

# Secure Trip Premium Family

## Benefits summary

### Insurance benefits in CHF

Cancellation charges	100'000.–
Assistance	unlimited *
Search and rescue costs	30'000.–
Substitute journey	100'000.–
Breakdown and accident assistance	unlimited *
Flight delay	2'000.–
Health care costs abroad	1'000'000.–
Collision damage waiver for rental vehicles (CDW)	10'000.–
Legal protection	Europe 250'000.– Worldwide 50'000.–
Cash and bank account protection	2'000.–
Pupil and student protection	100'000.–

### Services provided

Travel hotline, 24h medical advisory service, Credit and customer card blocking service, Advance payment to a hospital, Home care

**Premium in CHF 355.–**

\* The sum insured is limited for some benefits.



### Cancellation charges

Assumption of costs in the following cases:

- Serious illness, serious accident, death and complications of pregnancy
- Serious damage to property at the place of residence due to theft, fire, water or natural hazards
- Delay or cancellation of public transport used for the outward journey to the starting point of the insured trip
- Strikes which make the journey impossible (excluding strikes by the travel company and/or its service providers)
- Danger at the destination such as war, terror attacks or unrest of any kind, due to which an official Swiss entity (FDFA) advises against travel to the destination in question
- Natural catastrophes at the destination, which endanger the insured person's life
- Unexpected change to professional situation (unemployment or assumption of employment)

Event tickets are covered in addition to travel bookings.



### Assistance

Organisation and assumption of costs in the following cases:

- Transfer to the nearest appropriate hospital
- Repatriation to a hospital at the place of residence (with accompaniment by medical staff where required)
- Repatriation in the event of death
- Return journey due to termination of an accompanying person's or family member's insured trip
- Early return journey due to serious illness, serious accident or death of a non-travelling close relative or a deputy at work
- Return journey due to unrest, terror attacks, natural catastrophes or strikes



### Search and rescue costs

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



### Substitute journey

A travel voucher to the value of the originally booked arrangement for people who have had to be repatriated within the context of Assistance due to illness or accident.



### Breakdown and accident assistance

Organisation and assumption of costs for roadside assistance, towing, recovery in the event of a breakdown or an accident involving a motor vehicle driven by the insured person.



### Flight delay

Assumption of additional costs (hotel accommodation, rebooking, telephone calls) if a connecting flight is missed due to a delay of at least three hours caused by the first airline.

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## Important information

- Valid worldwide for an unlimited number of journeys within a year.
- A family insurance policy can be taken out for two people or more who live in the same household.
- The «breakdown and accident assistance» benefit applies in Switzerland and Europe.
- The «health care costs abroad» benefit is only valid for people who have not yet reached the age of 81.
- The «pupil and student protection» benefit is only valid for people who have not yet completed their 26th year of life.
- The sums insured under the insurance benefits apply per case or per event.
- Only available to people who are permanently resident in Switzerland.
- The insurance policy is extended automatically unless it is terminated at least three months prior to the expiry date.

The specifically insured risks and benefits as well as exclusions or limitations of our insurance policies are described in detail in the General Terms and Conditions of Insurance (TC). The general terms and conditions of insurance apply which are available at [www.allianz-assistance.ch/tc](http://www.allianz-assistance.ch/tc).



### Health care costs abroad

Assumption of health care costs for emergency medical interventions to treat illnesses or accidents while travelling abroad.



### Cash and bank account protection

Assumption of financial losses incurred by the insured person caused by a third party during a foreign trip by misusing insured accounts, cards and mobile devices and or by stealing cash.



### 24h medical advisory service

Advice for minor medical problems in the country you are visiting, including recommendations regarding any urgent treatment.



### Home Care

Arranging emergency contacts in the event of damage to the place of residence in Switzerland during a trip due to break-in, fire, natural hazards, water related events or glass breakage.



### 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.



### Travel Hotline

Telephone information and advisory service providing useful information about the destination around the clock.



### Credit and customer card blocking service

Assistance if bank, post office, credit and customer cards are blocked in the event of robbery, theft, loss and misplacement.



### Legal protection

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



### Pupil and student protection

Assumption of cancellation charges due to the unexpected withdrawal of a place to study or work as an intern abroad that has been confirmed in writing, or if the course or internship clashes with a resit. Assumption of the return travel costs in the event of home sickness.



### Advance payment to a hospital

In the event of hospitalization due to a serious medical incident of the insured person outside the country of residence, Allianz Global Assistance will pay an advance of up to CHF 5,000 towards the hospital costs in the event of an emergency.

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