

Customer information and General Terms and Conditions of Insurance Examination Examination cover for language courses

Customer information under the Swiss Federal Insurance Policies Act ("IPA")

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

Who is the insurer?

The insurer is AWP P&C S.A., Saint-Ouen (Paris), Wallisellen Branch (Switzerland), hereinafter referred to as "Allianz Global Assistance" or "AGA". The company headquarters are at Hertistrasse 2, CH-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). In short, the examination cover for language courses provides compensation to the insured person if she/he fails the exam at the end of a booked course. This is subject to the passing of any entrance or grading test and attendance of the booked language course for at least three weeks in total.

Which persons are insured?

The person(s) listed in the insurance policy is/are covered.

Temporal and local scope of the insurance cover

The insurance cover basically applies worldwide during the insurance period. 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 IPA contain further exclusions:

- As a rule, there is no cover for events that had already occurred when the contract was concluded. This also applies to events whose occurrence was foreseeable when the contract was concluded.
- There is also no cover or entitlement to benefits if the insured person did not sit the exam in question, irrespective of the reason, or was prevented from doing so.

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 IPA:

- On occurrence of the insured event, the claim must be issued to AGA in writing and include the necessary documents (see GTC Section 6) (see GTC Section 11 for contact address).
- The insured person is obliged to do everything to mitigate the loss and help resolve the claim in every case.
- 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 is defined with the application and results from the insurance policy.

When does the insurance begin and end?

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

How does 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 is 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.

Contact address for complaints

Allianz Global Assistance
Complaint Management
Hertistrasse 2
P.O. Box
CH-8304 Wallisellen

Table of benefits

Insurance component	Insurance benefit	Maximum insurance sum	
Examination cover/reimbursement in the event of failing the final examination of a language course	In the event of failing the final examination of a language course: Reimbursement of the exam fee paid in the form of a credit note to allow the equivalent exam to be taken within a year of receiving the exam result at an internationally recognised examination institute for a second time	per event	CHF 1'000

How can we help?

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info@allianz-assistance.ch, www.allianz-assistance.ch

General Terms and Conditions of Insurance (GTC)

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

Examination cover/reimbursement in the event of failing the final examination of a language course

1 Insured persons

- 1.1 The person(s) listed in the insurance policy is/are covered.
- 1.2 Persons with permanent residence in Switzerland are insured under Section 1.1.

2 Geographical and temporal scope

The insurance applies worldwide and during the insurance period specified in the policy.

3 Insured amount

The insured amount can be seen in the insurance policy and/or the Table of Benefits.

4 Insured events and benefits

If the insured person fails the exam he/she actually sat at the end of the booked language course, AGA will reimburse the insured person once for the exam fees incurred in the form of a credit note to the amount of the exam fee incurred, but to a maximum of the agreed insured amount, to allow the equivalent exam to be taken within a year of receiving the exam result at an internationally recognised examination institute for a second time. If more than one proficiency level is tested for the final exam, the insurance benefit is limited to the first level.

The basic conditions for entitlement to benefits are:

- Passing of the required entrance or grading test or the preliminary examination for the booked language course by the insured person
- Evidence of attending the booked language course for at least three weeks in total
- Evidence of active and regular participation in lessons (at least 90% of the course must have been attended and course material/learning content assimilated).

5 Non-insured events and benefits

- 5.1 *There is no cover or entitlement to benefits if the insured person did not sit the exam in question, irrespective of the reason, or was prevented from doing so.*
- 5.2 *No benefits can be claimed if an event had already occurred when the policy was taken out, or if its occurrence was foreseeable for the insured person when the policy was taken out.*
- 5.3 *Activities related to an insured event are not insured, e.g. the cost of obtaining evidence and receipts.*
- 5.4 *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.*
- 5.5 *If economic, trade or financial sanctions or embargoes on Switzerland, which are directly applicable to the contracting parties, contradict 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.*

6 Duties in the event of a claim

- 6.1 To claim benefits from AGA, the insured or entitled person must report the loss to AGA promptly and in writing on occurrence of the insured event (see Section 11). The following documents must be submitted:
 - Insurance policy;
 - Confirmation of the result of the failed exam;
 - Confirmation of booking or registration for the language course completed;
 - Confirmation of participation from the teacher for the language course completed;
 - Invoice from an internationally recognised examination institute for the resit.
- 6.2 The insured person is obliged to do everything to mitigate the loss and help resolve the claim.
- 6.3 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 11).
- 6.4 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

7 Breach of duties

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

8 Multiple insurance and claims against third parties

- 8.1 For (voluntary or compulsory) multiple insurance, AGA 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.
- 8.2 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.
- 8.3 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.
- 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 AGA instead of the liable party, the insured or entitled person must cede his/her liability claims up to the extent of the compensation received from AGA.

9 Limitation period

Claims under the insurance contract expire two 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 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.
- 10.2 The Swiss Federal Insurance Policies Act (IPA) applies in addition to these provisions.

11 Contact address

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