of these countries and a European state, the insurance cover will lapse in any case for accidents resulting from war or unrest two days following the outbreak of hostilities. However, if the loss of freedom, parachute jump or emergency landing has already taken place, the insurance will only lapse one year following the event.

K Collision damage waiver for rental cars (CDW)

1 Insured vehicle
The insurance also applies to the vehicle rented by the policyholder. Taxis, driving school vehicles and vehicles used on a carsharing basis (e.g. Mobility) are not covered.

2 Duration of cover
Cover incepts on the date given in the rental contract and ends on the date given in the rental contract, or at the latest when the vehicle is returned to the car hire company. The cover applies to losses triggered during the hire contract term.

3 Insured amount
The insured amount can be seen in the Table of Benefits.

4 Insurance benefits
4.1 The insurance is supplementary cover for rented vehicles. In the event of a claim, AGA will reimburse the policyholder for any deductible charged by the hire company (or by another insurer).
4.2 The amount of the benefit depends on the deductible and is limited to the maximum insured amount.

5 Insured events
5.1 The deductible charged for damage to the hire vehicle or due to the theft of the hire vehicle during the hire period is insured. The condition for payment is a covered event triggered by another insurance and a resulting deductible.
5.2 If the insured loss under Section II K 5.1 does not amount to the sum of the deductible, AGA will cover the claim, provided it applies to an insured event.

6 Non-insured events (in addition to Section I 6: Non-insured events and services)
6.1 Claims whereby the insurance in question does not involve a deductible.
6.2 Claims resulting from gross negligence by the driver.
6.3 If the driver of the vehicle who caused the loss event was under the influence of alcohol (in excess of the legal pro mille threshold of the country in question), or under the influence of drugs or medication.
6.4 Claims arising in connection with a contractual infringement vis-à-vis the car hire company.
6.5 Losses occurring on non-public or non-official roads.
6.6 Claims involving caravans and other types of trailer.

7 Duties in the event of a claim (in addition to Section I 4: Duties in the event of a claim)
To use the services of AGA, the insured or entitled person must report the insured event or loss event in writing to AGA (see Section I 12). The following documents must be submitted:
- Insurance certificate or policy;
- AGA claims form (AGA claims forms can be downloaded from www.allianz-assistance.ch/claim);
- Renting party's rental contract (with deductible displayed);
- Claims report;
- Loss settlement;
- Credit card statement with deductible displayed.

L Legal protection

1 Subject and geographical scope
The insured person enjoys legal protection exclusively for trips outside Switzerland and the Principality of Liechtenstein. The risk bearer is CAP, Legal Protection Insurance Company Ltd. based in Wallisellen.

2 Insured amounts
The insured amounts can be seen in the Table of Benefits.

3 Exclusively insured disputes and proceedings
3.1 Defence in criminal and administrative proceedings due to crimes of negligence.
3.2 Assertion of non-contractual liability claims as the victim of any type of accident as well as assault, theft or robbery.
3.3 Disputes with private or public insurers covering the insured person.
3.4 Contractual disputes arising from the following contracts concluded for the trip or on the trip:
- Hiring or loan of a vehicle approved for road traffic of up to 3.5 t
- Repair or transport of such a vehicle
- Travel and hosting agreement
- Temporary renting of a holiday apartment
- Transport of persons or luggage

4 Insurance benefits
4.1 Services provided by CAP legal service
4.2 Cash payments up to the maximum insured amount per loss event when travelling within Europe and per loss event when travelling outside Europe (provided this insurance variant was concluded) for:
- Costs of expertise and analysis commissioned by CAP, the insured person's lawyer or the court
- Legal and arbitration costs
- Parties' expenses
- Lawyers' fees
- Necessary translation costs
- Bail (only by way of loan to prevent being remanded in custody)

Deducted from that are the intervention costs awarded to the insured person during the proceedings or in similar circumstances.

5 Processing of a claim
5.1 Report the legal aid requirement as quickly as possible to:
CAP Legal Protection, Special contracts, P.O. Box, 8010 Zurich, tel. +41 58 358 09 09, fax +41 58 358 09 10, e-mail: capoffice@cap.ch, www.cap.ch, Reference Z75.1.685.643.
5.2 The insured person may – subject to precautionary measures to safeguard the deadline – not mandate any legal representative, initiate any proceedings, conclude any settlement or initiate any legal measures without approval from CAP. The insured person must also submit all documents pertaining to the loss event to CAP. Should the insured person fail to fulfil these duties, CAP may withhold benefits.
5.3 If the involvement of an independent legal representative is required for court or administrative proceedings in accordance with applicable procedural law, or if there is a conflict of interest (two opposing parties insured with CAP or one insured person against an Allianz Group company), the insured person has a free choice of legal representative. If CAP does not accept the proposed legal representative, the insured person has the right to propose three other legal representatives from different law firms, one of which CAP is obliged to accept.
5.4 In the event of differences of opinion between the insured person and CAP regarding the measures to take by way of settlement of the loss event, the insured person may request a legal verdict on the matter from an arbitrator, selected by the insured person and CAP jointly.

6 Non-insured cases and services

6.1 If the insured person did not have a driving licence at the time of the loss event or was not authorised to drive the vehicle.

6.2 In the event of disputes with the tax or customs authorities or in the event of proceedings due to contravention of tax or customs regulations (e.g. smuggling).

6.3 If the insured person wants to launch proceedings against CAP, AGA, its representatives or people who provide claim-related services.

6.4 If there are disputes or conflicts of interest between people insured under the same policy (this exclusion does not apply to the policyholder itself).

6.5 If the request for legal aid is submitted following expiry of the insurance.

6.6 Criminal and administrative ruling costs.

M Cash and bank account cover

1 Object of the cover

1.1 The following are covered when the insured person is travelling abroad

- Misuse of an insured account,
- Misuse of an insured card or
- Misuse of an insured mobile device

financial losses caused by third parties to the insured person, which cannot be recouped elsewhere. Misuse is when the third party is neither entitled nor commissioned or authorised to perform the action by the insured person. A loss for which the insured person is liable according to legal or contractual conditions is covered if the account-holding financial institution, card contracting partner, network provider or provider of other payment systems has issued a written refusal to reimburse part or all of the misappropriated sum.

1.2 Financial losses incurred by the insured person when travelling abroad through the robbery of money (directly following withdrawal) are insured.

2 Temporal and geographical scope

Insurance cover applies worldwide exclusively for events outlined under Section II M 1 and occurring exclusively during foreign travel.

3 Insured items

3.1 All private accounts held by an insured person at financial institutions in Switzerland, the Principality of Liechtenstein or in a border area up to 50 km as the crow flies from the Swiss border; all private cards issued by a card contracting partner in Switzerland, the Principality of Liechtenstein or in a border area up to 50 km as the crow flies from the Swiss border in the name of the insured person are covered; all privately held mobile devices.
Financial losses are insured, especially against misuse: of credit, bank, post office or other debit cards, of customer cards with a payment function and mobile devices (inc. smartphone) for the cashless payment of goods and services or withdrawals from cash dispensers; of card numbers for payment processes (e.g. internet); of mobile devices due to unauthorised calls or use of the internet; online banking; telephone, fax and e-mail banking; direct debit, for transfer orders and the redemption of cheques; for cash withdrawals.

3.2 The cash is insured that the insured person withdraws from the cash dispensers and if violence or the threat of violence is used directly after withdrawal of the cash.

4 Insured amount

The benefit is limited to CHF 2,000 per event.

5 Non-insured events and services (in addition to Section I 6: Non-insured events and services)

5.1 Losses resulting from misapplication of debit cards, credit or customer cards, mobile devices 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 the insured person had lost;

5.2 Losses which the insured person only has to bear because: a) he or she failed to meet the duty of disclosure to the account-holding financial institution, card contracting partner, network provider or provider of other payment systems (immediate notification on learning of the loss, theft, misuse or other unauthorised use of an insured item); b) he or she allowed the time period for reviewing and identifying an unauthorised payment to lapse without taking any action during that time;

5.3 Losses arising indirectly from misuse, e.g. lost profit or loss of interest;

5.4 Losses arising from misuse by an insured person.

6 Duties in the event of a claim (in addition to Section I 4: Duties in the event of a claim)

6.1 AGA must be issued with a signed claims statement with all the required information in writing.

6.2 The loss or theft as outlined under Section II M 1.1 of insured items or the suspicion of misuse must be reported immediately to the card contracting partner, network provider or the provider of other payment systems. Access will be blocked immediately

6.3 Suspicion of misuse or theft of cash must be reported to the nearest police station immediately.

6.4 The following documents must be submitted to AGA:

- AGA claims form (AGA claims forms can be downloaded from www.allianz-assistance.ch/claim);
- confirmation by the police that criminal charges have been filed in relation to the claim;
- a written explanation by the affected account-holding financial institution, card contracting partner, network provider or provider of other payment systems, confirming the partial or complete rejection of the claim.

III Special provisions relating to the individual service components

O Travel hotline

1 Services
To use the services of the Travel hotline, the insured person can call or fax the following numbers round the clock before and during the journey:
Telephone +41 44 202 00 00
Fax +41 44 283 33 33

1.1 Travel information
On request, AGA will issue the insured person prior to departure with key information on entry requirements, fees, customs regulations, currencies and health provisions.

1.2 Provision of hospital and medical practitioner contacts abroad
AGA will provide insured persons, if necessary, with a correspondence doctor or hospital in the place where they are staying. In the event of communication problems, AGA will provide translation support.

1.3 Advisory services
AGA advises insured persons for minor medical issues in the country they are visiting. Insured persons may also seek advice from AGA for any everyday problems they encounter in the destination country.

1.4 Notification service
If AGA 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 Liability
AGA is not liable for pecuniary losses or health impairments resulting from information provided by the Travel hotline.

P 24h medical advisory service

1 Services
AGA supports insured persons for minor medical issues in the country they are visiting through
- Computer-assisted triage for acute symptoms featuring advice on the urgency for treatment;
- Advice on questions related to symptoms of illness, progression of a disease, therapies and prevention – in the broadest sense relating to health and illness.

To use the services of the 24h medical advice service, the insured person can call or fax the following numbers round the clock during the journey:
Telephone +41 44 202 00 00
Fax +41 44 283 33 33

2 Liability
AGA is not liable for pecuniary losses or health impairments resulting from information provided by the 24h medical advisory service.

Q Credit and customer card blocking service

1 Services
The insured person can request assistance in the event of robbery, theft, loss or misplacement of bank, post office, credit and customer cards and personal ID issued in Switzerland in their name. AGA will attempt to block all cards issued by the corresponding institutions (card companies, bank, post office etc.). If the block is not performed by a responsible institution, AGA will inform the insured person accordingly and provide him or her with the telephone number for the institution.

The insured person can use the following fax or phone numbers round the clock to use the services of the credit card and customer card blocking services:
Telephone +41 44 202 00 00
Fax +41 44 283 33 33

2 Liability
AGA is not liable for losses because the institutions could not be reached or for pecuniary loss resulting from the loss of credit, bank or post office cards.

R Mobile blocking service

1 Services
In the event of the theft, robbery or loss of the insured person's mobile phone, the insured person can notify AGA by telephone, so it can initiate the immediate block of the mobile phone or relevant SIM card through the provider. The insured person must inform AGA of the password for those providers who request a password to initiate a block, so that the block can be executed.

The insured person can use the following fax or phone numbers round the clock to use the services of the mobile phone blocking service:
Telephone +41 44 202 00 00
Fax +41 44 283 33 33

2 Liability
AGA is not liable for losses because the providers could not be reached or for pecuniary loss resulting from the loss of mobile phones (unauthorised calls).

S Home care

1 Services
In the event of an emergency involving the insured person's permanent residence in Switzerland, while the insured person is travelling, due to fire, a natural event, break in, water-related events or glass breakage, AGA 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 insured person can use the following fax/phone numbers round the clock during the journey to access the Home care services:
Telephone +41 44 202 00 00
Fax +41 44 283 33 33

2 Costs
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.

3 Liability
AGA is not liable for losses arising due to not being available to reach the tradesman or for losses and consequential losses arising during and after the tradesman's work.

T Interpreting service

1 Services
The insured person can use the following fax/phone numbers round the clock during the trip to use the services of the telephone interpreting service:
Telephone +41 44 202 00 00
Fax +41 44 283 33 33
The services of the telephone interpreting service are provided by an external service provider mandated by AGA.

1.1 The telephone interpreting service is available to insured persons during the insured journey
- For short-term insurance lasting 12 minutes in total or
- For annual cover lasting a total of 24 minutes per insured period free of charge and helps – subject to Section III T 1.3 – for difficulties understanding foreign languages, for example ordering in a restaurant, a taxi journey, asking for directions, communicating with business partners, booking hotels by telephone and in many other situations where someone, who speaks the insured person's language, can solve a problem for the insured person.

1.2 The telephone interpreting service covers the following languages: Translations from German, French and Italian into French, English, Italian, Portuguese, Spanish, Chinese, Thai and Turkish. Further languages are being added over time.

1.3 The telephone interpreting service expressly does not deal with the handling or processing of emergency situations where legal interests of the insured persons or third parties are in jeopardy (life and limb, property, personal freedom etc.).

2 Liability

Neither AGA nor the service provider mandated by AGA are liable for losses or consequential losses resulting from the telephone interpreting service. That applies in particular and expressly for inappropriate use of the interpreting service for emergency situations as outlined in Section III T 1.3.