



Global Assistance

Allianz 

General terms and conditions of insurance of Allianz Global Assistance

Travel protection package Premium

Edition 2019

Customer information and General terms and conditions of insurance

Travel protection package Premium

Dear customer

You will find below the General terms and conditions of insurance (GTC) for our Travel protection package Premium.

The GTC and your insurance policy are authoritative for determining your individual entitlement to benefits in the event of a claim.

Allianz Global Assistance



Olaf Nink
CEO

Customer information under the Swiss Insurance Contract Act (ICA)

The following customer information provides a concise overview of the insurer's identity and the material content of the insurance contract (Article 3 of the Swiss Insurance Contract Act – ICA). Only the insurance 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. 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 costs

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

Medical assistance

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

Travel assistance

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

Assistance in the event of death

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

Search and rescue costs

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

Substitute journey

- Compensation in the form of a travel voucher to the value of the arrangement originally booked if the insured person has to terminate the trip prematurely due to repatriation under medical supervision or an extra return journey.

Flight delay

- Assumption of the additional costs incurred for a hotel, rebooking or telephone calls if a connecting flight is missed due to a delay of at least three hours for which the first airline is solely responsible.

Health care costs abroad

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

Collision damage waiver for rental vehicles (CDW)

- Assumption of the costs of the excess contractually owed by the insured person as a result of damage to the rental vehicle.

Cash and bank account protection

- Assumption of financial losses caused by third parties during a trip abroad as a result of misuse of an insured account, an insured card or an insured mobile device, provided the loss is not reimbursed some other way.

Breakdown and accident assistance

- Organisation and assumption of the costs of roadside assistance, towing or recovery as a result of a breakdown or accident involving a motor vehicle driven by the insured person.

Legal protection

- Assumption of legal protection exclusively in conjunction with trips undertaken outside Switzerland and the Principality of Liechtenstein.

Which persons are insured?

In the case of insurance policies with a duration of less than one year (short-term insurances), the persons listed in the insurance policy are insured. 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 geographical scope of the insurance cover

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

What are the main exclusions?

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

All insurance components

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

Cancellation costs

- In particular, no insurance cover applies in the event of "poor healing", which therefore includes illnesses or the consequences of an accident, an operation or a medical intervention that had already occurred by the time the trip was booked or the insurance was taken out and have failed to heal by the date of the trip.
- No insurance cover applies to cancellation of trips by the travel company, official decrees or an insured event not ascertained and documented by a doctor directly at the time of occurrence.
- No insurance cover applies if the cancellation, depending on the circumstances, arises from a psychological reaction to a health hazard, act of terror, aircraft accident or natural catastrophe or due to fear of civil unrest, acts of war, acts of terror or aviophobia (fear of flying).

Medical assistance

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

Travel assistance

- In particular, there is no entitlement to benefits if the Allianz Global Assistance emergency call centre has not agreed to the benefits in advance.
- No insurance cover applies if the travel company responsible fails to provide contractually agreed services or fails to do so in full.
- No insurance cover applies to the costs of meals, lost working time or other financial losses.

Assistance in the event of death

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

Substitute journey

- In particular, there is no entitlement to benefits if repatriation or an extra return journey by the insured person has not been arranged by the Allianz Global Assistance emergency call centre.

Flight delay

- In particular, there is no entitlement to benefits if the airline fails to provide contractually agreed services or fails to do so in full.
- There is no entitlement to benefits if the insured person is actually responsible for the delay.

Health care costs abroad

- In particular, there is no entitlement to benefits for accidents and illnesses that had already occurred by the time the insurance was taken out, including the associated consequences, complications, deteriorations or relapses, as well as chronic and recurring illnesses, regardless of whether the insured person was aware of their existence when the insurance was taken out.

Collision damage waiver for rental vehicles (CDW)

- In particular, there is no entitlement to benefits for losses as a result of gross negligence on the part of the driver.
- There is no entitlement to benefits for losses relating to a breach of contract vis-à-vis the rental firm.
- There is no entitlement to benefits for losses where the insurance in question does not involve an excess.

Cash and bank account protection

- In particular, there is no entitlement to benefits for losses resulting from the misuse of debit, credit or customer cards, mobile devices or PIN, TAN, other identification or legitimization data, a digital signature or genuine bearer securities or identity papers which had fallen 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.

Breakdown and accident assistance

- In particular, there is no entitlement to benefits if the Allianz Global Assistance emergency call centre has not agreed to the benefits in advance or the roadside assistance or towing has not been organised by the Allianz Global Assistance emergency call centre.

Which obligations are incumbent on the policyholder and insured persons?

The following list contains only the main obligations. Other obligations are set out in the General terms and conditions of insurance and the ICA:

All insurance components

- In any event, the insured person is obliged to do everything to mitigate the loss and help resolve the claim; for losses caused by illness or accident,

the insured person must ensure that the attending doctors are released from their duty of confidentiality vis-à-vis Allianz Global Assistance.

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

Cancellation costs

- Once the insured event has occurred, the pre-booked service must be cancelled immediately with the travel company or accommodation/course provider and then Allianz Global Assistance must be notified of the claim event in writing and sent any documents required (see GTC section II A 6) (for contact address, see GTC section I 11).

Medical assistance / Travel assistance / Assistance in the event of death / Breakdown and accident assistance

- Once the insured event has occurred, the Allianz Global Assistance emergency call centre must be notified immediately and its agreement obtained for any assistance measures or assumption of associated costs. The Allianz Global Assistance emergency call centre is available around the clock: telephone +41 44 202 00 00, fax +41 44 283 33 33. The same applies to any agreement to private treatment as part of the cover for Health care costs abroad.

Search and rescue costs / Substitute journey / Flight delay / Health care costs abroad / Collision damage waiver for rental vehicles (CDW) / Cash and bank account protection

- Once the insured event has occurred, Allianz Global Assistance must be notified of the claim event immediately in writing and sent the required documents listed in the special provisions for the individual insurance components (for contact address, see GTC section I 11).

Legal protection

- Any need for legal assistance must be reported as quickly as possible to CAP Legal Protection, Major Customer Support, P.O. Box, 8010 Zurich, telephone +41 58 358 09 09, fax +41 58 358 09 10, capoffice@cap.ch, reference Z75.1.685.643.

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 policies with a duration of less than one year (short-term insurances) are defined in the application and detailed in the insurance policy.

How does Allianz Global Assistance treat data?

When processing personal data essential to the transaction of insurance business, Allianz Global Assistance observes the Swiss Data Protection Act (FADP). If necessary, Allianz Global Assistance will use the claims form to obtain the necessary approval from the insured person to process the data. The personal data processed by Allianz Global Assistance includes data relating to the conclusion of the contract and the policy/claims handling. The information processed mainly comprises the policyholder's or insured person's details from the insurance application and the claims statement. In the interests of all policyholders, data may also be exchanged with previous insurers and reinsurers within and outside Switzerland. Allianz Global Assistance also processes personal data in connection with product enhancements as well as for its own marketing purposes.

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

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

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

Table of benefits

Insurance components	Insured benefits	Maximum insured amount	
A Cancellation costs	Assumption of cancellation costs in the event of cancellation of the trip or assumption of additional travel costs in the event of a delayed start to the trip.	per event	in accordance with policy
B Medical assistance	Organisation and assumption of the costs of transfer to the nearest hospital, repatriation to a hospital near the place of residence, the extra return journey without medical accompaniment, supervision of any accompanying minors or the hospital visit for another person. The sum insured is limited for some benefits.	per event	unlimited
C Travel assistance	Organisation and assumption of the costs of the extra return journey, temporary return journey or onward journey. The sum insured is limited for some benefits.	per event	unlimited
D Assistance in the event of death	Organisation and assumption of the costs of cremation and return of the coffin or urn, or assumption of the costs for accommodation for accompanying persons in the event of local burial.	per event	unlimited
E Search and rescue costs	Assumption of search and rescue costs.	per event	CHF 30,000
F Substitute journey	Compensation in the form of a travel voucher to the value of the originally booked arrangement.	per event	in accordance with policy
G Flight delay	Assumption of the additional costs for hotel, rebooking and telephone calls.	per event	CHF 2,000
H Health care costs abroad	Assumption of health care costs not covered by health or accident insurance for any emergency medical interventions during the trip. The sum insured is limited for some benefits.	per event	CHF 1,000,000
J Collision damage waiver for rental vehicles (CDW)	Assumption of the costs of the contractually owed excess as a result of damage to a rental vehicle.	per event	CHF 10,000
K Cash and bank account protection	Assumption of financial losses caused by third parties on a trip abroad.	per event	CHF 2,000
L Breakdown and accident assistance	Organisation and assumption of the costs of roadside assistance, towing and recovery of a motor vehicle. The sum insured is limited for some benefits.	per event	unlimited
M Legal protection	Assumption of legal protection costs in conjunction with trips undertaken outside Switzerland and the Principality of Liechtenstein.	per case Europe World	CHF 250,000 CHF 50,000

Table of service features excluding assumption of costs

N	Service components	Service features
1	Travel hotline	Telephone information regarding travel rules, arrangement of hospitals, doctors and legal assistance abroad and advice in relation to medical or everyday problems during the trip.
2	24h medical advisory service	Telephone information for minor medical problems during the trip.
3	Advance payment to a hospital	Advance payment in the event of hospitalisation outside the country of residence.
4	Credit and customer card blocking service	Blocking of bank, post office, credit and customer cards.
5	Home care	Forwarding the telephone numbers of tradesmen in the event of an emergency situation at the person's place of residence.

Contact address for complaints

Allianz 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 as Allianz Global Assistance, is defined in the insurance policy and the following General terms and conditions of insurance (GTC).

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I Common provisions to all insurance components

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

1 Insured persons

- 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 I 1.1 as well as persons living abroad, provided they booked their journey in Switzerland.

2 Geographical scope

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 Non-insured events and benefits

- 3.1 An event is not insured if it has already occurred when the policy is taken out, the trip is booked or the pre-booked service begins or if its occurrence was foreseeable for the insured person when the policy was taken out, the trip was booked or the pre-booked service began.
- 3.2 Events are not insured, which the insured person has triggered in the following ways:
 - abuse of alcohol, drugs or medicines;
 - suicide or attempted suicide;
 - participation in strikes or unrest;
 - participation in races, training sessions or other types of driving on race or training tracks;
 - participation in hazardous activities whereby the insured person knowingly exposes himself or herself to danger, such as diving to depths of more than 40 m, canyoning, bungee jumping or paragliding as well as climbing, mountaineering, mountain tours at altitudes of 5,000 m or higher or participation in expeditions etc.;
 - negligent or premeditated actions/or failure to act;
 - committing or attempting to commit crimes or offences.
- 3.3 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.
- 3.4 Events in countries or regions to which the Swiss authorities (Federal Department of Foreign Affairs FDFA, Federal Office of Public Health FOPH or World Health Organization WHO) have already advised against travel at the time of booking the trip are not insured.
- 3.5 The consequences of events associated with official decrees, e.g. airport/airspace closures, roadblocks, quarantine measures, police measures, decrees etc., are not insured.
- 3.6 Travel for the purpose of medical treatment is not insured.
- 3.7 Events are not insured where the assessor (expert, doctor etc.) directly benefits or is related, including by marriage, to the insured person.

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

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

3.10 Costs related to kidnappings are not insured.

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/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 11).
- 4.3 If the loss occurred due to illness or an accident, the insured person must ensure that the attending doctors are released from their duty of confidentiality vis-à-vis Allianz Global Assistance.
- 4.4 If the insured person is also able to claim benefits paid out by Allianz Global Assistance from third parties, the insured person must uphold these claims and cede them to Allianz Global Assistance.
- 4.5 The claims forms are available on our website: www.allianz-assistance.ch/claims

5 Breach of duties

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

6 Definitions

- 6.1 Closely related persons
Closely related persons are:
 - relatives (spouse, parents, children, parents-in-law, grandparents and brothers and sisters);
 - life partners including their parents and children;
 - carers of non-travelling minors or relatives in need of care;
 - very close friends with whom there is very close contact.
- 6.2 Switzerland
The territory of Switzerland for the purpose of insurance cover includes Switzerland and the Principality of Liechtenstein.
- 6.3 Europe
Europe includes all countries on the European continent and the Mediterranean, plus the Canary Islands, Madeira and those countries bordering the Mediterranean and outside Europe. The eastern border to the north of Turkey encompasses Azerbaijan, Armenia, Georgia and the Ural mountain range.
- 6.4 Journey
A journey is a stay of over one day outside the person's normal place of residence or a stay of shorter duration at a location at least 30 km from the person's legal residence discounting routes to work. The maximum duration of a journey for the purposes of these GTC is a total of 122 days.

6.5	Travel companies
	Travel companies (tour operators, travel agents, airline companies, car hire companies, hotels, course organisers etc.) include all companies involved in providing a travel-related service to the insured person on a contractual basis.
6.6	Public transport
	Public transport is any means of transport running regularly according to a timetable and requiring a travel ticket. Taxis, rental cars and aeroplanes do not count as public transport.
6.7	Serious illness / serious accident
	Illness or accidents are considered serious if they result in a temporary or permanent inability to work or an inability to travel.
6.8	Personal accident
	An accident is the sudden, unintended detrimental outcome of an unusual external factor on the human body.
6.9	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.
6.10	Breakdown
	A breakdown means any sudden and unforeseen failure of the insured vehicle as a result of an electrical or mechanical defect that makes it impossible to continue the journey or that means continuing the journey is no longer permitted by law. The following are equivalent to a breakdown: tyre defect, fuel shortage, vehicle key locked inside the vehicle or flat battery. Loss of or damage to the car key or using the wrong type of fuel does not qualify as a breakdown and is not insured.
6.11	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.
6.12	Natural hazards
	Natural hazards are losses stemming from natural events, such as high water, flooding, storm (winds of at least 75 km/h), hail, avalanche, snow pressure, rockfall, rockslide or landslide. Losses from earthquake or volcanic eruption do not count as natural hazards.
6.13	Official decree
	An official decree is a public directive issued by an authority (at federal, canton or municipal level) for the attention of a natural person or legal entity, to behave (by way of action, tolerance or forbearance) in a specific manner. This includes, for example, airport/airspace closures, roadblocks, quarantine measures, police measures and decrees etc.
6.14	Monetary value
	Monetary value covers cash, credit cards, securities, savings accounts, precious metals (inventories, bars or merchandise), coins, medals, loose precious stones and pearls.
6.15	Mobile devices
	Electronic devices for mobile, network-independent data, language and picture communication and navigation, which are suitable for mobile use without causing any significant physical exertion due to their size and weight. Mobile telephones, tablets and laptops count as mobile devices for the purposes of these GTC.
7	Multiple insurance and claims against third parties
7.1	In the event of (voluntary or mandatory) multiple insurance, Allianz Global Assistance provides its benefits in a subsidiary capacity, subject to there being an identical clause in the other insurance contract. In such a case the legal provisions of double insurance apply.
7.2	If an insured person is entitled to benefits under any other (voluntary or mandatory) insurance contract, cover is restricted to that part of the Allianz Global Assistance benefits that exceeds the cover provided under the other insurance contract. Overall costs are reimbursed once only.
7.3	If Allianz Global Assistance provides benefits in spite of a subsidiarity situation, these benefits count as an advance and the insured person or beneficiary will cede his/her claims against the third party (voluntary or mandatory insurance) to Allianz Global Assistance to the extent of those benefits.
7.4	If the insured or entitled person has been compensated by a liable third party or the third party's insurer, any compensation due under this contract is rendered void. If a claim is made against Allianz Global Assistance instead of the liable party, the insured or entitled person must concede his/her liability claims up to the extent of the compensation received from Allianz Global Assistance.
8	Limitation period

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

9	Place of jurisdiction and applicable law
9.1	Lawsuits against Allianz Global Assistance may be brought before the court at the company's registered office or at the Swiss place of residence of the insured or entitled person.
9.2	The Swiss Insurance Contract Act (ICA) applies in addition to these provisions.
10	Hierarchy of regulations
10.1	The Special provisions relating to the individual insurance components take precedence over the Common provisions to all insurance components.
10.2	In the event of linguistic differences between the French, Italian, English and German GTC, the German version will always apply where any doubt exists.
11	Contact address

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

II Special provisions for the individual insurance components

A Cancellation costs

1	Insured amount
	The insured amount is specified in the insurance policy.
2	Duration of cover
	Insurance cover starts on the day the insurance policy is issued and ends with the start of the insured trip. The start of the trip is when the insured person enters the reserved means of transport or the reserved accommodation (hotel, holiday apartment etc.), if no means of transport was reserved.
3	Insured events
3.1	Serious illness, serious accident, death, complications of pregnancy
3.1.1	Serious illness, serious accident, complications of pregnancy or the death of one of the following persons, provided the event concerned has occurred after the relevant booking was made or insurance was taken out: <ul style="list-style-type: none"> – the insured person; – a closely related person who booked the same event and cancelled; – a non-travelling person who is closely related to the insured person; – the deputy at work, provided the insured person's presence is indispensable. If a number of insured persons have booked the same trip, it can be cancelled for a maximum of six persons if an accompanying insured person cancels the trip due to one of the above events.
3.1.2	For mental illness, insurance cover only applies if <ul style="list-style-type: none"> – a psychiatrist confirms an inability to work and travel and – the inability to work is documented by a certificate of absence supplied by the employer.
3.1.3	Chronic illness is only covered by the insurance if the trip has to be cancelled due to a medically documented, unexpected, acute deterioration. Cover is contingent on the person being able to travel at time of booking or taking out the insurance and demonstrably being in a stable state of health.
3.2	Pregnancy <p>In the event of the insured or an accompanying person becoming pregnant, insurance cover only applies if this occurred after the trip was booked or the insurance was taken out and the date of the return journey is after the 24th week of pregnancy or if the pregnancy occurred subsequent to booking the trip or concluding the insurance and a vaccination was required for the destination, which would pose a risk to the unborn child.</p>

- 3.3 **Damage to property at the place of residence**
If the insured person's property is seriously damaged at his/her place of residence due to theft, fire, water or natural hazards and he/she has to be present at home as a result.
- 3.4 **Delay or lack of public transport for the outward journey**
If the booked trip cannot begin due to the delay or cancellation of the public transport used for the outward journey to the starting point arranged for travel purposes.
- 3.5 **Failure of vehicle on the outward journey as a result of breakdown or accident**
If the private vehicle or taxi used for the outward journey to the starting point arranged for travel purposes becomes unusable due to a breakdown or accident during the actual journey. Problems with keys and fuel are not insured.
- 3.6 **Strike**
If a strike (excluding strikes by the travel company or its service providers) makes the trip impossible.
- 3.7 **Danger at the destination**
If war, terror attacks or unrest of any kind at the destination place the insured person's life in danger and if an official Swiss entity (Federal Department of Foreign Affairs) advises against travel to the destination in question.
- 3.8 **Natural catastrophe**
If a natural catastrophe at the destination places the insured person's life in danger.
- 3.9 **Unemployment / unexpected assumption of employment**
If the insured person has unexpectedly taken up employment within the 30 days prior to departure or if the unexpected assumption of employment occurs during the time of the trip, or if the insured person, through no fault of his/her own, has his/her employment terminated within the 30 days prior to departure.
- 3.10 **Official summons**
If the insured person is unexpectedly summoned as a witness or juror in court. The court date must be during the time of the trip.
- 3.11 **Theft of passport or ID card**
If the insured person's passport or identity card is stolen just before the trip and, as a result, the insured person is unable to travel. Note: there are emergency passport offices at some airports.

4 Insured benefits

- 4.1 **Cancellation costs**
If the insured person cancels the contract with the travel company due to an insured event, Allianz Global Assistance will pay the contractual cancellation costs owed up to the agreed insured amount. Any costs invoiced to the insured person for rebooking services prior to the cancellation will only be assumed if the rebooking is due to an insured event as defined under section II A 3. There is no compensation for costs, fees or credit reductions resulting from the loss or forfeiture of air miles, prize awards or other rights of use (time-sharing etc.).
- 4.2 **Delayed departure**
If the insured person starts the trip late due to an insured event, instead of paying the cancellation costs, Allianz Global Assistance will pay (up to the amount equivalent to the cancellation costs):
- the additional travel costs arising from the delayed departure;
 - the costs for the unused portion of the stay, pro rata to the insured price of the trip (without transport costs); the departure day counts as a used travel day.
- 4.3 **Cover for tickets to events**
If the insured person is unable to use a ticket to an event due to an insured occurrence, the associated costs are covered. The definition of a journey under section I 6.4 does not apply.
- 4.4 **Expenses incurred for disproportionate or recurrent handling charges or insurance premiums are not reimbursed.**

5 Non-insured events and benefits (in addition to section I 3)

- 5.1 **If an illness or the consequences of an accident, an operation or a medical intervention had already occurred by the time the trip was booked or the 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 **If an event listed under section II A 3.1 and II A 3.2 was not immediately diagnosed by a doctor and documented by a doctor's report at the time of occurrence.**
- 5.3 **If the travel company cannot provide contractually agreed services or is unable to do so in full, cancels the trip or would have to cancel it due to specific circumstances. Specific circumstances necessitating cancellation of the trip include (inter alia) recommendations by the Federal Department of Foreign Affairs not to travel to the area in question.**
- 5.4 **If official 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 catastrophe or due to fear of civil unrest, acts of war, acts of terror or aviophobia (fear of flying).**

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

- 6.1 **In order to claim Allianz Global Assistance benefits, the insured or entitled person must immediately cancel the service booked with the travel company or accommodation provider on occurrence of the insured event.**
- 6.2 **In the event of a claim, Allianz Global Assistance must be sent the following documents in writing (see section I 11):**
- claims forms are available on our website: www.allianz-assistance.ch/claims;
 - proof of insurance or copy of the policy;
 - invoice of cancellation costs;
 - booking confirmation;
 - documents and/or official attestations documenting the occurrence of the loss event (e.g. detailed medical certificate with diagnosis, employer attestation, police report etc.).

B Medical assistance

1 Insured amount

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

2 Insured events

Serious illness, serious accident, complications of pregnancy or unexpected worsening of a chronic illness
If during the trip the insured person suffers a serious illness, a serious accident, complications of pregnancy or a medically certified, unexpected worsening of a chronic illness.

3 Insured benefits

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

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

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

- 3.1 **Transfer to the nearest suitable hospital**
Organisation and assumption of the costs of transfer to the nearest hospital suitable for treatment based on relevant medical findings.
- 3.2 **Medically supervised repatriation to a hospital at the place of residence**
Organisation and assumption of the costs of a medically supervised repatriation to a hospital suitable for treatment at the place of residence of the insured person if this is necessary for medical reasons.
- 3.3 **Extra return journey to the place of residence without medical accompaniment**
Organisation and assumption of the costs of an extra return journey as a result of medical findings, without accompaniment by medical staff to the place of residence of the insured person.
- 3.4 **Supervision of accompanying minors**
Organisation and assumption of the costs for the outward and return journey of a person (1st class train ticket, economy class flight ticket) to supervise minors who, as a result of a repatriation or extra return journey of both parents or the only parent on the trip to the place of residence, would need to continue the trip alone or return home.
- 3.5 **Visit**
Organisation and assumption of the costs of a visit (1st class train ticket, economy class flight ticket, middle-class hotel) up to a maximum of CHF 5,000 for up to two closely related persons to visit the insured person in hospital if he/she is hospitalised for more than seven days or is in a critical condition abroad.

- 3.6 Unused part of the trip
If the insured person has to terminate the trip prematurely due to an insured event, the costs for the unused part of the trip will be reimbursed pro rata to the price of the insured arrangement. 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 costs. There is no reimbursement for the cost of the originally booked return journey or for the unused and originally booked accommodation, provided Allianz Global Assistance assumes 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.
- 3.7 Unforeseen expenses
Assumption of the additional costs up to a total of CHF 750 per insured person if unforeseen expenses (taxi fares, costs of accommodation and telephone calls etc.) are incurred in connection with an insured event. These limits include an additional compensation limit of a maximum of CHF 200 for the costs of telephone calls.
- 3.8 Additional communication costs in the event of a delayed return journey
Assumption of any additional communication costs incurred (telephone/data package) up to a maximum of a further CHF 150 per event if the insured person has to extend the trip due to an insured event.

4 Non-insured events and benefits (in addition to section I 3)

- 4.1 If the Allianz Global Assistance emergency call centre has not agreed to the benefits in advance.
- 4.2 Costs for outpatient or inpatient treatment.
- 4.3 Cost of meals, lost working time and other financial loss.

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

- 5.1 In order to claim Allianz Global Assistance benefits, the insured or entitled person must immediately inform the Allianz Global Assistance emergency call centre on occurrence of the insured event and obtain its agreement for any assistance measures or assumption of associated costs (see section II B 3).
- 5.2 In the event of a claim, Allianz Global Assistance must be sent the following documents in writing (see section I 11):
- claims forms are available on our website: www.allianz-assistance.ch/claims;
 - proof of insurance or copy of the policy;
 - booking confirmation;
 - documents and/or official attestations documenting the occurrence of the loss event (e.g. detailed medical certificate with diagnosis);
 - receipts for unforeseen expenses/additional costs.

C Travel assistance

1 Insured amount

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

2 Insured events

- 2.1 Serious illness, serious accident, death, complications of pregnancy or the unexpected worsening of a chronic illness during the trip
- of an accompanying person;
 - a non-travelling person who is closely related to the insured person;
 - the deputy at work, provided the insured person's presence is indispensable.
- If the person responsible for the trip being terminated, interrupted or extended due to an insured event is not related to the insured person, including by marriage, there will only be an entitlement to benefit if the latter would have to continue the trip alone (applies to a return journey due to termination of an accompanying person's trip).
- 2.2 Damage to property at the place of residence
If the insured person's property is seriously damaged at his/her place of residence due to theft, fire, water or natural hazards and he/she has to be present at home as a result.
- 2.3 Danger at the destination
If it can be proven that unrest, terror attacks or natural catastrophes at the destination make it impossible to continue the trip or represent an actual risk to the life or property of the insured person.
- 2.4 Strike
If it can be proven that a strike (excluding a strike by the travel company or its service providers) makes it impossible for the insured person to continue the trip to the destination.

- 2.5 Cancellation of public transport as a result of breakdown or accident
If the public transport booked or used for the trip is cancelled as a result of a breakdown or an accident so there is no guarantee the trip of the insured person can continue as planned. Delays or detours of the booked or used public transport do not count as cancellation.
- 2.6 Impact of document theft
If theft of personal documents (passport, ID card, travel tickets or accommodation vouchers) makes it temporarily impossible for the insured person to continue the trip or make the return journey to Switzerland.

3 Insured benefits

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

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

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

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

4 Non-insured events and benefits (in addition to section I 3)

- 4.1 If the Allianz Global Assistance emergency call centre has not agreed to the benefits in advance.
- 4.2 If the travel company does not provide contractually agreed services or is unable to do so in full, terminates the trip or would have to cancel or terminate it due to specific circumstances. Specific circumstances necessitating cancellation or abandonment of the trip include recommendations by the Federal Department of Foreign Affairs not to travel to the area in question.
- 4.3 Cost of meals, lost working time and other financial loss.

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

- 5.1 In order to claim Allianz Global Assistance benefits, the insured or entitled person must immediately inform the Allianz Global Assistance emergency call centre on occurrence of the insured event and obtain its agreement for any assistance measures or assumption of associated costs (see section II C 3).

- 5.2 In the event of a claim, Allianz Global Assistance must be sent the following documents in writing (see section I 11):
- claims forms are available on our website: www.allianz-assistance.ch/claims;
 - proof of insurance or copy of the policy;
 - booking confirmation;
 - documents and/or official attestations documenting the occurrence of the loss event (e.g. detailed medical certificate with diagnosis, employer attestation, police report etc.);
 - receipts for unforeseen expenses/additional costs.

D Assistance in the event of death

1 Insured amount

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

2 Insured event

Death of an insured person during the trip.

3 Insured benefits

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

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

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

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

4 Non-insured events and benefits (in addition to section I 3)

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

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

- 5.1 In order to claim Allianz Global Assistance benefits, the insured or entitled person must immediately inform the Allianz Global Assistance emergency call centre on occurrence of the insured event and obtain its agreement for any assistance measures or assumption of associated costs (see section II D 3).
- 5.2 In the event of a claim, Allianz Global Assistance must be sent the following documents in writing (see section I 11):
- proof of insurance or copy of the policy;
 - booking confirmation;
 - record of death or certificate of death;
 - receipts for additional costs.

E Search and rescue costs

1 Insured amount

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

2 Temporal and geographical scope

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

3 Insured event

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

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

4 Insured benefits

Assumption of any necessary search and rescue costs.

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

- 5.1 In order to claim Allianz Global Assistance benefits, the insured or entitled person must report the insured event or claim event in writing to Allianz Global Assistance.
- 5.2 In the event of a claim, Allianz Global Assistance must be sent the following documents in writing (see section I 11):
- proof of insurance or copy of the policy;
 - documents and/or official attestations documenting the occurrence of the loss event (e.g. detailed medical certificate with diagnosis);
 - invoice of the rescue company.

F Substitute journey

1 Insured amount

The insured amount is specified in the insurance policy.

2 Insured events

The insured person is entitled to a substitute journey if he/she has had to terminate the trip prematurely due to repatriation under medical supervision or an extra return journey as per sections II B 2, II B 3.2 and II B 3.3.

3 Insured benefit

The insured person will receive a travel voucher to the value of the originally booked arrangement if an insured event occurs. Any unused services under the arrangement and any reimbursements arising from repatriation or an extra return journey will be offset against any compensation entitlement. This benefit only applies to the person who is ill or has suffered an accident.

4 Non-insured event (in addition to section I 3)

If the insured person's repatriation or extra return journey was not arranged by the Allianz Global Assistance emergency call centre.

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

- 5.1 In order to claim Allianz Global Assistance benefits, the insured or entitled person's repatriation or extra return journey needs to have been arranged by the Allianz Global Assistance emergency call centre.
- 5.2 The travel voucher can only be redeemed if Allianz Global Assistance is sent the following documents in writing:
- original travel voucher;
 - confirmation of new booking.

G Flight delay

1 Insured amount

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

2 Insured event

If a connecting flight is missed due to a delay of at least three hours for which the first airline is solely responsible.

3 Insured benefits

Assumption of the additional costs (hotel, rebooking, telephone calls) involved in continuing the trip. This benefit is provided as a follow-up to the services provided by the airline.

4 Non-insured events (in addition to section I 3)

4.1 If the airline does not provide contractually agreed services or is unable to do so in full, terminates the trip or would have to cancel or terminate it due to specific circumstances.

4.2 If the insured person is responsible for the delay.

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

5.1 In order to claim Allianz Global Assistance benefits, the insured or entitled person must report the insured event or claim event in writing to Allianz Global Assistance.

5.2 In the event of a claim, Allianz Global Assistance must be sent the following documents in writing (see section I 11):

- claims forms are available on our website: www.allianz-assistance.ch/claims;
- proof of insurance or copy of the policy;
- booking confirmation;
- evidence of delay from the airline incl. details of the duration of the delay and any compensation received;
- receipts for additional costs.

H Health care costs abroad

1 Insured amount

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

2 Insured persons

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

3 Temporal and geographical scope

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

3.2 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 health care 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

Serious illness, serious accident

If the insured person becomes seriously ill during a trip or suffers a serious accident and emergency treatment is required.

5 Insured benefits

5.1 Allianz Global Assistance provides benefits in the form of a follow-up insurance to accompany the statutory social insurance system offered in Switzerland (health insurance, accident insurance etc.) or any supplementary insurance for emergency hospitalisation and emergency

outpatient treatment costs if these insurance schemes do not provide full cover.

5.2 Assumption of the costs of the following medical benefits in the respective country, provided the treatment required is prescribed by a registered doctor or dentist or a person with the appropriate licence to practice:

- treatment measures including medication;
- hospitalisation;
- treatment by a government-approved chiropractor;
- hire of medical aids;
- in the event of an accident: initial provision of prostheses, spectacles, hearing aids etc.;
- repair or replacement of medical aids, if they were damaged by an accident and require medical treatment;
- transfer to the nearest appropriately equipped hospital;
- dental treatment following an accident up to a maximum of CHF 3,000.

5.3 In order for the costs of private emergency treatment during an inpatient stay to be covered, the express agreement of the doctors at the Allianz Global Assistance emergency call centre must be obtained in advance. The Allianz Global Assistance emergency call centre is available around the clock (conversations with the emergency call centre are recorded):

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

5.4 Capacity limit and exclusion of benefits

5.4.1 If no cover is provided by a Swiss health and/or accident insurer, Allianz Global Assistance will cover 50% of the difference between the documented total costs of hospital and outpatient treatment and the costs assumed under the mandatory part of a Swiss health or accident insurance arrangement (although not exceeding the insured amount). Benefits shall be provided insofar as the costs were caused by illness or accident. Additional services are not provided in this case.

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

5.4.3 There is no entitlement to the assumption or reimbursement of treatment costs in a private ward without the prior express agreement of the doctors at the Allianz Global Assistance emergency call centre.

5.4.4 The doctors at the Allianz Global Assistance emergency call centre will agree to or refuse treatment in a private ward as per section II H 5.3 at their own discretion, taking account of the local medical conditions of the country in question and having considered the medical necessity or reasonableness of the treatment in question. In the event that the insured person receives treatment in a private ward without obtaining the agreement of the doctors at the Allianz Global Assistance emergency call centre or despite them expressly assigning the person to a general ward, the insured person shall bear sole responsibility and the costs for this.

6 Refund of costs

6.1 Allianz Global Assistance provides cost refunds under this insurance and as a follow-up to the statutory social insurance system (health insurance, accident insurance etc. and similar insurance system in the country where the insured person is mainly resident or has his or her main health insurance) plus any supplementary insurance for all inpatient hospital stays. The insured person remains the debtor to the service providers (doctor etc.) for all outpatient treatments carried out locally.

6.2 The cost refund must in any case be requested from Allianz Global Assistance emergency call centre. The Allianz Global Assistance emergency call centre is available around the clock (conversations with the emergency call centre are recorded):

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

7 Non-insured events and benefits (in addition to section I 3)

7.1 Accidents and illnesses that have already occurred by the time the insurance is taken out, including associated consequences, complications, deteriorations or relapses, particularly in relation to chronic and recurring illnesses, regardless of whether the insured person was aware of their existence when the insurance was taken out.

7.2 Consultations and treatment for tooth and jaw diseases.

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

7.4 Consultations and treatment for cancer including check-ups.

7.5 Gynaecological, pediatric or general check-ups.

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

- 7.7 Pregnancy, abortion and birth, together with any associated complications, and the consequences of contraceptive or abortion measures.
- 7.8 Accidents while driving a motor vehicle for which the insured person does not meet the legal licensing requirements.
- 7.9 Accidents while carrying out a manual profession.
- 7.10 Accidents that occur while parachute jumping or piloting aeroplanes and aircraft.
- 7.11 Massage and wellness treatments and plastic surgery.
- 7.12 Accidents during military service.
- 7.13 Costs of any excess or deductibles in relation to statutory social insurance schemes (health insurance, accident insurance etc.) and any supplementary insurances.

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

- 8.1 The insured person must agree to a medical examination by the company doctor at any time at Allianz Global Assistance's request.
- 8.2 In order to claim Allianz Global Assistance benefits, the insured or entitled person must report the insured event or claim event in writing to Allianz Global Assistance.
- 8.3 In the event of a claim, Allianz Global Assistance must be sent the following documents in writing (see section I 11):
 - claims forms are available on our website: www.allianz-assistance.ch/claims;
 - proof of insurance or copy of the policy;
 - booking confirmation;
 - statements/rulings in relation to Swiss statutory social insurance schemes (health insurance, accident insurance) plus any supplementary insurance;
 - medical report/detailed medical certificate with diagnosis;
 - invoice(s) for doctor's and/or hospital expenses and medicines (incl. corresponding receipts).

J Collision damage waiver for rental vehicles (CDW)

1 Insured amount

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

2 Duration of cover

Cover starts on the date given in the rental agreement and ends on the date given in the rental agreement or at the latest when the vehicle is returned to the rental firm. The cover applies to losses triggered during the rental agreement term.

3 Insured vehicles

Cars, motor homes, campervans, caravans, motorhomes, minibuses or motorbikes hired by an insured person during the trip are insured (definitive list). Taxis, driving school vehicles and vehicles used on a car-sharing basis (e.g. Mobility) are not covered.

4 Insured events

Damage to the hired vehicle or any loss resulting from the theft of the hired vehicle during the rental period are insured. The condition for payment is a covered event triggered by another insurance and a resulting excess.

5 Insured benefit

- 5.1 In the event of a claim, Allianz Global Assistance will reimburse the insured person any excess charged by the rental firm.
- 5.2 The amount of the benefit depends on the excess owed under the contract and is limited to the maximum insured amount.
- 5.3 If the insured loss as per section II J 4 does not amount to the excess owed under the contract, Allianz Global Assistance will assume the full costs, provided they relate to an insured event.

6 Non-insured events (in addition to section I 3)

- 6.1 Claims whereby the insurance in question does not involve an excess.
- 6.2 Claims resulting from gross negligence by the driver.
- 6.3 Claims caused by the driver of the vehicle under the influence of alcohol (exceeding the legal alcohol limit 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 rental firm.
- 6.5 Losses occurring on non-public or non-official roads.
- 6.6 Claims involving caravans and other types of trailer.
- 6.7 Claims rejected by the provider of comprehensive or theft insurance.

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

- 7.1 In order to claim Allianz Global Assistance benefits, the insured or entitled person must report the insured event or claim event in writing to Allianz Global Assistance.
- 7.2 In the event of a claim, Allianz Global Assistance must be sent the following documents in writing (see section I 11):
 - claims forms are available on our website: www.allianz-assistance.ch/claims;
 - proof of insurance or copy of the policy;
 - rental agreement with indication of the excess;
 - damage report from the rental firm;
 - loss settlement from the rental firm;
 - credit card statement with the charge for the damage.

K Cash and bank account protection

1 Insured amount

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

2 Temporal and geographical scope

Insurance cover applies worldwide exclusively for events outlined under section II K 3 and occurring exclusively during foreign travel.

3 Insured events

- 3.1 Insured are financial losses incurred by the insured person when travelling abroad due to the
 - misuse of an insured account,
 - misuse of an insured card or
 - misuse of an insured mobile device
 caused by third parties and which cannot be reimbursed 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.
- 3.2 Financial losses incurred by the insured person when travelling abroad through the robbery of money (directly following withdrawal) are insured.

4 Insured items

- 4.1 Insured are:
 - 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;
 - all privately held mobile devices.
 Financial losses are insured, in particular those incurred through misuse:
 - of credit, bank, post office or other debit cards, of customer cards with a payment function and mobile devices (incl. smartphones) for the cashless payment of goods and services or withdrawals from cash dispensers;
 - of card numbers for payment processes (e.g. on the internet);
 - of mobile devices through unauthorised calls or use of the internet;
 - of online banking;
 - of telephone, fax and e-mail banking;
 - of direct debit, transfer orders and the redemption of cheques;
 - of cash withdrawals.
- 4.2 The cash is insured that the insured person withdraws from a cash dispenser and that is taken from him/her with the use or threat of violence directly after withdrawal of the cash.

5 Non-insured events and benefits (in addition to section I 3)

- 5.1 Losses resulting from misuse of debit cards, credit or customer cards, mobile devices or PIN, TAN, other identification or legitimization 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:
- 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);
 - 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)

- 6.1 In the case of misuse of an insured item in accordance with section II K 4.1 or suspicion of a corresponding misuse, it must be immediately reported to the card contracting party, the network provider or the provider of other payment systems. In addition, immediate blocking must be arranged.
- 6.2 Suspicion of misuse or theft of cash must be reported to the nearest police station immediately.
- 6.3 In order to claim Allianz Global Assistance benefits, the insured or entitled person must immediately report the insured event or claim event in writing to Allianz Global Assistance.
- 6.4 In the event of a claim, Allianz Global Assistance must be sent the following documents in writing (see section I 11):
- claims forms are available on our website: www.allianz-assistance.ch/claims;
 - proof of insurance or copy of the policy;
 - confirmation by the police that criminal charges have been filed in relation to the claim;
 - written explanation by the affected account-holding financial institution, card contracting partner, network provider or provider of other payment systems to compensate the financial loss.

L Breakdown and accident assistance

1 Insured amount

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

2 Geographical scope

The insurance protection applies exclusively to events in the following countries: Albania, Andorra, Austria, Belgium, Bosnia-Herzegovina, Bulgaria, Croatia, Cyprus (Greek part), Czech Republic, Denmark, Estonia, Finland, France, Germany, Gibraltar, Greece, Hungary, Iceland, Ireland, Italy, Kosovo, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Monaco, Montenegro, Netherlands, North Macedonia, Norway, Poland, Portugal, Romania, San Marino, Serbia, Slovakia, Slovenia, Spain, Sweden, Switzerland, Turkey (European part), the United Kingdom. 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 vehicles

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

4 Insured events and benefits

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

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

- 4.1 Roadside assistance / Towing / Recovery
If the vehicle is no longer roadworthy due to a breakdown or accident, Allianz Global Assistance will organise and assume the costs of roadside assistance where the event occurred 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 2000.
- 4.2 Overnight stay / Return journey / Rental car
If the vehicle has been stolen or cannot be repaired at a suitable, nearby garage on the same day (or within 48 hours in another country, on the basis of an expert opinion), Allianz Global Assistance will organise and pay for one of the following three benefits, provided it has agreed to the benefits in advance:
- 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, Allianz Global Assistance will organise and pay up to CHF 120 for each occupant to stay overnight in the insured person's country of residence or if abroad, up to CHF 120 per occupant per night up to a maximum of two nights.
- 4.2.2 Return journey
Assumption of the costs of the return journey for all occupants to the insured person's place of residence by public transport (Switzerland: 1st class rail ticket/abroad: 1st class rail ticket or economy class flight ticket 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 Rental car
Allianz Global Assistance will organise and pay for a rental cars for a maximum of five days for the ongoing or return journey for events occurring abroad (up to a value of CHF 1500). 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 L 4.2, Allianz Global Assistance 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, Allianz Global Assistance will organise and assume the costs of the return of the unusable or recovered vehicle to the closest repair workshop at the insured person'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, Allianz Global Assistance will organise the disposal and assume the customs duty.
- 4.5 Unavailability of vehicle driver
If the driver becomes seriously ill, suffers a serious accident or dies and no accompanying person is able to return the vehicle, Allianz Global Assistance will organise and pay for the return journey for the other occupants as per section II L 4.2.2 and the return of the vehicle to the workshop nearest to the insured person's place of residence.
- 4.6 Delivering spare parts when abroad
If the competent garage close by is unable to obtain the spare parts needed, Allianz Global Assistance will organise and assume the costs for immediate delivery if possible. The costs of the spare parts are not covered.

5 Non-insured events and benefits (in addition to section I 3)

- 5.1 If the Allianz Global Assistance emergency call centre has not agreed to the benefits in advance.
- 5.2 The benefits under sections II L 4.2 up to II L 4.6 can only be claimed if the roadside assistance or towing under section II L 4.1 has already been organised by Allianz Global Assistance.
- 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 rental car.
- 5.7 If the event was caused by vandalism or a natural event.
- 5.8 Losses to the vehicle and other cargo insofar as any associated costs are not insured.
- 5.9 The repair costs and spare parts are not insured.
- 5.10 Allianz Global Assistance 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)

- 6.1 In order to claim Allianz Global Assistance benefits, the insured or entitled person must immediately inform the Allianz Global Assistance emergency call centre on occurrence of the insured event and obtain its agreement for any assistance measures or assumption of associated costs (see section II L 4).
- 6.2 Damage to the insured vehicle caused by a service provider commissioned by Allianz Global Assistance in relation to an insured event must be claimed against said service provider or the responsible party directly.

M Legal protection

1 Insured amount

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

2 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.

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 Insured 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 The need for legal assistance must be reported as quickly as possible to: CAP Legal Protection, Major Customer Support, 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 benefits

- 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, Allianz Global Assistance, 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.

III Special provisions relating to the individual service components

N Overview of services excluding assumption of costs

1 Travel hotline

- 1.1 Information regarding travel rules
Prior to departure, Allianz Global Assistance will issue the insured person with key information on entry requirements, fees, customs regulations, currencies and health provisions upon request.
- 1.2 Sourcing of hospitals and doctors abroad
Allianz Global Assistance will find for the insured person, if necessary, a correspondence doctor or hospital in the place where they are staying. In the event of communication problems, Allianz Global Assistance will provide translation support.
- 1.3 Sourcing of legal assistance
During the trip, Allianz Global Assistance will provide the insured person with the name, address, telephone number and, assuming the insured person wants these and the details are known, the opening hours of solicitors or legal experts. Allianz Global Assistance will not give the insured person any legal advice and will not meet the costs of solicitors or other legal advice or any associated costs for which the insured person alone is liable.
- 1.4 Advisory service for problems during the trip
Allianz Global Assistance will advise the insured person in relation to minor medical and everyday problems during the trip.
- 1.5 Notification service for relatives and employers
If Allianz Global Assistance organises measures, it will inform the relatives and employer of the insured person where necessary about the facts of the case and the measures taken.

2 24h medical advisory service

Allianz Global Assistance will support the insured person in relation to minor medical and everyday problems during the trip:

- 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.

3 Advance payment to a hospital

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

4 Credit and customer card blocking service

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. Allianz Global Assistance will attempt to block all specified cards with the corresponding institutions (card company, bank, post office etc.). If the block is not performed by an institution responsible, Allianz Global Assistance will inform the insured person accordingly and provide him or her with the telephone number for the institution.

5 Home care

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

6 Contact for services

In order to claim the services listed under section III N 1 up to III N 5, the insured person may call the following numbers around the clock, 365 days a year, both before and during the trip:

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

7 Liability

Allianz Global Assistance is not liable for:

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

Global Assistance

Allianz 

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