Shopping insurance

Information sheet for the insurance product

Company: European Travel Insurance, Branch office of Helvetia Swiss Insurance Company Ltd, Switzerland

Product: CembraPay BuyerProtect

This sheet is for information purposes only and provides a brief overview of the key content of your insurance. You will find full information in your contract documents (insurance confirmation and General Conditions of Insurance). Please read through all the documents so that you are fully informed.

What type of insurance is it?

It is individual shopping insurance.

Which occurrences are insured?

Purchase insurance

- ✓ Theft of the purchased item
- ✓ Damage to the purchased item

Online purchase protection

- ✓ Non-delivery of the item
- ✓ Incorrect delivery of the item
- ✓ Incomplete/ broken delivery of the item
- ✓ No refund for correct returns
- ✓ Service not provided

Which benefits are covered?

Purchase insurance + Online purchase protection

- ✓ Maximum of CHF 5'000 per order confirmation

The effective sums insured are listed in your insurance policy and the General Conditions of Insurance (GCI). These are decisive in any case.

What is not insured?

The main uninsured occurrences and benefits are as follows:

- ✗ occurrences that had already occurred or were identifiable at the time the insurance was taken out;
- ✗ occurrences resulting from intentional or grossly negligent acts or omissions by the insured person;
- ✗ occurrences resulting from a pandemic;
- ✗ normal wear and tear.

Are there any limits to the cover?

Not all conceivable cases are insured. Cover excludes the following for example:

- ! items with a value of less than CHF 50;
- ! cash and digital assets;
- ! consumables or goods with an expiry date.

Where am I insured?

- ✓ You are insured worldwide.

What are my obligations?

To avoid jeopardizing your insurance cover, your obligations include the following:

- contact the ERV claims service, P.O. Box, 4002 Basel, Switzerland, phone +41 (0)58 275 27 27, www.erv.ch/claim, claims@erv.ch.
- in case of an insured event, you undertake to avert or minimize the loss far as possible and provide us with truthful loss reports so that the loss can be determined and settled.

When and how do I pay?

The insurance is paid for directly when purchasing.

When does the cover commence and end?

The insurance cover begins on the date of purchase and ends in accordance with the overview of insurance benefits in the General Conditions of Insurance (GCI).

How can I terminate the contract?

The insurance covers ends automatically. Therefore, there is no need to cancel the insurance.