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General Conditions of Insurance (GCI).

European Travel Insurance ERV
P.O. Box, 4002 Basel, +41 58 275 27 27
info@erv.ch, www.erv.ch

General Conditions of Insurance (GCI)

Use of the male gender to facilitate readability is intended to also refer to the female gender.

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Overview of insurance benefits

It should be noted that the insurance cover only includes the benefits and sums insured shown in the overview below. In each case, however, the benefits/sums insured under the insurance taken out remain authoritative. Unless otherwise stipulated, the maximum sums insured apply per event.

Product variant	Multi Trip Easy	Multi Trip Clever	Multi Trip Comfort	Single Trip Individual	Single Trip Upgrade	Group Trip Standard	Group Trip Key Person
Cancellation costs	✓	✓	✓	✓		✓	✓
SOS protection	✓	✓	✓	✓		✓	✓
Flight delay		✓	✓	✓			
Baggage		✓	✓		✓		
Medical and hospital expenses worldwide			✓		✓		
Airline and service provider insolvency protection			✓		✓		
Volcanic eruption and natural disasters			✓		✓		
Travel legal protection			✓				
Air accident			✓				

Annual travel cover (365 days)

It should be noted that the insurance cover only includes the benefits and sums insured shown in the overview below. In each case, however, the benefits/sums insured under the insurance taken out remain authoritative.

Description of the insurance benefit	Sums insured Maximum benefit sums in CHF per event				
	Multi Trip Easy	Multi Trip Clever Individual	Multi Trip Clever Multi-Person (family)	Multi Trip Comfort Individual	Multi Trip Comfort Multi-Person (family)
Scope	worldwide, unless otherwise stipulated				
Deductible per claim	No deductible payable				
Cancellation costs The trip cannot be commenced.	2000	20 000	50 000	30 000	60 000
SOS protection Events during the trip: Transport to nearest suitable hospital for treatment Medically attended emergency transportation/repatriation Search and rescue costs Repatriation in event of death Additional costs for continuation of trip	unlimited unlimited 10 000 unlimited 1500	unlimited unlimited 10 000 unlimited 1500	unlimited unlimited 10 000 per person unlimited 1500 per person	unlimited unlimited 30 000 unlimited 1500	unlimited unlimited 30 000 per person unlimited 1500 per person
Cost advance for hospitalization abroad	5000	5000	5000 per person	5000	5000 per person
Leisure protection Events during leisure activity.	250	500	500 per person	1000	1000 per person
Dog and cat Events involving pets.	–	–	–	incl.	incl.
SOS protection at home Organizing assistance in event of emergency during absence from home.	incl.	incl.	incl.	incl.	incl.
Flight delay Missed connecting flight.	–	1000	1000 per person	1000	1000 per person
Baggage The baggage was stolen, damaged or delivered late.	–	500 per trip	1000 per trip	2000 per trip	4000 per trip
Medical and hospital expenses worldwide Outpatient treatment or inpatient stay in a hospital abroad.	–	–	–	1 000 000	1 000 000 per person
Airline and service provider insolvency protection Rebooking costs in event of insolvency of service provider.	–	–	–	2000	2000 per person
Volcanic eruption and natural disasters The trip cannot be commenced or continued due to a natural disaster.	–	–	–	2000	2000 per person
Travel legal protection Europe	–	–	–	250 000	250 000
Travel legal protection worldwide	–	–	–	50 000	50 000

Description of the insurance benefit	Sums insured Maximum benefit sums in CHF per event				
	Multi Trip Easy	Multi Trip Clever Individual	Multi Trip Clever Multi-Person (family)	Multi Trip Comfort Individual	Multi Trip Comfort Multi-Person (family)
Air accident Capital benefit in event of accident or death.	–	–	–	100 000	100 000 per person
Compensation for resitting examination In event of failure to pass original examination. (For details see para. 11.2 C + D)	–	–	–	1000 per trip	1000 per trip

The supplementary packages are designed to complement an existing, active annual travel policy with ERV.

It should be noted that the insurance cover only includes the benefits and sums insured shown in the overview below. In each case, however, the benefits/sums insured under the insurance taken out remain authoritative.

Description of the insurance benefit	Sums insured Maximum benefit sums in CHF
Study Trip supplementary package	
Scope	worldwide
Insured person	1 person
Duration of the insurance	1 course, max. 274 days
Deductible per claim	No deductible payable
Medical and hospital costs	100 000 per person
Compensation for resitting examination	1000, if examination is resat within a year.

Road Trip supplementary package (paras. 12 + 13)

The Road Trip supplementary package comprises two insurance modules: Breakdown assistance for own vehicles and a deductible guarantee for rental vehicles.

Breakdown assistance	
Scope	Europe including Switzerland
Duration of the insurance	Max. 31 days
Deductible per claim	No deductible payable
Insured person	Persons living in the same household
Insured vehicles	Passenger cars, motorhomes up to 3500kg, trailers, motorcycles (exhaustive list) from place of residence.
Towing costs	400
Parking fees	300
Vehicle recovery	2000
Forwarding spare parts	incl.
Rail journey to location of vehicle if being collected by the driver.	Actual costs/included

Deductible guarantee for rental vehicles	
Scope	worldwide
Duration of the insurance	Max. 31 days, according to booking and reservation confirmation
Deductible per claim	No deductible payable
Insured rental vehicles	Passenger cars, motorhomes, camper vans, caravans, camping buses, minibuses, motorcycles, e-bikes, houseboats (exhaustive list).
Deductible from damage/losses covered by comprehensive or theft insurance	10 000
Supplement to other rental vehicle breakdown assistance cover	400

Short-term insurance

Insurance for a single trip (max. 92 days). It should be noted that the insurance cover only includes the benefits and sums insured shown in the overview below. In each case, however, the benefits/sums insured under the insurance taken out remain authoritative.

Description of the insurance benefit	Sums insured Maximum benefit sums in CHF per event			
	Single Trip Individual	Single Trip Upgrade	Group Trip Standard	Group Trip Key Person
Scope	worldwide, unless otherwise stipulated			
Deductible	No deductible payable			
Cancellation costs The trip cannot be commenced.	according to insurance taken out	–	30 000 per trip	30 000 per trip
SOS protection Events during the trip. Transport to nearest suitable hospital for treatment Medically attended emergency transportation/repatriation Search and rescue costs Repatriation in event of death Additional costs for continuation of trip	unlimited unlimited 10 000 unlimited 1500	– – – – –	unlimited unlimited 10 000 per person unlimited 1500 per person	unlimited unlimited 10 000 per person unlimited 1500 per person
Dog and cat Events involving pets.	–	incl.	–	–
Cost advance for hospitalization abroad	5000	–	5000 per person	5000 per person
SOS protection at home Organizing assistance in event of emergency during absence from home.	incl.	–	incl.	incl.
Flight delay Missed connecting flight.	1000	–	–	–
Baggage The baggage was stolen, damaged or delivered late.	–	2000 per trip	–	–
Airline and service provider insolvency protection Rebooking costs in event of insolvency of service provider.	–	2000	–	–
Medical and hospital expenses worldwide Outpatient treatment or inpatient stay in a hospital abroad.	–	1 000 000	–	–
Volcanic eruption and natural disasters The trip cannot be commenced or continued due to a natural disaster.	–	2000	–	–

Optional individual products

These products can also be taken out where there is no basic insurance with ERV. It should be noted that the insurance cover only includes the benefits and sums insured shown in the overview below. In each case, however, the benefits/sums insured under the insurance taken out remain authoritative.

Sums insured Maximum benefit sums in CHF			
	Medical and hospital expenses worldwide Outpatient treatment or inpatient stay in a hospital abroad.	Breakdown assistance	Deductible guarantee
Scope	Worldwide excluding Switzerland	Europe including Switzerland	Worldwide
Duration of the insurance	according to insurance taken out	12 months	according to booking/reservation confirmation
Deductible	no deductible payable	no deductible payable	no deductible payable
Insured person/ insured vehicle	according to insurance taken out	Persons living in the same household Passenger cars, motorhomes up to 3500 kg, trailers, motorcycles (exhaustive list) from place of residence.	Passenger cars, motorhomes, camper vans, caravans, camping buses, minibuses and motorcycles (exhaustive list).
Maximum sum insured	100 000 per person	–	–
Deductible from damage/losses covered by comprehensive or theft insurance	–	–	10 000
Towing costs	–	400	–
Parking fees	–	300	–
Vehicle recovery	–	2000	–
Forwarding spare parts	–	incl.	–

Alarm center

In an **emergency** the insured person can contact the alarm center, which provides a 24-hour service 365 days a year. In the event of an incident during the trip, the alarm center must be contacted on +41 848 801 803 or +800 8001 8003.

1 General provisions

1.1 Insured persons and policyholder

- A The insurance covers the persons specified in the policy.
- B The policyholder is the natural or legal person who has concluded an insurance contract with ERV. The insurance is valid
- if the policyholder has their legal domicile in Switzerland or Liechtenstein;
 - if the policyholder does not have their legal domicile in Switzerland or Liechtenstein, provided that the insurance cover lasts no more than four months. In this case, the policyholder must be in Switzerland or Liechtenstein when taking out the insurance policy.
- C When family insurance (multi-person insurance) is taken out, the following persons are insured in addition to the policyholder: parents, grandparents and children living in the same household as the policyholder are included in addition to the policyholder's spouse, partner or cohabiting partner. Minor children of the policyholder who do not live in the same household, as well as any foster children and children for whom the policyholder has holiday responsibility, are also considered family members. Two persons living in shared accommodation with their children are equivalent to a family.
- D Groups of at least five persons who book a joint trip and as a minimum undertake the outward and return journey together can take out the Group Trip Standard option. The insured persons are included in a list of participants, which is sent to ERV in writing or any other text form when the insurance is taken out. The sum insured for cancellation costs is divided proportionately among the number of the participants.
- E Groups that depend on a key person for their jointly booked trip can take out the Group Trip Key Person option. The key person (max. two persons) and insured persons are named in the insurance policy.
- F **Chronically ill persons must have their fitness to travel confirmed in a medical certificate to be issued immediately before booking a travel service.**

1.2 Period of validity for a combination of different products

If several products with a different policy period are combined, the policy period is separate for each product.

1.3 Scope

The insurance cover is valid worldwide unless otherwise stipulated.

1.4 General exclusions

The insurance does not cover events

- which have already occurred or were manifest when the insurance was taken out or the travel service was booked. The provisions for aggravation of chronic illness are reserved;
- which occur in connection with illnesses or accidents that were not immediately diagnosed by a doctor when they occurred or were only confirmed by telephone consultation;
- which are caused by deliberate or grossly negligent acts or omissions;
- where the assessor (expert, doctor, etc.) who makes the findings on the loss event is a direct beneficiary or is related to the insured person by birth or marriage;
- which are a consequence of warlike events or are due to terrorism, subject to the provisions for SOS protection (for details see para. 3.2 A f);
- which are in connection with abductions;
- which are a consequence of official orders, subject to the provisions for travel legal protection (paras. 9.3 and 9.4) and for volcanic eruption and natural disasters (paras. 8.2 and 8.3);
- which occur when taking part in
 - competitions, races, rallies or training sessions with motor vehicles or boats;
 - competitions or training sessions in connection with professional sport or an extreme sport;
 - trekking trips or mountain tours when sleeping at altitudes of over 4000 m above sea level;
 - expeditions;
 - acts of daring (reckless actions) in which the person concerned knowingly exposes themselves to particularly great danger; the current Suva classifications apply in principle;
- which occur when driving a motor vehicle or boat without the legally required and valid driving licence or in the absence of the legally required accompanying person;
- which occur under the influence of alcohol, drugs, narcotics or pharmaceuticals;
- which occur on the occasion of the wilful or attempted commitment of crimes or offences;
- which the insured person causes in connection with suicide, self-harm and the attempt thereof;
- caused by ionizing rays of any kind, in particular as a result of nuclear reactions;
- caused by a pandemic. The exceptions are if the insured person falls ill and their own isolation/quarantine in the event of infection (para. 2.2 A and 3.2 A).

1.5 Claims against third parties

- A If the insured person has been indemnified by a liable third party or their insurer, no payments will be made under this contract. If ERV is sued instead of the liable party, the insured person must assign their liability claims to ERV up to the amount of the expenses incurred.
- B In the case of multiple insurance (voluntary or compulsory insurance) ERV provides its benefits on a subsidiary basis, unless the conditions of insurance of the other insurer likewise contain a subsidiary clause. In this case the statutory provisions for multiple insurance are applicable.

- C Costs will only be reimbursed, in total, once even where there is multiple insurance with licensed companies.
- D The provisions of para. 1.5 A–C do not apply to capital benefits on death or disability.

1.6 Other provisions

- A Claims lapse five years after any loss events.
- B The sole place of jurisdiction for the person entitled to make a claim is their Swiss domicile or the domicile of ERV, Basel.
- C Any benefits unduly received from ERV must be refunded to ERV within 30 days, together with any expenses incurred.
- D The insurance contract is governed exclusively by Swiss law, in particular by the Swiss Federal Act on Insurance Policies (IPA).
- E When assessing whether or not a trip to a country is reasonable because of strikes, unrest, war, terrorist attacks, epidemics, etc., the current recommendations of the Swiss authorities apply in principle. This will be the Federal Department of Foreign Affairs (FDFA), the Federal Office of Public Health (FOPH) and the World Health Organization (WHO).
- F Premiums are due for payment according to the date specified on the invoice. If the premiums are not paid by the respective due date ERV will, at the policyholder's expense, send them a written reminder to pay within 14 days, warning of the consequences of failure to pay within this time. If this reminder is unsuccessful, ERV's obligation to pay benefits will be suspended from the expiry of the reminder period until the premiums have been paid in full.
- G Changes of address must be reported immediately to ERV. If the insurance contract or the premium invoice cannot be delivered, the insurer's obligation to pay benefits will be suspended until such time as the outstanding premium has been paid in full.
- H If a status which justifies special concessions ceases to exist, the insured person must inform ERV without delay. Otherwise, the insurer reserves the right to reduce the benefits in the event of a claim.
- I A waiting period of 24 hours applies to all benefits for insurance taken out after the start of the travel service.
- K ERV generally pays its benefits in CHF. Foreign currencies are converted at the exchange rate on the day on which these costs were paid by the insured person.
- L When ERV pays the claim, the policyholder shall assign their claim resulting from the insurance contract as an automatic lump sum to ERV.
- M If the contract is cancelled before the end of the duration of insurance for statutory or contractual reasons, ERV shall reimburse the unused portion of the premium unless ERV pays the insurance benefits and the insurance contract is invalid because the risk no longer applies (total loss or exhaustion of the benefits) or the policyholder terminates the contract following a claim and the contract had been in force for less than 12 months at the time of the cancellation.
- N If the policyholder moves their legal domicile or habitual abode abroad, the insurance lapses as of the relocation date.
- O ERV only provides insurance cover and is only liable for claims or other benefits insofar as they do not conflict with sanctions or constitute a breach of sanctions under UN resolutions and do not breach trade or economic sanctions imposed by Switzerland, the European Union, the United Kingdom or the United States of America.
- P The actual insurance contract remains authoritative in any case.

1.7 Obligations in event of a claim

Information on what to do in the event of a claim can be found at www.erv.ch/vorgehen.

- A In the event of
- an emergency, call the emergency number 144 if in Switzerland or the local emergency number if abroad, and
 - contact the 24-hour alarm center on +41 848 801 803 or on free phone +800 8001 8003. These numbers are available day and night (including Sundays and public holidays). The alarm center will advise on the appropriate course of action and organize the necessary assistance.
 - In the event of a claim, please contact the ERV claims service, P.O. Box, CH-4002 Basel, phone +41 58 275 27 27, schaden@erv.ch, www.erv.ch/schaden.
- B The insured person/recipient of benefits must do everything before and after the loss event to help avert or reduce the loss and clarify it.
- C The insurer
- must be provided immediately with any information requested,
 - must be provided with the necessary documents, and
 - must be provided with payment details (IBAN of the bank or post office account).
- D In the event of illness or accident, a doctor must be consulted immediately; the doctor should be informed of the travel plans and their instructions followed. The insured person/recipient of benefits shall release the doctors treating them from the duty of confidentiality towards the insurers.
- E **All originals of documents as well as damaged items must be retained and provided to ERV at its request.**

1.8 Culpable violation of duties in connection with a claim

- A In the event of a culpable breach of obligations in connection with a claim, the insurer is entitled to reduce compensation by the amount by which it would have been reduced had the insured person acted in accordance with the policy terms.
- B The insurer is not obliged to pay benefits if
- false information is provided intentionally,
 - facts are concealed, or
 - the required obligations (including police report, statement of facts, confirmation and receipts) are not complied with and the insurer incurs a disadvantage as a result.

2 Cancellation costs

2.1 Scope, period of validity

Insurance cover begins when the insurance is taken out or, in the case of existing insurance cover, with the booking of the travel service and ends with the commencement of the insured travel service (check-in, boarding the booked means of transport, etc.).

2.2 Insured events

A ERV will provide insurance cover if the insured person is unable to take up the booked travel service as a result of any of the following events, provided this occurred after taking out the insurance or booking the travel service:

- a) Unforeseen serious illness, serious injury, serious pregnancy complications or death
 - of an insured person;
 - of a person travelling with the insured person;
 - of a person not travelling with the insured person, who is very close to the insured person;
 - of the direct deputy at the place of work, so that their presence at work is essential;
 - of a pet (dog or cat) of an insured person, provided the Multi Trip Comfort or Single Trip Upgrade product option has been taken out. Benefits in relation to dogs and cats are limited to CHF 5000. **Commercial animal husbandry is excluded;**
- b) Strikes on the planned travel route abroad. Unrest of any type, epidemics or natural disasters at the travel destination if the life and property of the insured person is at real risk and/or the Swiss authorities have issued an official travel warning for the destination;
- c) Serious damage to the property of the insured person at their place of residence as a result of fire, natural disasters, theft or water damage so that their presence at home is essential;
- d) Failure or delay – both as a result of technical defect or personal accident – of the public transport (including conductor lines, rails, electronics and control systems; exhaustive list) or taxi to be used to reach the official place of departure (airport, departure railway station, port or coach boarding place) in the country of residence; The same applies to following rail vehicles whose path is blocked as a result;
- e) Failure (unroadworthiness) due to accident or breakdown (excluding mishaps involving petrol, diesel, battery and keys) of the private vehicle to be used to reach the official place of departure (airport, departure railway station, port or coach boarding place) in the country of residence;
- f) If within the last 30 days before departure
 - the insured person unexpectedly takes up a new permanent job with a new employer (promotions, etc. are excluded) or
 - the employment agreement of the insured person is terminated by their employer through no fault of their own.In this case the benefits pursuant to para. 2.3 B are limited to a maximum of CHF 10 000 per event and person and CHF 20 000 per event and family;
- g) Theft of tickets, passport or identity card: the benefits pursuant to para. 2.3 B are limited to a maximum of CHF 10 000 per event and person and CHF 20 000 per event and family;
- h) Pregnancy of an insured person, if the date of return is after the 24th week of pregnancy, or if a vaccination that would present a risk to the unborn child is recommended for the destination of travel, or if an official travel warning for pregnant women has been issued for the travel destination. In this case the benefits are limited to the maximum sum insured.

B If the person who triggers the cancellation as a result of an insured event is not related either by birth or by marriage to the insured person, entitlement to benefits will only exist if the insured person would have to undertake the travel service alone.

C If an insured person suffers from a chronic illness without that person's travel service appearing to be in question at the time of taking out the insurance or booking the travel service, ERV shall pay the insured costs incurred if the travel service has to be cancelled due to unforeseeable, serious acute aggravation of this illness or if death occurs as a result of the chronic illness (subject to para. 1.1 F).

D If the Group Trip Key Person product option has been taken out, ERV grants insurance cover if the insured persons are unable to undertake the booked travel service as a result of one of the events specified in para. 2.2 A. The insured benefits are as per para. 2.3 A–C.

2.3 Insured benefits

A When assessing entitlement to benefits the decisive criterion is the event which triggers the cancellation of the travel service. Previous or subsequent events are not taken into account.

B If the insured event occurs, ERV will pay the cancellation costs actually incurred (excluding security and airport fees). Overall, this benefit is limited by the travel service price or the sum insured. Disproportionate or repeated processing fees are not insured. The benefits for cancellation costs under all insurances in force with ERV are shown in the overview table in these GCI.

C ERV shall reimburse the additional costs for delayed commencement of travel if the insured person is unable to commence travel at the scheduled time as a result of the insured event; this benefit is limited to the travel service price or to the maximum amount of CHF 3000 per person. Should additional expenses be asserted, the entitlement to cancellation costs will lapse in accordance with para. 2.3 B.

D Benefits under leisure protection (day trips, further education courses, concert tickets, ski passes, entry fee for city run, etc.) are shown in the overview table in these GCI.

2.4 Exclusions

Benefits are excluded:

- a) if the service provider (tour operator, landlord, organizer, etc.) cancels the agreed service or should have cancelled it for objective reasons – this applies in particular to package holidays;
- b) if the illness/complaint which gave rise to the cancellation was a complication or consequence of medical treatment or surgery already planned at the commencement of the insurance term or at the time of booking the travel service;
- c) if an illness or the consequences of an accident, operation or medical intervention already existed at the time of travel booking and the insured person had not recovered by the travel date;
- d) • in the event of cancellation under para. 2.2 A a) without medical indication or if the medical certificate was not issued at the time that incapacity to travel was first identified;
 - if a cancellation under para. 2.2 A a) was only obtained by telephone consultation;
- e) if a cancellation due to a mental or psychosomatic illness
 - cannot be established by a psychiatric specialist and in the form of a certificate issued by this psychiatric specialist on the day of cancellation or
 - of persons in gainful employment cannot be additionally substantiated by the presentation of a certificate of 100% absence issued by the employer for the duration of the inability to travel certified by a medical practitioner;
- f) in the event of inadequate maintenance of the private vehicle or if it had already sustained defects or was manifestly defective when the trip was commenced or continued;
- g) if the event is attributable to improper repair, self-repair or unauthorized changes (e.g. tuning) to the private vehicle.

3 SOS protection

3.1 Scope, period of validity

Insurance cover applies for the period specified in the policy, as long and as often as the insured person is away from their permanent home.

3.2 Insured events

A ERV will provide insurance cover if the insured person has to discontinue, interrupt or extend the booked travel service as a consequence of one of the following events:

- a) Unforeseen serious illness, serious injury, serious pregnancy complications or death
 - of an insured person;
 - of a person travelling with the insured person;
 - of a person not travelling with the insured person, who is very close to the insured person;
 - of the direct deputy at the place of work, so that their presence at work is essential;
 - of a pet (dog or cat) of an insured person, provided that the Multi Trip Comfort or Single Trip Upgrade product variant has been taken out. Benefits in relation to dogs and cats are limited to CHF 2000. **Commercial animal husbandry is excluded.**
- b) Strikes (except in the case of active participation) on the planned travel route abroad. Unrest of any type, epidemics or natural disasters at the travel destination if the life and property of the insured person is at real risk and the continuation of the trip or stay is therefore rendered impossible or unreasonable;
- c) Serious damage to the property of the insured person at their place of residence as a result of fire, natural disasters, theft or water damage so that their presence at home is essential;
- d) Failure of a booked or used means of public transport (including conductor lines, rails, electronics and control systems; exhaustive list) as a result of a technical defect or personal accident if the continuation of the travel service in accordance with the itinerary is not, therefore, guaranteed. The same applies to following rail vehicles whose path is blocked as a result. Delays or detours of the booked or used means of public transport will not be regarded as failure;
- e) Failure (unroadworthiness) due to accident or breakdown (excluding mishaps involving petrol, diesel, battery or keys) of the private vehicle to be used if the continuation of the trip in accordance with the itinerary is not, therefore, guaranteed;
- f) Warlike events or terrorist attacks within 14 days of their first occurrence if the insured person is caught unawares by them while abroad;
- g) Theft of tickets, passport or identity card: only the benefits pursuant to para. 3.3 B h) are insured.

B If the person who triggers the abandonment, interruption or postponement of the travel service as a result of an insured event is not related either by birth or by marriage to the insured person, entitlement to benefits will only exist if the latter would have to undertake the trip alone.

C If an insured person suffers from a chronic illness without that person's travel service appearing to be in question at the time of taking out the insurance, at the time of booking, or prior to the commencement of the travel service, ERV shall pay the insured costs incurred if the travel service has to be interrupted, abandoned, or extended due to unforeseeable, serious acute aggravation of this illness or if death occurs as a result of the chronic illness (subject to para. 1.1 F).

3.3 Insured benefits

- A The event which triggers the abandonment, interruption or extension of the travel service is decisive when assessing the entitlement to benefits. Previous or subsequent events are not taken into account.
- B If the insured event occurs, ERV will pay
- the costs
 - for transfer to the nearest suitable hospital for treatment;
 - of medically attended emergency transport to the hospital suitable for treatment at the place of residence of the insured person.
ERV's doctors alone will decide on the necessity, nature and timing of these benefits;
 - the costs of any necessary search and rescue operation if the insured person is considered missing or has to be rescued. The maximum benefits are shown in the overview table in these GCI;
 - the organization costs and cost of the formalities ordered by the authorities if the insured person dies during the trip. In addition, ERV will pay the costs of cremation outside the country of residence or the additional costs of complying with the international Agreement on the Transfer of Corpses (minimum requirements such as a zinc coffin or lining) and the return of the coffin or urn to the last place of residence of the insured person;
 - the costs of a temporary return to the place of residence in an amount of up to CHF 3000 per person (outward and return journey for a maximum of two insured persons) if a stay for a period fixed in advance was booked with a return journey;
 - the additional costs of an unscheduled return, based on first-class rail travel and economy-class air travel;
 - a repayable advance on costs of up to CHF 5000 per person if an insured person has to be hospitalized abroad (reimbursement within 30 days of return to the place of residence);
 - the costs corresponding to the unused portion of the travel service (excluding costs of the originally booked return journey); this benefit is limited to the travel service price or to the sum insured for cancellation costs as specified in the policy and amounts to a maximum of CHF 10000 per person or in the event of multiple insured persons to CHF 20000 per booking. No reimbursement shall be made for unused accommodation services if ERV covers the costs of alternative accommodation;
 - either the additional costs for continuation of the journey, including accommodation, subsistence and communication costs for calls to the alarm center (for a maximum of seven days), up to the amount of CHF 1500 per person or up to CHF 1500 if a rental car is used, regardless of how many people use the rental car;
 - the travel expenses (economy-class flight/medium-class hotel) of up to CHF 5000 per person for two persons very close to the insured person to the latter's sickbed if they have to spend more than seven days hospitalized abroad;
 - the cost of organizing the cancellation of mobile phones, credit and debit cards, but not the resulting costs.
- C SOS protection at home: The insured person can request assistance via the alarm center (24-hour service), either on +41 848 801 803 or on free phone +800 8001 8003 if they become aware of a particular dangerous or emergency situation at home (e.g. unlocked doors/windows, electric cooker left switched on, a pet not cared for). In such cases ERV will pay the costs for organizing assistance, but not the costs for remedying the dangerous or emergency situation.
- D With regard to para. 3.3 B g), benefits under leisure protection (day trips, further education courses, concert tickets, ski passes, entry fees for city runs etc.) are limited. The maximum benefits are shown in the overview table in these GCI;
- E ERV is responsible for the decision on the necessity, nature and timing of the above-mentioned insured benefits.

3.4 Exclusions

- A The insured person is obliged to claim the above-mentioned benefits for SOS protection via the alarm center and to have them approved in advance by the alarm center or ERV. **Otherwise, benefits are limited to a maximum of CHF 400 per person and event.**
- B Benefits are excluded:
- if the service provider (tour operator, landlord, organizer, etc.) changes or abandons the agreed service or should have changed or abandoned it for objective reasons – this applies in particular to package holidays;
 - in the case of abandonment, interruption or extension of the trip with regard to para. 3.2 A a) without medical indication (e.g. in case of adequate medical care on site) or if no doctor was consulted on site;
 - if the illness/complaint which triggers the abandonment, interruption or extension of the trip was a complication or consequence of medical treatment or surgery already planned at the start of the insurance term or time of booking, or prior to commencement of the trip;
 - in the event of inadequate maintenance of the vehicle or if it had already sustained defects or was manifestly defective when the trip was commenced or continued;
 - if the event is attributable to improper repair, self-repair or unauthorized changes (e.g. tuning).

4 Flight delay (missed connection)

This cover is only valid if the Single Trip Individual, Multi Trip Clever or Multi Trip Comfort product option has been taken out.

4.1 Scope, period of validity

Insurance cover is valid worldwide, with the exception of the country of residence, for the duration specified in the policy, for as long as and as often as the insured person is away from their permanent home.

4.2 Insured event and benefit

If a connection between two flights is missed owing to a delay of at least three hours due solely to the fault of the first airline, ERV shall as a supplement to the benefits provided by the airline pay the additional costs (hotel costs, rebooking costs, phone charges) to enable continuation of the journey. The benefit is limited to the sum insured or to a maximum of CHF 1000 per person.

4.3 Exclusions

Benefit payments are excluded if the insured person is responsible for the delay.

5 Baggage

This cover is only valid if the Multi Trip Clever, Multi Trip Comfort or Single Trip Upgrade product option has been taken out.

5.1 Scope, duration, special provisions (conduct obligations while travelling)

- A Insurance cover applies for the duration specified in the policy, as long as and as often as the insured items are away from the permanent home of the insured person.
- B When they are not being worn or used, valuable items
- must have been handed over to an overnight accommodation provider or a guarded cloakroom for custody or
 - must be kept under lock and key in a locked room with restricted access; bags of all kinds, beauty and attaché cases, as well as jewellery boxes, are not regarded as sufficient containers.
- C Travel warnings issued by the Swiss Federal Department of Foreign Affairs (FDFA) in relation to the specific travel destination, in particular the level of criminality there as well as associated precautions, must be followed.

5.2 Insured items

- A All items which the insured persons (living in the same household) take on the trip for their own personal use are insured.
- B Insurance cover for sports equipment, wheelchairs and buggies applies exclusively during conveyance by public transport, and for as long as the insured items are in the care of a transport company.
- C Insured persons must carry any medically required items at all times. This does not apply to items that must be in the care of a transport company during conveyance by public transport.

5.3 Non-insured items

- A The insurance does not cover:
- cash, tickets, securities, software, precious metals, deeds and documents of all kinds, precious stones and pearls, items for professional use, items with artistic or collector value, musical instruments, motor vehicles, trailers, boats, surfboards, caravans and aircraft, each including accessories;
 - items covered by special insurance;
 - medical aids that were voluntarily placed in the care of the transport company for conveyance.

5.4 Insured events

- A The insurance covers:
- theft, burglary, robbery;
 - damage, destruction and permanent loss during conveyance by public transport, provided the baggage was placed in the care of the transport company for conveyance;
 - late delivery (by at least six hours) by a means of public transport.

5.5 Insured benefits

- A ERV indemnifies:
- the current value of insured items in the event of total or permanent loss. The current value is the original purchase price less depreciation of at least 10% per year from the date of purchase, but not more than 50% in total;
 - in the event of partial loss, the costs of repair subject to a maximum of the current value;
 - for the totality of valuable items, the current value subject to a maximum of 50% of the sum insured;
 - glasses, contact lenses, prostheses and wheelchairs, the current value subject to a maximum of 20% of the sum insured;
 - in the event of theft or permanent loss of passport, identity card, driver's, vehicle or similar identity documents and keys, the cost of recovery;
 - in the event of theft or permanent loss of credit cards and mobile phones, the organization (but not the cost) of blocking;
 - in the event of delayed delivery of luggage by a public transport company, the costs of urgently needed purchases subject to a maximum of CHF 1000 per person and a maximum of CHF 4000 per trip and per family. There is no right to indemnification for the return journey to the place of residence.
- B The sum insured limits the total of all benefits in respect of claims arising for the duration of the insurance.
- C The benefits for luggage under all insurances in force with ERV are limited to CHF 2000 per individual person and CHF 4000 per family provided the insurances are all in the name of the same policyholder.

5.6 Exclusions

Benefits are excluded:

- which are caused by deliberate or grossly negligent acts or omissions;
- for damage due to wear and tear, deliberate damage, exposure to adverse weather conditions, inadequate or defective characteristics or packaging of the items;
- for items which are kept in a manner inappropriate to their value;
- for lost objects from locked vehicles or boats, if no traces of a burglary are visible;
- if the nearest police station is not contacted within 24 hours and the incident is not recorded or official investigations are not requested.

6 Medical and hospital expenses worldwide

This cover is only valid if the Multi Trip Comfort or Single Trip Upgrade product option has been taken out, or if such cover was taken out individually.

6.1 Special provision, scope, period of validity

The insurance is only valid for persons whose legal place of residence or habitual residence is Switzerland. With the exception of Switzerland, the insurance cover is valid worldwide for the duration specified in the policy. At the request of ERV and at the expense of the insured person, the latter must be prepared to undergo a medical examination by a medical officer.

6.2 Insured events and benefits

A The maximum benefits per person are shown in the overview table in these GCI. In the event of illness or accident, ERV will reimburse costs incurred abroad as follows:

- medically necessary treatment measures (including medicines) prescribed or implemented by a licensed doctor/chiropractor;
- medically prescribed hospital stays (including subsistence costs) and services provided by qualified nursing staff for the duration of the treatment;
- initial purchase, hire, replacement or repair of medical aids such as prostheses, glasses and hearing aids provided they are the consequence of an accident and are prescribed by a doctor;
- medically necessary rescue and transport costs to the nearest appropriate hospital for treatment, up to 10% of the sum insured.

B ERV will reimburse the costs incurred for outpatient treatment or an inpatient stay in a general hospital ward in accordance with regional health insurance rates.

C These benefits are paid up to 90 days beyond the agreed duration of insurance provided the insured event (illness or accident) occurred during the insurance period.

D All benefits are paid as a supplement to the HIA/AIA benefits and supplementary insurances. Cover is contingent upon valid health and/or accident insurance in Switzerland.

6.3 Cost credits

In the case of cost-intensive treatments, ERV will issue cost credits (directly to the hospital) within the framework of this insurance and as a supplement to the statutory Swiss social insurance schemes (HIA, AIA) and taking into account the benefits of any other supplementary insurances for all inpatient hospital stays. ERV will not issue cost credits for outpatient treatment (medical, pharmaceutical and pharmacy costs).

6.4 Uninsured accidents

The insurance does not cover:

- accidents that occur during foreign military service;
- accidents that occur when practising a manual occupation;
- accidents that occur while parachute jumping or piloting aeroplanes or aircraft;

6.5 Uninsured illnesses

The insurance does not cover:

- general check-ups or routine consultations;
- symptoms or illnesses which already existed when the insurance was taken out, together with their consequences 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 tooth or jaw;
- consequences of contraceptive or abortion-inducing measures;
- pregnancy or childbirth, together with attendant complications;
- conditions of fatigue or exhaustion, nervous, mental or psychosomatic disorders.

6.6 Further exclusions

- Benefits for existing illnesses and accidents (including symptoms, consequences or complications) – which existed when the insurance was taken out or when the trip was commenced, or which could – hypothetically – have been diagnosed by a doctor during an examination. An exception is an unforeseeable acute deterioration in health due to a chronic condition;
- Deductibles or excesses under Swiss social insurance schemes;
- Events and benefits that are attributable to epidemics and pandemics;
- Participation in strikes, unrest or demonstrations of any kind;
- Benefits for treatment or care abroad if the insured person has gone abroad for this purpose;
- Treatments which are not carried out effectively, expeditiously and economically according to scientifically proven methods (Arts. 32 and 33 HIA);
- Benefit reductions imposed by other insurances.

7 Airline and service provider insolvency protection

This cover is only valid if the Multi Trip Comfort or Single Trip Upgrade product option has been taken out.

7.1 Special provision, scope, period of validity

The insurance applies to all bookings of (exhaustive list): scheduled flights, cruise ships and ferries, railway trips, rental cars, tour guides, hotels, holiday apartments, taxis, sports facilities, sports events and sports equipment («service providers»). It shall begin upon full payment of the travel service and remain in place until termination of said service.

7.2 Insured events

ERV shall provide insurance cover if the insured person is unable to take up or continue the booked travel service as a result of the insolvency of the service provider. Service provider insolvency is taken to mean a service provider's inability to pay, lodging of its balance sheet, bankruptcy or cessation of trading for financial reasons, irrespective of how long this situation may last.

7.3 Insured benefits

A If an insured person is unable to take up their travel service, ERV shall assume the organization and costs of transferring bookings to a different service provider up to the cost of the services originally booked and paid for with the service provider that has gone into administration, excluding, however, any processing fee and taxes, up to the sum insured or a maximum of CHF 2000 per person.

B In the event of a loss occurrence during the trip, ERV shall pay the costs of the insured person's return/onward journey. For the return journey from neighbouring countries, the entitlement is limited to a first-class rail ticket provided the return rail journey to the airport in the home country is scheduled to take less than six hours. In the case of longer trips, the insured person is entitled to an economy-class return flight to the booked home airport. Benefits are limited to the sum insured and amount to a maximum of CHF 2000 per person. If the insured event during the trip does not affect the homeward flight, but an onward flight/intermediate stage to a further destination, ERV shall, if the insured person so desires, assume the costs of the one-off onward flight/intermediate stage, insofar as these costs do not exceed those of a direct homeward flight. If the onward journey is chosen, no payment for the homeward flight will then be made. A benefit may only be claimed once per journey, irrespective of whether a direct return journey or continuation of the journey is chosen.

C If more than one insured person is affected by one and the same insured event, the compensation payable by ERV is limited to the maximum amount of CHF 1 million. If entitlements exceed this amount, the payments will be proportionately allocated.

7.4 Exclusions

Benefits are excluded:

- if the travel service is booked after the service provider's initial insolvency is announced;
- if the travel agent, ERV or alarm center has not given its prior approval to the above-mentioned insolvency protection benefits;
- for flights booked via a third-party operator (package tours and charter);
- for bankruptcy of the travel agent or tour operator commissioned with organizing the travel service.

8 Volcanic eruption and natural disasters

This cover is only valid if the Multi Trip Comfort or Single Trip Upgrade product option has been taken out.

8.1 Special provision, scope, period of validity

The insurance takes effect upon full payment of the travel service. Regardless of the booking date, the insurance cover is valid for the last 28 days before departure until the completion of the booked travel service.

8.2 Insured events

ERV provides insurance cover if the insured person is unable to take up or continue the booked travel service as a result of natural disasters, insofar as the latter occurred after the insurance was taken out.

8.3 Insured benefits

A The total benefits provided by ERV are limited to the sum insured and amount to a maximum of CHF 2000 per event and person.

B If an insured person is unable to take up their travel service, ERV

- either takes care of the organization and cost of rebooking
- or pays the cancellation costs actually incurred (in each case excluding processing charges and fees).

C If a loss event occurs during the trip, ERV pays

- either the additional costs of an unscheduled return journey, based on first-class rail travel and economy-class air travel,
- or the additional costs of continuation of the journey, including accommodation, subsistence and communication costs (for a maximum of seven days), up to a maximum amount of CHF 1,500 per person.

D If more than one insured person is affected by one and the same insured event, the compensation payable by ERV is limited to the maximum amount of CHF 1 million. If entitlements exceed this amount, the payments will be proportionately allocated.

8.4 Exclusions

Benefits are excluded if the travel agent, ERV or alarm center has not given its prior approval to the above-mentioned benefits in relation to volcanic eruption and natural disasters.

9 Travel legal protection

This cover is only valid if the Multi Trip Comfort product option has been taken out.

Legal protection within the meaning of the following provisions is provided in cooperation with Coop Rechtsschutz AG («CRS»). CRS is the underwriter and undertakes to provide the insured benefits within the following terms and conditions.

9.1 Scope, period of validity

With the exception of Switzerland, the insurance cover is valid worldwide for the duration specified in the policy.

9.2 Insured benefits

CRS provides benefits only in the following exhaustively enumerated situations:

- A Protection of legal interests through the legal service of CRS.
- B Payment of a maximum of CHF 250 000 (or CHF 50 000 in cases outside Europe)
 - a) of the costs of appointed lawyers;
 - b) of the costs of appointed experts;
 - c) of the procedural and court costs to be borne by the insured person;
 - d) of legal costs awarded to the counterparty;
 - e) of the cost of collecting compensation owed to the insured person;
 - f) of any bail paid in order to avoid detention while awaiting trial up to the amount of CHF 100 000 (or CHF 50 000 in cases outside Europe) per event. This benefit is paid in the form of an advance only and must be repaid to CRS.
- C The following will not be paid:
 - a) Fines, monetary and contractual penalties;
 - b) Compensation and satisfaction;
 - c) Costs that a liable third party is obliged to assume.Court and inter partes costs awarded to the insured person will revert to CRS.

9.3 Insured capacities

The insured person enjoys legal protection in their capacity as

- a) driver and keeper of their own motor vehicle and hirer of a third-party motor vehicle; disputes arising from the repair of their own vehicle are additionally insured;
- b) participant in sport, pedestrian, cyclist, scooter rider or passenger of any kind of transport;
- c) tenant of a holiday home;
- d) course participant at a school abroad;
- e) party to a travel contract;
- f) victim of a violent crime.

9.4 Insured legal protection cases

- A Compensation for damages
Enforcement of non-contractual compensation for damages against the person who caused the damage or against their liability insurer.
- B Insurance law
Legal disputes with an insurance company, health insurance fund or pension fund in connection with the capacities mentioned in para. 9.3.
- C Criminal and administrative proceedings
Representation in criminal and administrative proceedings before a foreign police or criminal court, as well as administrative authorities, as a result of violation of foreign legislation. In the case of a charge because of a deliberate criminal act, costs will be paid only after acquittal.
- D Contract law
Legal disputes arising in connection with the following contracts governed by the Swiss Code of Obligations (exhaustive list):
 - a) Rental of a motor vehicle, non-motorized hobby and sports equipment or a holiday home;
 - b) Freight and carriage contract for transport of holiday baggage;
 - c) Travel contract, provided the place of jurisdiction is in Switzerland and Swiss law is applicable;
 - d) School contract, provided the place of jurisdiction is in Switzerland and Swiss law is applicable.

9.5 Exclusions

Legal protection is not provided for

- a) any legal protection cases or capacities not specifically listed;
- b) cases which occurred before the relevant insurance was taken out; the legal protection case is deemed to have occurred at the time the event took place or at the time of the breach of contract;
- c) disputes between insured persons and towards CRS, its bodies or representatives;
- d) cases relating to the collection of debts or assigned payments;
- e) defence against claims for damages or the enforcement of pure financial losses (in the absence of associated bodily injury or property damage);
- f) cases in connection with regaining a driving licence;
- g) disputes where the amount in dispute is less than CHF 300.

9.6 Claim

- A Submission of a legal protection claim
CRS must be informed immediately – at its request, in writing or any other text form – of any legal protection claim.
The insured person shall grant any necessary powers of attorney and provide any necessary information to support CRS in processing the legal protection claim, and shall forward any correspondence or documents they receive, in particular from the authorities, without delay.
Should the insured person culpably breach any of these obligations, CRS may reduce its benefits to the extent that the breach caused additional costs. In the event of serious breaches, CRS may refuse to pay benefits altogether.
- B Processing a legal protection claim
After consultation with the insured person, CRS shall take any measures deemed necessary to protect the former's interests.
If it is deemed necessary to engage a lawyer, particularly to represent the insured person in court or administrative proceedings or in the case of conflicts of interest, the insured person is free to choose their own lawyer.
If CRS does not agree with the choice made, the insured person may propose a further three lawyers, who may not belong to the same law office. CRS must accept one of those three lawyers proposed. Before engaging the lawyer, the insured person must obtain approval and cost authorization from CRS.
If there are no valid reasons for changing lawyers, the insured person shall bear the costs incurred.
- C Procedure in the event of differences of opinion
If CRS and the insured person disagree on the next steps, in particular in cases which CRS considers futile, the insured person can request the initiation of arbitration proceedings. An arbitrator shall be appointed by agreement between the parties. Further, the arbitration proceedings shall comply with the provisions concerning arbitration laid down in the Swiss Code of Civil Procedure (ZPO).
If an insured person takes legal action at their own cost, CRS will pay the insured person the contractual benefits if the outcome of the main proceedings is more favourable than the assessment previously made by CRS.
- D Notifications
All notifications should be sent to the head office of Coop Rechtsschutz AG, Entfelderstrasse 2, P.O. Box 2502, CH-5001 Aarau, phone +41 62 836 00 00, info@cooprecht.ch, or to one of its branch offices.

10 Air accident

This cover is only valid if the Multi Trip Comfort product option has been taken out.

The aircraft accident is a fixed-benefit insurance (with the exception of para. 10.3 as insurance against loss).

10.1 Scope, period of validity, specific provision

Insurance cover applies for the duration specified in the policy (para. 10.4 A applies in addition), as long and as often as the insured person is away from their permanent home.

10.2 Insured events (air accident)

- A The insurance covers accidents sustained by an insured person who is the rightful passenger of a public aircraft. The insurance also covers accidents that occur during boarding and exiting, during runway taxiing of the aircraft, during parachute jumps in life-threatening situations and during emergency landings.
- B Events related to airline companies against which a prohibition of operations has been issued (e.g. in the EU) are not insured.

10.3 Insured costs (air accident)

- After an air accident, ERV pays compensation to the insured person/eligible beneficiary:
 - A Medical expenses for a maximum of five years from the date of the accident at the regional health insurance rate for outpatient treatment or an inpatient stay in a general hospital ward for
 - a) medically necessary treatment measures (including medicines) prescribed or implemented by a licensed doctor/chiropractor;
 - b) medically prescribed hospital stays (including subsistence costs) and services provided by qualified nursing staff for the duration of the treatment;
 - c) initial purchase, hire, replacement or repair of medical aids such as prostheses, glasses and hearing aids provided they are the consequence of an accident and are prescribed by a doctor;
 - d) medically necessary rescue and transport costs to the nearest appropriate hospital for treatment, up to 10% of the sum insured.
 - B Benefits for medical expenses for a maximum period of five years from the date of the accident under all insurances in force with ERV are limited to CHF 50 000 per person.

10.4 Aircraft hijacking, violent incidents on board or acts of war

- A In case of acts of war or terrorist events, the insurance remains valid, in the case of prior expiry of the policy, for a year after the date of the hijacking, parachute jump or emergency landing. The above extensions of cover apply provided that the insured person was demonstrably not active in or was incited to take part in the relevant events.
- B Aircraft hijacking
Accidents are covered during deprivation of liberty after a hijacking of the aircraft used, during involuntary sojourns following a parachute jump to safety or an emergency landing as well as the subsequent direct return of the insured person to their place of residence or continuation of the journey to their original destination.

- C Violent incidents on board
Accidents related to acts of war or terrorist events are insured
- on board the insured aircraft, insofar as the accident is caused by persons who are also on board or by dangerous substances smuggled on board the aircraft;
 - during deprivation of liberty after a hijacking of the aircraft used, during involuntary sojourns following a parachute jump to safety or an emergency landing as well as the subsequent direct return to the place of residence or the continuation of the journey to the original destination.
- D Acts of war
If war breaks out, the insurance cover expires 48 hours after the outbreak of hostilities. However, if the deprivation of liberty, parachute jump or emergency landing has already occurred, the insurance cover becomes invalid after one year.

10.5 Insured events and benefits in the event of death or disability (accident capital payment)

- A In the event of the death of the insured person due to an accident or within five years thereafter as a result of the accident, ERV will pay the agreed sum (a maximum of CHF 100 000) to the beneficiaries designated in the policy or, in their absence, to the legal heirs; this does not include the tax authorities or the creditors of the estate. Any disability payments already made as the result of this contract are deducted from the sum insured in case of death.
- B In the event of medically diagnosed disability resulting from an insured accident within five years of the date of the accident, ERV will pay the agreed capital (a maximum of CHF 100 000) and in the event of partial disability a corresponding percentage thereof (a maximum of CHF 100 000).
- The degree of disability is measured on the basis of the scale of compensation for physical or mental impairment of the Accident Insurance Ordinance (AIO) and additionally in accordance with the scales of SUVA.
 - The total inability to use limbs or organs is equated with loss.
 - For partial loss or only partial inability to use limbs, an appropriate lower degree of disability will apply.
 - If several body parts are affected, the severity of the disability, which cannot exceed 100%, is determined by adding the individual percentage rates together.
 - Where the case is not listed in the AIO and/or SUVA scales, the degree of disability based on medical diagnosis is calculated using these scales and taking into account the insured person's circumstances.
 - If body parts were already missing or had lost some or all of their function prior to the accident, the pre-existing degree of disability calculated according to the above principles will be deducted when establishing the degree of disability.

10.6 Benefit limits (accident capital payment)

ERV will pay:

- in the event of the death
 - of insured children who had not reached age 16 at the time of the accident, a maximum of CHF 10 000;
 - of insured persons who at the time of the accident had reached age 65, half of the agreed sum insured;
- under all insurances in force with ERV (including air accident), on a combined basis per person a maximum of
 - CHF 200 000 in the event of death;
 - CHF 200 000 in the event of disability.

If multiple insured persons have an accident due to one and the same loss event, the compensation payable by ERV is limited to a maximum amount of CHF 15 million in the event of death and disability. If the claims exceed this amount, this sum is applied proportionately.

10.7 Exclusions

The insurance does not cover:

- accidents that occur during foreign military service;
- accidents that occur while parachute jumping or piloting aeroplanes or aircraft;

11 Study Trip supplementary package

The Study Trip supplementary package can only be taken out in combination with the Multi Trip product option.

11.1 Special provision, scope, period of validity

Insurance cover begins on the first and ends on the last school, course or examination day, provided these dates are within the duration of insurance specified in the policy. Events during the outward and return journeys are not covered. The maximum duration of the insurance is 274 days.

ERV reserves the right to request additional documents such as the student visa, refund vouchers from the school, etc.

11.2 Insured events and benefits

- A If completion of the stay/course is called into question due to the insured person experiencing a medical disorder for the first time, ERV will in such cases pay the cost of organizing emergency assistance by specialist personnel, but not the treatment costs.
- B For problems of an organizational and interpersonal nature in relation to the school/course venue and accommodation/guest family, the organizational steps taken to resolve the problem are covered.

- C If the final examination or test to obtain the intended certificate is not passed, the insured person is given a voucher equivalent to the examination fee charged, but a maximum of CHF 1000, to enable them to retake the equivalent examination at an internationally recognized institution within one year of receiving the examination result. If more than one proficiency level is examined during the insurance period, the benefit paid by ERV relates solely to the first proficiency level. This is subject to the following conditions:

- Any entrance or grading test which allows entry to the course/examination must have been passed.
- Regular attendance at the classes shown on the teaching plan, including completion of the homework, must be substantiated.

D Benefits are excluded if the alarm center or ERV has not given its prior approval to the benefits specified in para. 11.2 A–C.

- E In the event of accident or illness, ERV shall pay the costs incurred abroad up to the sum insured, a maximum of CHF 100 000 per person, as follows:

- medically necessary treatment measures (including medicines) prescribed or implemented by a licensed doctor/chiropractor;
- medically prescribed hospital stays (including subsistence costs) and services provided by qualified nursing staff for the duration of the treatment;
- initial purchase, hire, replacement or repair of medical aids such as prostheses, glasses and hearing aids provided they are the consequence of an accident and are prescribed by a doctor;
- medically necessary rescue and transport costs to the nearest appropriate hospital for treatment, up to 10% of the sum insured.
- ERV will reimburse the costs incurred for outpatient treatment or an inpatient stay in a general hospital ward in accordance with regional health insurance rates.
- These benefits are paid up to 90 days beyond the agreed duration of insurance provided the insured event (illness or accident) occurred during the insurance period.
- All benefits are paid as a supplement to the HIA/AIA benefits and supplementary insurances. Cover is contingent upon valid health and/or accident insurance in Switzerland.

11.3 Cost credits

In the case of cost-intensive treatments, ERV will issue cost credits (directly to the hospital) within the framework of this insurance and as a supplement to the statutory Swiss social insurance schemes (HIA, AIA) and taking into account the benefits of any other supplementary insurances for all inpatient hospital stays. ERV will not issue cost credits for outpatient treatment (medical, pharmaceutical and pharmacy costs).

11.4 Uninsured accidents

The insurance does not cover:

- accidents that occur during foreign military service;
- accidents that occur when practising a manual occupation;
- accidents that occur while parachute jumping or piloting aeroplanes or aircraft.

11.5 Uninsured illnesses

The insurance does not cover:

- general check-ups or routine consultations;
- symptoms or illnesses which already existed when the insurance was taken out, together with their consequences 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 tooth or jaw;
- consequences of contraceptive or abortion-inducing measures;
- pregnancy or childbirth, together with attendant complications;
- conditions of fatigue or exhaustion, nervous, mental or psychosomatic disorders.

11.6 Further exclusions

- Benefits for existing illnesses and accidents (including symptoms, consequences or complications) – which existed when the insurance was taken out or when the trip was commenced, or which could – hypothetically – have been diagnosed by a doctor during an examination. An exception is an unforeseeable acute deterioration in health due to a chronic condition;
- Deductibles or excesses under Swiss social insurance schemes;
- Events and benefits that are attributable to epidemics and pandemics;
- Participation in strikes, unrest or demonstrations of any kind;
- Benefits for treatment or care abroad if the insured person has gone abroad for this purpose;
- Treatments which are not carried out effectively, expeditiously and economically according to scientifically proven methods (Arts. 32 and 33 HIA);
- Benefit reductions imposed by other insurances.

12 Breakdown assistance

Breakdown assistance can be taken out either as part of the Road Trip supplementary package or insured as specific cover.

12.1 Scope, period of validity

The insurance applies in Europe, including Switzerland, for the duration specified in the policy. The exact period of validity is shown in the overview of benefits table in these GCI.

12.2 Insured persons and vehicles

The insurance covers the passenger car or motorhome with a total weight of up to 3,500 kg being used by the insured persons living in the same household and for motorcycles. Also insured are trailers that are, together with the towing vehicle, legally registered for road use.

12.3 Insured events and benefits

- A ERV pays the following costs if the vehicle used by the insured person within Europe from their place of residence is involved in a traffic accident, suffers a breakdown or is stolen:
- Having the vehicle towed away and repairs up to the value of CHF 400 (including any small parts carried by the breakdown service that are required to make the vehicle roadworthy again, but excluding the cost of any other materials). The costs for work carried out in a garage and any further spare parts are not covered;
 - Parking fees (garaging costs), up to a maximum of CHF 300;
 - Recovery of the vehicle, up to a maximum of CHF 2000;
 - Forwarding of spare parts, if they cannot be sourced locally;
 - An expert assessment up to a value of CHF 200 if the repair bill appears unjustified;
 - Costs specified in para. 3.3 B h) for the continuation of the journey or return to the place of residence (including hire of a replacement vehicle of the same category) if for compelling reasons – evidence of which must be provided – it is not possible to wait for the vehicle to be repaired;
 - Recovery of the vehicle, to be organized by ERV, if
 - it cannot be repaired within 48 hours,
 - the stolen vehicle is only found after 48 hours, or
 - the insured person is forced to leave their vehicle behind and use another form of transport, or if they fall ill, are injured or die and no accompanying person has a valid driving licence.These costs shall be no higher than the current value of the vehicle involved;
 - Rail journey to location of vehicle if the insured person is collecting the vehicle;
 - Customs duty on the vehicle if it cannot be returned to the insured person's home country due to total loss or theft.
- B ERV will also provide the insured person with an advance of costs of up to CHF 2000 in the event of large repair bills incurred abroad. This advance is repayable within 30 days after the insured person returns to their place of residence.

12.4 Exclusions

Benefits are excluded:

- if the alarm center or ERV has not given its prior approval to the above-mentioned benefits in relation to breakdown assistance;
- if the vehicle is inadequately maintained or if the vehicle had already sustained defects or was manifestly defective when the journey was commenced;
- for vehicles equipped with trade plates (U-number);
- if the vehicle has been driven by an insured person without the consent of the keeper;
- if the insured vehicle was used to carry passengers for commercial purposes or for commercial car-sharing or rental;
- in the event of damage occurring on unofficial roads or racetracks.

13 Deductible guarantee for rental vehicles

The deductible guarantee for rental vehicles can either be taken out as part of the Road Trip supplementary package or insured as specific cover.

13.1 Scope of insurance, scope, period of validity

The insurance provides collision damage waiver insurance for rental cars and covers the vehicle rented by the policyholder. The insurance cover and the duration of insurance are shown in the overview of benefits table in these GCI. The insurance is valid worldwide.

13.2 Insured vehicles

The insurance covers the vehicles rented, driven and duly registered by an insured person. The insured vehicles are shown in the overview of benefits table in these GCI.

13.3 Insured events

The term insured events means damage to the rented vehicle (excluding inventory) covered by an existing comprehensive or theft insurance.

13.4 Insured benefits

- A If an insured event occurs, ERV pays the repair costs incurred, up to a maximum of the deductible charged by the rental car insurance. Follow-up costs, e.g. loss of no-claims bonus, increase in premium or forgone rental income are excluded.
- B The insurance benefit is based on the relevant deductible, but is limited to a maximum of CHF 10 000 per rental agreement. If the Road Trip supplementary package has been taken out, tyre damage up to a maximum of CHF 1000 is insured.
- C In the event of breakdowns of rented passenger cars, ERV shall on a subsidiary basis pay the cost – though not the organization – of towing away and repairing the vehicle, subject to a maximum of CHF 400 (including any small parts carried by the breakdown service that are required to make the car roadworthy again, but excluding the cost of any other materials). The cost of any work carried out in the garage or spare parts fitted there will not be paid. This benefit is only insured if the Road Trip supplementary package has been taken out.

13.5 Exclusions

Benefits are excluded:

- if the comprehensive or theft insurer declines the claim;
- for damage for which the compensating insurer does not stipulate a deductible;
- in the event of claims in connection with a breach of the contract with the car rental company;
- in the event of claims caused by the vehicle driver while in a state of drunkenness (exceeding the statutory blood/alcohol level in the particular country) or under the influence of drugs or pharmaceuticals;
- in the event of damage to the oil sump or tyres. If the Road Trip supplementary package was taken out, damage to tyres is covered (para. 13.4 B);
- in the event of claims caused by loss of, or damage to, the car key;
- in the event of damage caused when the vehicle is not on a public road or waterway, or is on an unofficial road, waterway or race track;
- if the insured vehicle was used to carry passengers for commercial purposes or for commercial car-sharing.

14 Glossary

A Abroad

Neither Switzerland nor the country in which the insured person has a permanent residence is regarded as a foreign country.

Accident

An accident is defined as any sudden, unintentional harmful injury inflicted on the human body by an extraordinary external factor and resulting in impairment of physical, mental or psychological health or death.

C Cancellation costs

If the traveller withdraws from the contract, the tour operator loses the claim to the agreed travel price. The tour operator may, however, demand appropriate compensation. The amount of compensation is determined by the travel price less the value of the expenses saved by the tour operator as well as what the tour operator can acquire through other use of the travel services.

E Epidemic

An epidemic is an infectious disease which occurs to an above-average extent, in terms of both place and time.

Europe

The territory of Europe includes all states in the continent of Europe as well as the Mediterranean islands and the Canary Islands, the Azores, Madeira, Spitsbergen and the non-European Mediterranean rim states. The eastern border to the north of Turkey is formed by the Ural mountain range and the countries of Azerbaijan, Armenia and Georgia, which likewise are deemed to be in the territory of Europe.

Expedition

An expedition is a scientific journey of discovery or research lasting several days in a remote and undeveloped region or a mountain tour from a base camp to altitudes of over 7000m above sea level. This also includes tours in extremely remote lowlands such as at the two poles or, for example, in the Gobi desert, the Sahara, the jungle in the Amazon region or Greenland, as well as the exploration of specific cave systems.

Extreme sport

Engaging in exceptional sporting disciplines, whereby the person concerned is exposed to the highest physical and mental stress. The current Suva classifications, among others, apply in principle.

F Family/multiple persons

Parents, grandparents and children living in the same household as the policyholder, in addition to the policyholder's spouse, partner or cohabiting partner, are treated as family members/multiple persons. Their minor children who do not live in the same household, as well as any foster children and children for whom they have holiday responsibility, are also considered family members. Two persons living in shared accommodation with their children are equivalent to a family.

G Gross negligence

Gross negligence is committed by anyone who does not observe basic precautions that a reasonable person would have followed in the same situation, thereby putting other people and themselves in danger.

I Illness

Illness is any impairment of physical, mental or psychological health which is not the result of an accident and which requires medical examination or treatment or results in incapacity for work.

Insured persons

Insured persons are the persons named in the policy or proof of payment or the group of persons described in the policy. They receive insurance cover and can be individual policyholders at the same time.

Isolation/quarantine

Isolation or quarantine are measures intended to interrupt chains of infection and prevent an infectious disease from spreading.

- K Key person**
A key person is a person without whom the booked travel of an entire group cannot be undertaken. The role of a key person is mainly held by the following persons, e.g. tour guide and group leader, skipper of a boat, main person at an event or anniversary. The key person must be specified as such in the insurance policy.
- M Medical aids**
Medical aids are any essential items used for treatment or examination (wheel-chairs, prostheses, respiratory therapy equipment, prescription drugs, glasses, contact lenses, etc.).
- N Natural disaster**
Sudden, unforeseeable natural event with a catastrophic character. The damaging event is triggered by geological or meteorological processes.
- O Official order**
Official orders are deemed to be any instruction or decree issued by a domestic or foreign official authority (detention, entry or exit bans, closure of borders and/or airspace, extensive generally imposed quarantine, e.g. upon arrival at the travel destination or return to the country of residence). It has a mandatory character.
- P Pandemic**
A pandemic is the transnational, global spread of an epidemic.
- Place of residence/country of residence**
The insured person's country of residence is the country in which they have (or had before commencement of the insured stay) their legal domicile or habitual abode
- Policyholder**
The policyholder is the person who has concluded an insurance contract with ERV.
- Public transport/aircraft**
Public transport/aircraft denotes all land vehicles and aircraft or watercraft registered for public passenger transport. Public transport does not include means of transport used for sightseeing tours/flights, rental cars and taxis.
- R Related/related by marriage**
With regard to para. 2.2 B and para. 3.2 B, in addition to relatives and relatives-in-law, spouses and cohabiting partners as well as partners of same-sex marriage are also included.
- Robbery**
Theft involving the use or threat of violence.
- S Switzerland**
Switzerland and the Principality of Liechtenstein come within the territorial scope of Switzerland.
- Sports equipment**
Sports equipment means all items needed to practise a sport (bicycles and e-bikes, skis, snowboards, hunting rifles, diving and golf equipment, rackets, stand up paddle boards, etc.), including accessories.
- T Terrorism**
Terrorism is defined as any act or threat of violence to achieve political, religious, ethnic, ideological or similar objectives. The act or threat of violence is likely to spread fear or terror among the population or parts of the population or to influence a government or state institutions.
- Travel service**
Travel services are for example the booking of a flight, a boat, bus or train journey, a bus transfer or other transport to or from the temporary location or the on-site booking of a hotel room, holiday flat, mobile home or houseboat or the chartering of a yacht.
- U Unrest of any kind**
Acts of violence against people or property by gangs or during violent demonstrations or rioting.
- V Valuable items**
Valuable items include jewellery with or without precious metal, watches, notebooks/laptops and their accessories, hardware, photographic, cinematographic and audio equipment and their accessories. Any item with a replacement value of more than CHF 2000 is considered to be a valuable item.