



## Corporate Travel Insurance<sup>CTI</sup> overview of insurance benefits

	<b>ECONOMY</b>	<b>BUSINESS</b>	<b>PREMIUM</b>
<b>Cancellation costs</b> When the business trip does not take place (sickness, accident, death etc.)	5,000	20,000	60,000
<b>Flight delay</b> Assumption of additional costs when a connecting flight is missed	500	1000	2000
<b>SOS-protection/crisis cover/ medical assistance</b>			
Transport to the hospital	unlimited	unlimited	unlimited
Repatriation to place of residence	unlimited	unlimited	unlimited
Transportation to home country in case of death	unlimited	unlimited	unlimited
Search and rescue costs	50,000	50,000	50,000
Bedside visits by relatives (max. 2 people)	costs actually incurred	costs actually incurred	costs actually incurred
Additional costs for unscheduled return	economy class flight	business class flight	business class flight
Travel costs for stand-in employees	economy class flight	business class flight	business class flight
Burial costs	–	–	10,000
Extra costs of hospital treatment as an inpatient	–	–	100 per day
<b>Medical and hospital expenses worldwide</b> Heilungskostenzusatzversicherung Additional insurance for treatment costs abroad	500,000	2,000,000	unlimited
<b>Personal accident cover (capital benefit)</b>			
In case of death	100,000	200,000	1,000,000
In case of disability	200,000	400,000	2,000,000
<b>Excess guarantee for hired vehicles</b> Excess cover for claims under comprehensive or theft insurance	1,000	5,000	10,000
<b>Baggage</b>			
Theft, damage and loss	–	10,000	20,000
Late delivery	–	2,000	2,000
<b>Business travel legal protection</b> Legal protection abroad	–	250,000	500,000
<b>Business travel third-party liability</b> Third-party liability abroad	–	2,000,000	5,000,000
<b>Free services</b>	<ul style="list-style-type: none"> <li>✓ Round-the-clock service/365 days a year</li> <li>✓ Medical information service</li> <li>✓ Financial advance in the event of loss or theft of currency abroad</li> <li>✓ Online information portal for travel, country, safety and medical information</li> <li>✓ Organising the blocking of mobile telephones, credit and account cards</li> <li>✓ Notifying family members in an emergency</li> <li>✓ Administrative referral to an embassy or attorney in an emergency</li> <li>✓ Notifying transport companies and hotels in case of delays</li> </ul>		

### **ADDITIONAL COVER**

<b>Cancellation costs</b> If the business trip does not take place due to cancellation of the business appointment by the business partner	2,000
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Maximum sums insured in CHF and per person. This overview is only a summary of the insurance benefits. It does not include the full wording or all the coverage details, conditions and exclusions of the proposed insurance policies. The actual insurance contract and the General conditions of insurance (GCI) E488 remain authoritative in any case.  
Conditions as of September 2017. We reserve the right to amend services and premiums at any time.