

Customer Information and General Terms and Conditions of Insurance Secure Cyber

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, 8304 Wallisellen. The insurer for the legal protection insurance component is CAP Rechtsschutz-Versicherungsgesellschaft AG 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:

- **Legal protection**
Legal protection for computer and internet offences, infringement of personality rights and copyright infringement on the internet.
- **Infringement of personality rights on the internet**
Provision of an IT specialist to remove and/or delete defamatory content and assumption of the associated costs.
- **Online account protection**
Assumption of financial losses caused by the theft of personal data.
- **Online buyer protection**
Assumption of financial losses caused by the non-delivery, incorrect delivery or delivery of damaged online purchases.
- **Data recovery**
Assumption of costs for the removal of malware and data recovery. This benefit is limited to two insured events per calendar year.

Which persons 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 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 services") of the General Terms and Conditions of Insurance as well as the IPA contain further exclusions:

- **Legal protection** cover does not include disputes arising from acts of war, riots, infringements of neutrality, strikes, unrest of any kind, earthquakes, nuclear fission and fusion, ionising and non-ionising radiation, genetically modified organisms and nanotechnology.
- **Infringement of personality rights on the internet** cover does not include events related to non-digital media (print media, radio, television) or to journalists, journalism and/or publications.
- **Online account protection** cover does not include losses resulting from misapplication of cards and/or card numbers, mobile devices or PIN, TAN, other identification or legitimisation data, a digital signature or genuine bearer securities or identity papers which were stolen or came into the possession of a third party or of which a third party had gained knowledge prior to the inception of the insurance cover.
- **Online buyer protection** cover does not include losses resulting from manufacturing faults and material defects, intrinsic decay and loss due to the natural properties of the goods.
- **Data recovery** cover does not include costs for regenerating or replacing the data, costs arising from data with unlawful content and/or data which there is no authorisation to use, costs for replacing data and applications for the operating system, or costs for acquiring new licences.

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:

- The insured person is obliged to do everything to mitigate the loss and help resolve the claim in every case.
- 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).
- In the event of an insured event taking place under **legal protection, infringement of personality rights on the internet, online buyer protection** or **data recovery** cover, the insured person must inform the insurer's switchboard without delay to be able to make use of the insurer's services and leave the organisation of such services to the insurer or obtain the insurer's approval for any insured services and the assumption of the associated costs. **Contact number: +41 44 283 38 83.**
- 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.

How can we help?

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

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.

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 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 IPA.

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	
A Legal protection	Legal protection for computer and internet offences, infringement of personality rights and copyright infringement.	per event	CHF 20,000
B Infringement of personality rights on the internet	Arrangement/assumption of costs for an IT specialist to remove/delete defamatory content.	per event	CHF 20,000
	Arrangement/assumption of costs for psychological support.	per event	CHF 3,000
C Online account protection	Financial losses caused by the theft of personal access data.	per event	CHF 20,000
D Online buyer protection	Financial losses caused by the non-delivery, incorrect delivery or delivery of damaged online purchases.	per event	CHF 20,000
E Data recovery	Costs for the removal of malware and data recovery. Limit of two insured events per calendar year.	per event	CHF 5,000

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 referred to "Allianz Global Assistance" or "AGA", is defined in the insurance policy and the following General Terms and Conditions of Insurance (GTC).

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

2 Geographical application

Unless otherwise specified in the special provisions relating to the individual insurance components, the insurance applies worldwide.

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, it is extended automatically every year, provided the policyholder or AGA does not issue notice in writing three months in advance of 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.

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 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.
- 4.4 If there is an infringement of personality rights, the insured person must submit a complaint to the police relating to said infringement.
- 4.5 The AGA claims forms are available for download at www.allianz-assistance.ch/claim.
- 4.6 The insured person is required to inform the insurer following the occurrence of an insured event immediately by telephone on +41 44 283 38 83 and to inform the insurer truthfully and comprehensively, providing all details about the situation which could lead to the insurer's obligation to pay benefits.

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

Apart from the limits and exclusions listed in the special provisions relating to the individual insurance components, without exception no insurance cover is granted for losses:

- 6.1 *that were intentionally caused by the insured person.*
- 6.2 *that the insured person causes by or during the wilful exercise of an offence or crime, or the wilful attempt to exercise an offence or crime.*
- 6.3 *Insured events related to legal cases pending or resolved on inception of the insurance cover.*
- 6.4 *Insured events related to a professional activity.*

7 Definitions

- 7.1 Computer and internet offences
Criminal acts as defined by the Swiss Criminal Code, committed via or by means of the internet (e.g. data theft, data corruption, data fraud on the internet).
- 7.2 Identity abuse
Misuse of personal data relating to a natural person by third parties without requisite legal authorisation.
- 7.3 Infringement of personality rights
Infringement of personality rights, as per Art. 28 et seq. of the Swiss Civil Code (CC) for insured persons subjected to defamation, libel or slander, evident to third parties, committed via electronic media on websites, forums, blogs or in social networks (e.g. cyber bullying or identity theft).

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, 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.
- 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.

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 Insurance Policies Act (IPA) applies in addition to these provisions.

12 Contact address

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

II Special provisions for the individual insurance components

A Legal protection for computer and internet offences, infringement of personality rights and copyright infringement on the internet

- 1 **Duration of cover**
Insurance cover applies if the insured event occurs during the insurance period and the claim is reported to CAP within 6 months of the expiry of insurance cover.
- 2 **Insured amount**
The insured amount can be seen in the table of benefits.
- 3 **Insurance benefits**
The benefits outlined below will be provided exclusively in an insured event to the amount outlined in the table of benefits:
 - 3.1 In addition to the representation of interests through its own legal service, CAP shall assume the following costs: Legal fees, legal costs (court costs and party compensation for the counterparty), expertise costs, mediation costs, travel costs to court proceedings and court-ordered inspections if the insured person's presence is absolutely necessary.
 - 3.2 If a conflict of interests (representation of more than one insured party with opposing interests) arises or legal or administrative proceedings require the involvement of an external lawyer, the insured person may choose an adequately qualified lawyer at his/her own discretion. If CAP rejects the lawyer, the insured person may offer CAP a selection of three other lawyers from different practices to choose from.
- 4 **Insured events**
CAP provides insurance cover for the following areas
 - 4.1 Compensation claims if the insured person is subjected to a computer or internet-related offence. Insurance cover applies also for enforcing the following claims as part of criminal proceedings.
 - 4.2 Claiming compensation if the insured person experiences copyright infringement on the internet in connection with personal websites or social networks.
 - 4.3 Exercising the law as regards right of reply and/or removal of content (image, sound or text) in the internet if the insured person's privacy has been directly affected by a computer or internet-related offence.
- 5 **Non-insured events and services (in addition to Section I 6: Non-insured events and services)**
There is no insurance cover for the following insured events or risks:
 - 5.1 *Disputes between the insured person and his/her own legal protection insurer.*
 - 5.2 *Disputes arising from acts of war, riots, infringements of neutrality, strikes, unrest of any kind, earthquakes, nuclear fission and fusion, ionising and non-ionising radiation, genetically modified organisms and nanotechnology.*
- 6 **Duties in the event of a claim (in addition to Section I 4: Duties in the event of a claim)**
The insured person must contact the insurer's switchboard without delay to be able to make use of the insurer's services:
Contact number +41 44 283 38 83
The insured person must help clarify the circumstances. The insured person shall leave the case management entirely up to CAP. The insured person shall refrain from issuing mandates to lawyers, experts etc. initiating proceedings, resorting to any legal measures or concluding any settlements without prior authorisation from CAP. The insured person shall not agree on a fee with the lawyer instructed to represent him/her.

B Technical and psychological support in the event of an infringement of personality rights on the internet

- 1 **Duration of cover**
The insurer shall pay out insurance benefits if the insured event occurs during the insurance period.
- 2 **Insured amount**
The insured amount can be seen in the table of benefits.
- 3 **Insurance benefits**
In an insured event and in addition to the legal protection outlined under Section II A above, the following technical and psychological support is available up to the amount of the insured sums specified in the table of benefits. This is subject to the loss event being processed in accordance with B6.
 - 3.1 Provision of an IT specialist and assumption of costs for the removal/deletion or suppression (as far as possible) of defamatory online content about the insured person.
 - 3.2 If required, a psychologist will be sourced and the cost covered of treating the insured person's stress and trauma resulting from the damage to his/her reputation. If the insured person feels obliged to move as a result of the insured event, the associated moving costs shall also be covered.
- 4 **Insured events**
Infringement of the insured person's personality rights by third parties in the internet, e.g. through social online media, is insured.
- 5 **Non-insured events and services (in addition to Section I 6: Non-insured events and services)**
There is no insurance cover for the following insured events or losses:
 - 5.1 *Risks not specified under Section II B 4.*
 - 5.2 *If the insurer has not given prior approval to the claims.*
 - 5.3 *If the insured person fails to submit a criminal complaint relating to violation of personality rights.*
 - 5.4 *Insured events related to non-digital media (print media, radio, television).*
 - 5.5 *Insured events related to journalists, journalism and/or publications.*
 - 5.6 *Infringement of personality rights due to a former cohabiting partner or life partner.*
 - 5.7 *Financial and consequential losses.*
- 6 **Duties in the event of a claim (in addition to Section I 4: Duties in the event of a claim)**
 - 6.1 In the event of an insured event taking place, the insured person must inform the insurer's switchboard without delay to be able to make use of the insurer's services and leave the organisation of such services to the insurer or obtain the insurer's approval for any insured services and the assumption of the associated costs.
Contact number +41 44 283 38 83
 - 6.2 The insurer must also be provided with the following documents in writing in the event of a claim:
 - Claims form
 - Documents/receipts/details of the insured event
 - Criminal complaint or confirmation by the police that criminal charges have been filed in relation to the claim.

C Online account protection

1 Insured amount

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

2 Insurance benefits

Compensation to the amount outlined in the table of benefits is provided in an insured event.

3 Insured events

3.1 The insurance covers the insured person's financial loss caused by

- unlawful access to a private Swiss postal/bank account held by the insured person,
- misapplication of a card held by the insured person,
- misapplication of a mobile device (e.g. smart phone or tablet) owned by the insured person, resulting from the online theft by third parties of the insured person's own access data.

3.2 Misapplication is when the third party is neither entitled nor commissioned or authorised to perform the action by the insured person.

3.3 Financial losses incurred by the insured person in an insured event due to legal or contractual provisions are covered.

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

There is no insurance cover for the following losses:

4.1 *Losses resulting from misapplication of cards and/or card numbers, mobile devices or PIN, TAN, other identification or legitimization data, a digital signature or genuine bearer securities or identity papers which were stolen or came into the possession of a third party or of which a third party had gained knowledge prior to the inception of the insurance cover.*

4.2 *Losses incurred by the insured person purely because he/she:*

- failed to fulfil the disclosure requirements of the account-holding financial institution, card contracting partner, network provider or provider of other payment systems (immediate notification on discovering the theft/misuse);
- allowed the time period for reviewing and identifying an unauthorised payment to lapse without taking any action during that time.

4.3 *Losses arising indirectly from misuse, e.g. lost profit or loss of interest.*

4.4 *Losses for which a liable company (account-holding financial institution, card contracting partner or network provider) has not abrogated liability in writing.*

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

5.1 The insured person must promptly submit a signed claims statement with all the required information in writing to be able to make use of the insurer's services in the event of an insured event taking place.

5.2 The theft of personal access data or suspicion of misuse must be reported without delay to the card contracting partner, network provider or provider of other payment systems. Access will be blocked immediately.

5.3 The theft of personal access data and suspicion of misuse/misapplication must be reported immediately to the nearest police station.

5.4 The insurer must be provided with the following documents in writing in the event of a claim:

- Claims form
- Documents/receipts/details of the insured event
- Criminal complaint or confirmation by the police that criminal charges have been filed in relation to the claim
- Written explanation of the financial loss from the relevant account-holding financial institution, card contracting partner, network provider or provider of other payment systems.

D Online buyer protection

1 Insured amount

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

2 Insurance benefits

Compensation exclusively to the amount outlined in the table of benefits is provided in an insured event.

2.2 Calculation of loss and compensation

2.2.1 Damage to insured items is calculated on the basis of their replacement value, minus the residual value.

2.2.2 The market price of an item of the same type and quality at time of payment is used to determine the replacement value and compared to the purchase price paid, whereby the lower value is definitive.

2.2.3 If damaged items are repairable, the loss is calculated on the basis of the repair costs or the costs for replacement parts plus any residual loss in value up to the extent of the replacement value.

2.2.4 In the case of goods belonging to a pair or set, the loss is calculated on the basis of the entire entity's replacement value minus the residual value, provided the items unaffected by the loss are useless on their own or the other half of the pair or remainder of the set cannot be purchased individually or partially.

2.2.5 The insurer may choose to provide replacement in kind or reimburse the price.

2.2.6 When compensating an item without deducting the residual value as per Section II D 2.2.1, proprietary rights pertaining to the item in question transfer to the insurer when compensation is provided unless there is an agreement to the contrary.

3 Insured events

3.1 The insurance covers moveable items for private use purchased by the insured person via the internet (online) and which:

- are damaged or destroyed during transport by an unforeseen and sudden external influence between the time of the online purchase and completed delivery;
- go missing during transport by a carrier (dispatch);
- are not delivered or only partially delivered by the seller;
- do not correspond to the purchased item due to false declaration by the seller relating to one of the following assessment criteria:
 - condition, e.g. "new and unused" instead of "used" or "functional" instead of "no longer functional";
 - material, e.g. "real leather" instead of "artificial leather" or "solid wood" instead of "veneered wood";
 - product generation, e.g. "latest generation" instead of "first generation" or "PlayStation 4" instead of "PlayStation 3"
 - the completeness of a product, e.g. "complete chess set" instead of "chess set with one piece missing";
 - brand compliance, e.g. a purchased item that is not from the named manufacturer (this also applies if the item is confiscated at customs). However, the purchase with intent or conditional intent of forgeries is not covered;
- are not taken back by the seller despite the valid use of the buyer's right of return/refund with the insured person not being refunded for the purchase price.
- are damaged or destroyed by an unforeseen and sudden outside influence or go missing while being returned to the seller due to the buyer exercising his/her right of return.

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

There is no insurance cover for the following insured events, losses or items:

4.1 *Losses resulting from normal wear and tear.*

4.2 *Losses resulting from manufacturing faults and material defects, intrinsic decay and loss due to the natural properties of the goods.*

4.3 *Insured events relating to a description open to interpretation or deviating from the status description of the purchased item relating to the extent of wear and tear and traces of usage or in relation to the packaging.*

4.4 *Cash, coins, medals, cheques, traveller's cheques, qualification certificates and/or admission tickets and all other securities.*

4.5 *Foodstuffs, animals, plants and motor vehicles.*

4.6 *Jewellery, watches, precious metals, precious stones and pearls.*

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

5.1 To be able to make use of the insurer's services, the insured person must report an insured event to the insurer within 72 hours from the occurrence of the event or from learning of the event and submit to the insurer a signed claims statement with all the required information in writing.

Contact number +41 44 283 38 83

5.2 Damaged or wrongly delivered items must be kept available for the company and sent for assessing at the company's request at the entitled person's own expense until the claim is settled definitively.

5.3 The incident must be reported to the nearest police station at the company's request.

5.4 The insurer must also be provided with the following documents in writing in the event of a claim:

- Claims form
- Documents/receipts/details of the insured event
- If applicable, criminal complaint or confirmation by the police that criminal charges have been filed in relation to the claim
- Original purchase receipt with details of the purchase price and date incl. time and confirmation of the order or mandate
- Proof that the item was sent (e.g. online confirmation of dispatch, confirmation of postal dispatch or similar)
- Other crucial information for determining the extent of the loss.

E Data recovery (saving or restoring data)

1 Insured amount

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

2 Insurance benefits

The benefits outlined below will be provided exclusively in an insured event to the amount outlined in the table of benefits. This is subject to the loss event being processed in accordance with E5.

2.1 Reimbursement of costs for an initial damage assessment to perform the data recovery.

2.2 Reimbursement of costs for removing malware and, if necessary, replacing the operating system (provided there is a licence for the operating system).

2.3 Reimbursement of costs for data recovery.

3 Insured events

Mobiles, tablets, laptops and PCs owned by the insured person for private use are insured, in the event of

- Contamination by harmful viruses or malware,
- Loss of data due to technical faults or damage.

Insurance cover is restricted to two insured events per calendar year.

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

There is no insurance cover for the following insured events or losses:

4.1 *Losses for which the manufacturer is liable.*

4.2 *Serial defects leading to a recall by the manufacturer.*

4.3 *In the event of data recovery: costs for regenerating or replacing the data, costs arising from data with unlawful content and/or data which there is no authorisation to use, costs for replacing data and applications for the operating system, costs for acquiring new licences.*

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

5.1 In the event of an insured event taking place, the insured person must inform the insurer's switchboard without delay to be able to make use of the insurer's services and leave the organisation of such services to the insurer or obtain the insurer's approval for any insured services and the assumption of the associated costs.

Contact number +41 44 283 38 83

5.2 The insurer must also be provided with the following documents in writing in the event of a claim:

- Claims form
- Documents/receipts/details of the insured event.