

# Information about your insurance policy.

## Mountain insurance.

### (Edition of 08/2025)

Dear Customer,

We would like to inform you about the identity of the insurer and the key elements of the insurance coverage (Article 3 of the Swiss Insurance Contract Act).

Use of gender-specific wording in this document refers to all genders.

#### Who are your contractual partners?

The risk carrier for the present insurance is: Helvetia Swiss Insurance Company Ltd, Dufourstrasse 40, 9001 St. Gallen, Switzerland. Responsibility for this insurance lies with: European Travel Insurance (referred to as «ERV» in the General Conditions of Insurance), branch office of Helvetia Swiss Insurance Company Ltd, with registered office at St. Alban-Anlage 26, P.O. Box, CH-4002 Basel, Switzerland.

#### Who is the policyholder?

The policyholder is the booking office domiciled in Switzerland that is responsible for booking the ticket or pass.

#### Who is covered?

Based on the collective insurance contract entered into with the policyholder, ERV grants insurance cover, as well as a direct right of claim in connection with the insurance benefits, to the persons designated in the policyholder's booking/insurance confirmation. The insured persons are specified in the booking/insurance confirmation, the General Conditions of Insurance (hereinafter «GCI»), and any Special Conditions (hereinafter «SCs»).

#### What is the premium amount owed?

The premium amount will be explicitly communicated to you during the process of enrolment in the collective insurance contract. The details of the premium amount and the legal taxes and fees (e.g. Swiss federal stamp duty) can be found in the premium statement and/or booking/insurance confirmation.

#### What is the applicable law and what contractual basis applies?

This contract is governed by Swiss law. The contractual basis consists of the declaration of enrolment for insurance cover (e.g. insurance application, booking/insurance confirmation, customer information, GCI, and any SCs). In all other respects, the Swiss Insurance Contract Act applies. If the insured person's domicile/registered office is located in the Principality of Liechtenstein, then Liechtenstein law shall apply, along with the provisions of the Liechtenstein Insurance Contract Act (Versicherungsvertrags-gesetz).

#### What risks are covered and what is the extent of the insurance cover?

The events upon the occurrence of which ERV is required to provide a benefit depend on the selected insurance cover, as evidenced by the booking/insurance confirmation, the customer information, the corresponding General Conditions of Insurance (GCI) and any Special Conditions (SCs).

#### What type of insurance is this?

Your insurance is generally insurance against loss. Fixed-benefit insurance policies are expressly designated as such in the contract documents (e.g. booking/insurance confirmation, customer information, GCI and any SCs).

#### What insurance benefits are paid?

The amount and/or maximum limit and the type of insurance benefits can be found in the booking/insurance confirmation, the corresponding GCI and the SCs. The same applies to any deductibles and waiting periods.

#### What obligations apply when taking out the policy?

As the applicant for enrolment in the collective insurance contract, the insured person is required under Article 6 of the Swiss Insurance Contract Act to provide complete and correct answers to all the questions in the application (e.g. date of birth and prior claims). If, when entering into the contract, the insured person provides an incomplete or incorrect answer to a question formulated in writing or in any other text form, ERV shall be entitled to terminate the insurance cover for the insured person within four weeks after becoming aware of the breach of the duty of disclosure. If the insurance cover is cancelled through such termination, the obligation to pay benefits for any loss/damage already suffered shall also cease if the occurrence or extent of such loss/damage was influenced by the fact that was incorrectly or incompletely disclosed. If benefits have already been paid, repayment may be demanded.

#### What other obligations do the insured persons have?

The principal obligations of the insured persons include the following:

- If a loss event occurs, it must be reported to ERV immediately.
- The insured person is required to cooperate in ERV's investigations, for example in investigating a claim (obligation to cooperate).
- If a loss event occurs, reasonable actions must be taken to mitigate and elucidate the loss (obligation to mitigate losses).

#### When does the insurance coverage begin and end?

The insurance cover enters into effect when the insured person joins the collective contract and remains in effect as specified in the booking/insurance confirmation.

#### Under what circumstances may the contract be cancelled?

The insured person may cancel their enrolment under the insurance cover or their declaration of acceptance of such cover in writing or in another text form. The cancellation period is 14 days and commences as soon as the insured person applies for or accepts enrolment under the insurance cover. The cancellation period is considered to have been met if the insured person notifies ERV of the cancellation or submits their notice of cancellation to the postal service by no later than the cancellation period. The right to cancel shall not apply in cases of collective insurance of persons, provisional declarations of cover and agreements having a term of less than one month. An annual premium/single premium shall remain payable if any injured third party is entitled to make claims against ERV in good faith.

#### What personal data is processed and for what purpose?

All personal data will be processed in accordance with the current data protection legislation. The controller of the processing of your personal data is ERV. The data protection notice available at [www.erv.ch/privacy-policy](http://www.erv.ch/privacy-policy) contains further information on the purposes for which personal data is processed (e.g. operating of insurance business, marketing activities, pricing and individual product creation, risk assessment and settlement of claims, recipients in Switzerland and abroad) as well as your rights.

#### What else must be considered?

The specific enrolment in the collective insurance contract remains authoritative in all cases.