

TRAVEL INSURANCE



INFORMATIONS FOR THE INSUREE

EUROPÄISCHE REISEVERSICHERUNGS AG with registered office in Basel is the insurer pursuant to the general terms and conditions of insurance (AVB).

The starting and expiry dates of the insurance contract, the insured risks and benefits and the premiums are shown on the application form and in the accompanying AVB.

The AVB and the statutory provisions provide information on the principles governing the payment and refund of premiums and further obligations of the insuree.

Data processing is used for the conduct of insurance business and for all accompanying transactions. Data are gathered, processed, stored and deleted in compliance with the statutory provisions and may be disclosed to reinsurers, official bodies, insurance companies and institutions, central information systems of the insurance companies and other parties who may be involved.

The specific insurance contract remains the determining factor in every case.

GENERAL CONDITIONS OF INSURANCE (AVB) E678

- 1 GENERAL PROVISIONS
- 2 MEDICAL AND HOSPITAL EXPENSES WORLDWIDE
- 3 BAGGAGE DURING TRANSPORT

1 GENERAL PROVISIONS

1.1 Insured persons

The insured persons are those listed on the booking confirmation/arrangement invoice and for whom the insurance premium has been paid.

1.2 General Exclusions

Not insured events:

- a) having already occurred, were manifest or could – theoretically – have been diagnosed by a doctor on the occasion of a medical examination when the travel was booked;
- b) in connection with illnesses and accidents, which had not been detected by a doctor at the time of occurrence and confirmed by a medical certificate;
- c) where the assessor (expert, doctor etc) is a direct beneficiary of or is related to or related by marriage to the policyholder;
- d) which are attributable to a consequence of acts of war or terrorism. The term terrorism means any act of violence or threat of violence to attain political, religious, ethnic, ideological or similar ends. The act of violence or threat of violence is liable to spread fear or terror among the population or parts of it or to influence a government or state institutions;
- e) those in connection with abduction;
- f) in connection with strikes or unrest of all kinds, storm and tempest damage, epidemics or quarantine;
- g) which are a consequence of dispositions made by a public authority;
- h) which occur on the occasion of participation in
 - competitions, races, rallies or trainings with motor vehicles or boats,
 - competitions and trainings in connection with professional support,
 - acts of daring (reckless actions), in which the person concerned knowingly exposes himself to a particularly great risk;
- i) occur when driving a motor vehicle or a boat without the legally required driver's license or in the absence of the legally required accompanying person;
- k) or occur on the occasion of the wilful commitment or attempted commitment of crimes and misdemeanours;
- l) which occur under the influence of alcohol, drugs, narcotics or pharmaceuticals;
- m) are caused by wilful/grossly negligent acts/failure to act on the part of the insured;
- n) which are caused by ionising rays.

1.3 Claims against third parties

- A If the insured has been compensated by a liable third party or his insurance, any reimbursement on the basis of the present contract is cancelled. If EURO-

PÄISCHE has intervened in place of the liable party, the insured party must assign his liability claims up to the amount of the outlays to EUROPÄISCHE.

- B If such person has any damage claims against other licensed insurance companies, such claims will be reimbursed from the benefits arising out of this insurance only in proportion to the total amount of all benefits.
- C In case of losses which in accordance with legal provisions are covered by the accident insurance law, the Swiss federal military insurance or a foreign governmental insurance company, EUROPÄISCHE will, within the framework of the agreed benefits, cover only that part of the costs which are not covered by these other insurances.
- D Insured benefits for MEDICAL AND HOSPITAL EXPENSES WORLDWIDE will only be paid subsequent to existing insurances with a recognised Swiss health insurance (according to the terms of the Swiss Federal Health Insurance Act (KVG), inclusive of nursing expenses and possible additional insurances), an accident insurance (inclusive of possible additional insurances), a military or disability insurance. Should at least one of the named insurers negate its basic liability or if the basic risk (illness, accident) is not even insured, then those benefits, which the basic insurer should provide by law and/or the accident insurer according to the Swiss Federal Law on Accident Insurance (UVG), will be deducted, even if that incurs additional costs for the insured person.
- E Costs will only be reimbursed once even where there is more than one insurance policy with licensed companies.

1.4 Additional provisions

- A Claims superannuate 2 years after the claim.
- B The person entitled to the payment may choose his Swiss place of residence or the domicile of EUROPÄISCHE, Basel, as place of jurisdiction.
- C Payments received unrightfully from EUROPÄISCHE must be returned within 30 days to the company, including any expenses incurred by EUROPÄISCHE as a result.
- D The insurance contract shall be governed exclusively by Swiss law, in particular by the Swiss Federal Insurance Contract Act (VVG).
- E For the purpose of assessing whether a journey to a country is or is not reasonable because of strikes, unrest, war, terrorist attacks, epidemics etc., the currently valid recommendations of the Swiss authorities shall as a matter of principle apply. These are in the first instance the EDA (Federal Department of Foreign Affairs) and the BAG (Federal Department of Health).

1.5 Claim

Please contact

- for information in connection with a loss, the Insurance claims Department of EUROPÄISCHE REISEVERSICHERUNGS AG, Steinengraben 28, P.O. Box, CH-4003 Basel, phone +41 61 275 27 27, fax +41 61 275 27 30, claims@erv.ch;
- in cases of emergency the ALARM CENTRE with 24-hour service, either by dialling the number +41 848 801 803 or by dialling the toll-free number +800 8001 8003, fax +41 848 801 804. It will be available to you day and night (including Sundays and public holidays). The ALARM CENTRE will offer advice to you concerning the steps to be taken and it will organise the necessary assistance.

Careful observance of the duties mentioned below in the event of a loss will make it easier to offer assistance and rapidly handle the damage claim.

- A The insured must take all steps which can help mitigate the consequences and elucidate the circumstances of the loss.
- B EUROPÄISCHE must be furnished immediately with
 - requested information and
 - the necessary documents and
 - account details (bank or post office account) – should this be omitted the insured will bear all bank transfer charges.
- C In case of illness or accident a physician must be consulted as soon as possible and his instructions must be followed. The insured/entitled person must release the physician who treated him from the duty of secrecy vis-à-vis EUROPÄISCHE.
- D In case of culpable violation of the duties in connection with a loss EUROPÄISCHE has the right to reduce the compensation by the amount by which the compensation would have been reduced in case of a conduct in accordance with such duties.
- E EUROPÄISCHE will not make any payments if, particularly in the claims report,
 - false representations are made,
 - facts are concealed,
 - the obligations of Sec. 3.6 a) (report on the facts of the case and receipts) are omitted,
 if EUROPÄISCHE suffers any loss as a consequence.

2 MEDICAL AND HOSPITAL EXPENSES WORLDWIDE



The general Conditions Sec. 1.1–1.5 are also applicable.

2.1 Special provision, scope, policy period

The insurance is not valid for persons who have passed their 80th birthday. With the exception of Switzerland, the insurance cover is valid worldwide for the duration of the journey/arrangement (max. 62 days).

2.2 Definition of accident

A Any bodily injury involuntarily sustained by the insured person (and attested by a doctor) as a result of sudden extraneous force are considered an accident.

B The term „accident“ also includes the involuntary

- inhalation of gases or vapours and the inadvertent ingestion of poisons or acids;
- dislocation, sprained and torn ligaments or muscles caused by sudden exertion;
- frostbite, heat stroke, sunstroke, the impairment of health by ultraviolet rays (except sunburn);
- drowning.

C The term „accident“ excludes suicide, self-mutilation and the attempt to do so.

2.3 Uninsured accidents

The following are not insured:

- the cases listed under Sec. 1.2;
- accidents that occur on foreign military service;
- accidents that occur during the practice of a manual occupation;
- accidents that occur while parachute jumping or piloting of airplanes and aircraft;
- accidents suffered by the insured person as passenger of an aircraft.

2.4 Definition of illness

A The term illness denotes a disorder of health not attributable to an accident which can be recognised by the physician and is beyond the control of the insured person.

B The term illness does not include

- conditions of fatigue and exhaustion, nervous and mental disorders;
- pregnancy and childbirth, together with accompanying complications.

2.5 Uninsured illnesses

The following are not insured:

- the cases listed under Sec. 1.2;
- general checkups and routine verifications;
- illnesses which already existed when the insurance was taken out or the booking made, together with their sequels and complications;
- illnesses as a consequence of prophylactic, diagnostic or therapeutic medical actions (e.g. vaccinations, radiation), insofar as they are not occasioned by an insured illness;
- disorders of the teeth and jaw;
- sequels of contraceptive or abortive measures.

2.6 Insured benefits

A In cases of accident or illness, the EUROPÄISCHE provides compensation for outpatient treatment and/or treatment in the general ward of the hospital additional to existing insurances under the terms of section 1.3 D and E and up to a maximum of CHF 100,000.– per person for

- medically necessary treatment measures (including therapeutic agents) prescribed or implemented by a licensed doctor/chiropractor;
- medically prescribed hospital stays (including subsistence costs) and services provided by qualified nursing staff;
- purchase, rental, replacement or repair of medical aids such as artificial limbs, glasses or hearing aids if they are a consequence of an accident and prescribed by a doctor;
- medically necessary rescue and transport costs to the nearest appropriate hospital for treatment, to max. 10% of the amount insured;
- accident-related dental treatment up to CHF 3,000.–.

B These benefits will be provided until 90 days after the stipulated end of the policy period, if the insured event (illness or accident) occurred during the policy period.

2.7 Exclusions

No payments will be made

- in the cases listed under Sec. 1.2, 2.3 and 2.5;
- cost sharing and franchises from other insurances;
- epidemics;
- participation in riots or demonstrations of any kind;
- benefits for illnesses or accidents that had been in existence before the insurance was taken out – an exception is an unforeseen acute deterioration in health due to a chronic condition;
- benefits for treatments or care abroad when the insured person took him/herself to the place for such treatment.

2.8 Reimbursement of costs

In the case of cost-intensive treatments (e.g. in-patient care in a hospital) the EUROPÄISCHE will cover the costs within the framework of this insurance and subsequent to the legal social insurances (KVG, UVG) and any possible additional insurances for all in-patient stays in hospital. The insured person remains liable to pay the care providers (medical doctor etc) for any local out-patient services.

2.9 Claim

Sec. 1.5 is applicable and in addition:

- The following must be delivered to EUROPÄISCHE:
 - a detailed medical certificate,
 - medical, hospital and pharmacists' bills,
 - copy of the insurance policy (booking invoice).
- The insured person must agree at all times to be medically examined by an independent medical examiner of the EUROPÄISCHE and at its (the Company's) expense.

3 BAGGAGE DURING TRANSPORT



The general Conditions Sec. 1.1–1.5 are also applicable.

3.1 Scope, policy period

The insurance provides worldwide cover for the duration of the journey/the arrangement (max. 62 days), exclusively during the transport by a public, licensed transport institution. This applies as long as the insured objects are in the care of a transport company.

3.2 Insured objects

A The insurance covers all objects which are taken by the insured person for her personal use on the journey.

B The following are not insured:

- Cash and tickets, furs, expensive watches, field-glasses, leather clothing, hardware and software, mobile phones, photo, film and recording equipment, musical instruments, appliances of any kind (including accessories), securities, important documents and documents of any kind, jewellery with or made of precious metals, precious stones or pearls, precious metal, stamps, commercial wares, samples and objects of artistic merit or collectors' value, motor vehicles, trailers, boats, surf boards, caravans and airplanes including all accessories;
- Any objects bought or received as gifts during the journey (e.g. souvenirs) that do not form part of personal travel necessities.

3.3 Insured events

Loss, damage, destruction or delayed delivery are all insured.

3.4 Insured benefits

A EUROPÄISCHE provides the following compensation:

- in the event of total loss of insured objects, their current value; current value means the purchase price less depreciation of not less than 10% per year from the date of purchase, subject, however, to a maximum of 60%;
- in the event of partial loss, the costs of repair, subject to a maximum of the current value;
- damage caused by breakage, up to a limit of 20% of the insured sum;
- spectacles, contact lenses, prosthetic devices and wheelchairs up to a limit of 20% of the insured sum;
- in the event of late delivery of the baggage by a licensed, public transport operator, the cost of absolutely essential purchases up to CHF 1,000.– per person and subject to a maximum of CHF 4,000.– per journey. Payments are excluded for losses happening during the return travel to the place of residence.

B The insured sum of CHF 1,000.– per person limits the total of all benefits in respect of claims arising during the period of insurance.

3.5 Exclusions

No payments will be made

- in the cases listed under Sec. 1.2;
- for damage caused by wear and tear, deliberate damage, exposure to adverse weather conditions, inadequate or defective characteristics or packaging of the objects.

3.6 Claim

Sec. 1.5 is applicable and in addition:

- The insured person shall
 - report the incident (report loss of air ticket, etc.);
 - in the case of damage, delayed delivery or loss, receive a report on the facts from the transport company confirming the causes, circumstances and extent of the damage;
 - on return from the journey, immediately inform EUROPÄISCHE in writing and state the reasons for the claims.
- The following must be delivered to EUROPÄISCHE:
 - report on the circumstances, report on the loss of air ticket,
 - confirmation, receipts or evidence of purchase (originals),
 - copy of the insurance policy (booking invoice).
- Damaged objects shall be kept at the disposal of EUROPÄISCHE.

EUROPÄISCHE REISEVERSICHERUNGS AG



ETIG – MEMBER OF THE EUROPEAN TRAVEL INSURANCE GROUP
THE LARGEST TRAVEL INSURERS ASSOCIATION IN EUROPE