Conquer the world with peace of mind.

ERV

So your holiday plans don't run aground.

Please note
The following information provides an overview of the protection available from ERV. For the specific insurance benefits, data privacy and protection information, and other terms, conditions and deadlines, please consult your policy and ERV's General Conditions of Insurance (GCI), which are applicable in any event. They are available for download from www.erv.ch/avb or can be obtained directly from ERV or your booking agent.

The insurer is European Travel Insurance (ERV), branch office of Helvetia Swiss Insurance Company Ltd, headquartered in Basel, Switzerland.

Maximum sums insured and premiums in CHF. All premiums include Swiss stamp duty. Conditions as of November 2019. We reserve the right to amend services and premiums at any time.

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For Young People

Multi Trip Clever Jeunesse
Multi Trip Comfort Jeunesse
Annual insurances

For everybody under 26!

Multi Trip Clever Jeunesse
Annual insurance

	Individual
Premium	**95**
Tariff position	MT151
Period of insurance	365 days
Scope of insurance	worldwide
Cancellation costs*	10,000
Administrative fees	✓
Flight delay	1,000 NEW
SOS protection incl. repatriation	unlimited
Search and rescue operation	10,000
Services – 24-hour helpline – mobile-telephone- and credit-card-blocking service – SOS protection at home	✓
Leisure time protection	500 UNIQUENESS
Baggage during transport	500
Air accident	50,000
Replacement trip	2,000

*For detailed information about the deductibles, please refer to page 30.

Leisure time protection Bed-ridden with the flu instead of dancing in your rubber boots at the festival? Our leisure time protection at least compensates you for your expenses. This ingenious component in your annual insurance coverage provides protection for your leisure activities – including concert tickets.

Multi Trip Comfort Jeunesse
Annual insurance

Without deductible

	Individual
Premium	**152**
Tariff position	MT171
Period of insurance	365 days
Scope of insurance	worldwide
Cancellation costs	10,000
Cancellation costs due to pregnancy	5,000
Administrative fees	✓
Flight delay	1,000
SOS protection incl. repatriation	unlimited
Search and rescue operation	10,000
Services – 24-hour helpline – mobile-telephone- and credit-card-blocking service – SOS protection at home	✓
Leisure time protection	500
Baggage during transport	1,000
Air accident	50,000
Replacement trip	5,000
Airline and service provider insolvency protection	2,000
Excess guarantee for hired vehicles*	10,000 per hire
Medical and hospital expenses worldwide	100,000
Dog & cat	✓
Baggage	2,000
Volcanic eruption and natural disasters	2,000
Travel legal protection Europe Travel legal protection World	250,000 50,000 NEW

*For passenger cars incl. 4×4, camper und motorcycles

Study Trip
Examination guarantee

So you can be sure your degree is really in your pocket.

For information on benefits and rates, see “Supplementary cover” on page 24.

For Individuals

Multi Trip Clever
Multi Trip Comfort
Annual insurances

Multi Trip Clever
Annual insurance

	Individual
Premium	**123**
Tariff position	MT152
Period of insurance	365 days
Scope of insurance	worldwide
Cancellation costs*	20,000
Administrative fees	✓
Flight delay	1,000 NEW
SOS protection incl. repatriation	unlimited
Search and rescue operation	10,000
Services – 24-hour helpline – mobile-telephone- and credit-card-blocking service – SOS protection at home	✓
Leisure time protection	500 UNIQUENESS
Baggage during transport	1,000
Air accident	250,000
Replacement trip	10,000

*For detailed information about the deductibles, please refer to page 30.

Leisure time protection Bed-ridden with a nasty cold instead of breaking in your shiny new hiking boots? Our leisure time protection at least compensates you for your expenses. This ingenious component in your annual insurance coverage also provides protection for your leisure activities – hiking trips, ski passes and concert tickets included.

Our hint: Your best choice is Multi Trip Comfort – the comprehensive package for carefree holidays and leisure.

Multi Trip Comfort
Annual insurance

Without deductible

	Individual
Premium	**208**
Tariff position	MT172
Period of insurance	365 days
Scope of insurance	worldwide
Cancellation costs	25,000
Cancellation costs due to pregnancy	15,000
Administrative fees	✓
Flight delay	1,000
SOS protection incl. repatriation	unlimited
Search and rescue operation	10,000
Services – 24-hour helpline – mobile-telephone- and credit-card-blocking service – SOS protection at home	✓
Leisure time protection	500
Baggage during transport	1,000
Air accident	250,000
Replacement trip	20,000
Airline and service provider insolvency protection	2,000
Excess guarantee for hired vehicles*	10,000 per hire NEW
Medical and hospital expenses worldwide**	100,000
Dog & cat	✓
Baggage	2,000
Volcanic eruption and natural disasters	2,000
Travel legal protection Europe Travel legal protection World NEW	250,000 50,000

*For passenger cars incl. 4×4, camper und motorcycles

**Maximum age: 80 years

For Families and Couples

Multi Trip Clever
Multi Trip Comfort
Annual insurances

Multi Trip Clever
Annual insurance

	Family and Couples
Premium	**199**
Tariff position	MT153
Period of insurance	365 days
Scope of insurance	worldwide
Cancellation costs*	50,000
Administrative fees	✓
Flight delay	1,000 p.p. NEW
SOS protection incl. repatriation	unlimited
Search and rescue operation	10,000 p.p.
Services – 24-hour helpline – mobile-telephone- and credit-card-blocking service – SOS protection at home	✓
Leisure time protection	500 p.p. UNIQUENESS
Baggage during transport	1,000 p.p.
Air accident	250,000 p.p.
Replacement trip	10,000

*For detailed information about the deductibles, please refer to page 30.

Leisure time protection Bed-ridden with a high fever instead of swinging through the suspension rope park with the kids? Our leisure time protection at least compensates you for your expenses. This ingenious component in your annual insurance coverage also provides protection for your leisure activities – outings and concert tickets included.

Family and Couples Family members are spouses or partners, parents, grandparents and children living in a joint household. Underage holidaying and foster children and underage children not living in the joint household are also insured.

Multi Trip Comfort
Annual insurance

Without deductible

	Family and Couples
Premium	**342**
Tariff position	MT173
Period of insurance	365 days
Scope of insurance	worldwide
Cancellation costs	60,000
Cancellation costs due to pregnancy	25,000
Administrative fees	✓
Flight delay	1,000 p.p.
SOS protection incl. repatriation	unlimited
Search and rescue operation	10,000 p.p.
Services – 24-hour helpline – mobile-telephone- and credit-card-blocking service – SOS protection at home	✓
Leisure time protection	500 p.p.
Baggage during transport	1,000 p.p.
Air accident	250,000 p.p.
Replacement trip	20,000
Airline and service provider insolvency protection	2,000 p.p.
Excess guarantee for hired vehicles*	10,000 per hire NEW
Medical and hospital expenses worldwide**	100,000 p.p.
Dog & cat	✓
Baggage	4,000
Volcanic eruption and natural disasters	2,000 p.p.
Travel legal protection Europe Travel legal protection World NEW	250,000 50,000

*For passenger cars incl. 4×4, camper und motorcycles
**Maximum age: 80 years

For Single Trips

Single Trip Clever
Single Trip Comfort
Single Trip Key Person
Hotel Room & Holiday Let

simply clever!

Single Trip Clever

The ideal insurance cover for single trips – providing protection for 92 days throughout the world!

Insured sum Cancellation costs (travel price)	**Premium individual**	Tariff position
500	**29**	ST201
1,000	**49**	ST202
1,500	**59**	ST203
2,000	**75**	ST204
3,000	**99**	ST205
5,000	**199**	ST206
10,000	**299**	ST207

Group travel

Insured sum Cancellation costs (travel price)	**Premium group**	Tariff position
15,000	**395**	ST209

Single Trip Comfort

Insured sum Cancellation costs (travel price)	**Premium individual**	Tariff position
500	**59**	ST251
1,000	**79**	ST252
1,500	**89**	ST253
2,000	**105**	ST254
3,000	**129**	ST255
5,000	**249**	ST256
10,000	**359**	ST257

Single Trip Clever Group Applies to groups of at least 5 people who book a trip together and complete at least the outbound and return journeys together. The flat-rate premium is payable irrespective of the number of insured persons. The amount insured for cancellation costs is divided proportionately among the number of the participants.

Single Trip Benefits

Without deductible

	Clever	**Comfort**
Period of insurance (duration of trip)	92 days	92 days
Scope of insurance	worldwide	worldwide
Cancellation costs*	✓	✓
Cancellation costs due to pregnancy	–	✓
Administrative fees	✓	✓
Flight delay	1,000	1,000
SOS protection incl. repatriation	unlimited	unlimited
Search and rescue operation	10,000	10,000
Services – 24-hour helpline – mobile-telephone- and credit-card-blocking service – SOS protection at home	✓	✓
Baggage during transport	–	1,000
Airline and service provider insolvency protection	–	2,000
Medical and hospital expenses worldwide**	–	100,000
Dog & cat	–	✓
Baggage	–	2,000
Volcanic eruption and natural disasters	–	2,000
Travel legal protection Europe***	–	250,000
Travel legal protection World***	–	50,000

*For detailed information about the deductibles, please refer to page 30.
**Maximum age: 80 years
***In collaboration with: coop rechtsschutz einfach anders.

Single Trip Key Person

Organising a birthday bash outing or a sailing trip with friends? Or are you the team leader of a privately organised hiking tour? You can hedge your bets if the feasibility of your trip is dependent on one or two people. Cover is also available for each insured person for individual cancellations.

	Per group
Premium	**5.5% of total booked arrangement price**
Insured sum	Insured booked arrangement*
Period of insurance (duration of trip)	92 days
Scope of insurance	worldwide
Tariff position	ST249
Cancellation costs**	✓
SOS protection incl. repatriation***	unlimited
Search and rescue operation***	10 ,000 p.p.

*Maximum CHF 20,000 per group
**For detailed information about the deductibles, please refer to page 30.
***Individual benefits (without Key Person protection)

The amount insured for cancellation costs is divided proportionately among the number of the participants.

Hotel Room & Holiday Let

Planning your next New Year's celebration with friends in a chalet? With ERV's Hotel Room & Holiday Let protection you're covered if things suddenly go south.

	Per room/holiday let
Premium	**4% of booked arrangement price**
Insured sum	Insured booked arrangement*
Scope of insurance	worldwide
Tariff position	X197
Cancellation costs	✓
Costs corresponding to the non-used part of the booked arrangement as the result of having to prematurely discontinue trip	✓

*Maximum of CHF 10,000 per hotel room/holiday let

For when you have to put your winter holidays on ice.

Supplementary Cover

* Study Trip
* Carefree package
* Airline and service provider insolvency protection
* Volcanic eruption and natural disasters
* Excess guarantee for hired vehicles
* Motor vehicle breakdown assistance
* Baggage
* Medical and hospital expenses worldwide

Study Trip
Examination guarantee

The ideal extra package to Multi Trip for language-learning trips and stays with 24-hour immediate assistance if there are local problems with the school or guest family and indemnity for a second examination if the first is not passed.

	Individual
Premium	**19**
Tariff position	AS110
Period of insurance	274 days
Scope of insurance	worldwide
24-hour immediate assistance	✓
Indemnity for 2nd examination	1,000

Carefree package

With our Carefree package you can travel the world worry-free: It optimally expands the benefits provided by your existing travel insurance at a favourable annual cost.

	Individual	Family and Couples
Premium	**74**	**104**
Tariff position	MT192	MT193
Period of insurance	365 days	365 days
Medical and hospital expenses worldwide*	50,000	50,000 p.p.
Dog & cat	✓	✓
Baggage	1,000	2,000
Baggage during transport	1,000	1,000 p.p.
Airline and service provider insolvency protection	2,000	2,000 p.p.
Volcanic eruption and natural disasters	2,000	2,000 p.p.
Flight delay	1,000	1,000 p.p.
Travel legal protection Europe**	250,000	250,000
Travel legal protection World**	50,000	50,000

*Maximum age: 80 years
**In collaboration with: coop rechtsschutz einfach anders.

Airline and service provider insolvency protection

If the booked service provider ceases its operations for financial reasons, we pay for rebooking on a different company so that you can still make your journey. The insurance coverage is limited to the sum of CHF 2,000 per person.

Basic insurance	**ERV or others**
Individual	**14**
Tariff position	AIP05
Family and Couples	**39**
Tariff position	AIP06

Volcanic eruption and natural disasters

Most travel insurance excludes natural disasters. With our volcanic eruption cover you can remedy this: We guarantee immediate assistance before and during your trip in contingency situations for up to a maximum of CHF 2,000 per person.

Basic insurance	**ERV or others**
Individual	**19**
Tariff position	VUL01
Family and Couples	**49**
Tariff position	VUL02

Our Carefree package and Airline & Service Provider Insolvency Protection and Volcanic Eruption & Natural Disasters cover options are available only as a supplement to existing basic coverage (cancellation/SOS).

Before your holiday goes up in smoke.

Excess guarantee for hired vehicles

For damage to the hired vehicle, we pay the excess on the comprehensive and theft insurance billed to you. This is conditional on the damage being covered by the hire company's insurance.

	Passenger cars and motorcycles	Camper, motorhomes, minibuses and 4×4
Premium per day	**9**	**19**
Tariff position	SB001	SB002
Period of insurance	number of rental days	number of rental days
Scope of insurance	worldwide	worldwide
Excess on comprehensive and theft claims	10,000	10,000

Option with additional third-party cover at **www.erv.ch/hired-vehicles**

Motor vehicle breakdown assistance

Breakdown cover with a 24-hour helpline for cars, delivery vans, caravans, trailers and motorcycles. The consequences of road traffic accidents, breakdowns or vehicle theft are insured.

	Passenger car	Delivery van and minibus
Premium	**59**	**99**
Tariff position	M301	M302
Period of insurance	365 days	365 days
Scope of insurance	Europe	Europe
24-hour-helpline	✓	✓
Towing costs	400	400
Storage charges	300	300
Vehicle recovery	2,000	2,000

Passenger car: Breakdown assistance applies to **all** passenger cars and camper vans up to 3.5 t including trailers and motor cycles driven by persons living in the same household.

Delivery van: Breakdown assistance insurance is concluded per vehicle up to 3.5 t. The registration number must be entered on the application form under Notes.

Baggage

Your personal baggage is insured during the trip at current value, without excess. If your baggage is very late arriving at your destination (at least 6 hours), we pay the cost of your essential purchases (toiletries, etc.).

Insured sum	2,000		5,000	
Premium	**52**	**219**	**139**	**750**
Tariff position	G302	G304	G306	G308
Period of insurance	31 days	365 days	31 days	365 days
Scope of insurance	worldwide	worldwide	worldwide	worldwide
Theft, robbery, damage, loss	2,000	2,000	5,000	5,000
Late delivery	1,000	1,000	1,000	1,000

Further insurance options at **www.erv.ch/baggage**

Medical and hospital expenses worldwide

The ideal supplement to your Swiss health insurance scheme in the event of accident or illness abroad. Especially recommended for travel in countries with high treatment costs (e.g. USA, Canada, Australia). Maximum age: 80 years.

	Individual		Family and Couples	
Premium	**39**	**69**	**68**	**134**
Tariff position	KK101	KK102	KK201	KK202
Period of insurance	31 days	365 days	31 days	365 days
Scope of insurance	worldwide (excl. CH)	worldwide (excl. CH)	worldwide (excl. CH)	worldwide (excl. CH)
Inpatient treatment, outpatient treatment, pharmaceutical costs	100,000	100,000	100,000 p.p.	100,000 p.p.
Emergency transport to hospital	10,000	10,000	10,000 p.p.	10,000 p.p.

Medical insurance for your guests
(Tariff for application of Schengen visa)

When you expect a visit from your relatives or friends from abroad, you of course do everything possible to make your guests feel comfortable in Switzerland. This also includes taking precautions against unexpected events, such as accidents or illnesses.
For detailed information and other rates, please consult our website: **www.erv.ch/medical-insurance.**

The insurance is only valid if the premium is paid in advance, or within the fifth day following arrival in Switzerland at the very latest. Maximum age 80.

Endowment insurance

For information on our endowment insurance cover for death or disability as the result of a serious accident or plane crash, please consult: **www.erv.ch/unfallkapital** or **www.erv.ch/flugunfall.**

Corporate Travel Insurance(CTI)

Your employees are your assets. You should protect them as best as possible because a crisis situation on business trips can have far-reaching financial consequences. Corporate Travel Insurance(CTI) from ERV offers worldwide insurance cover and comprehensive on-the-spot information and assistance services.
Detailed information is given at **www.erv.ch/cti**

Travel legal protection

We stand by you during lawsuits, advise you on all legal matters during travel abroad and pay the fees of the lawyers and experts appointed and the proceedings and court costs and compensation costs.

In collaboration with: coop rechtsschutz einfach anders.

Further insurance options at **www.erv.ch/legal-protection**

Airline and service provider insolvency protection
If the service provider booked by you files for bankruptcy before or during your trip, we assume the organisation and expenses associated with rebooking your travel arrangement.

Automatic renewal
So that you do not have to bother with your travel insurance every year, all our annual policies are automatically renewed for a further year unless they are cancelled at least three months before expiry.

Baggage during transport
While your personal baggage (apart from valuables or souvenirs) is in the care of a transport company, it is insured against loss, damage or delayed delivery.

Cancellation costs
We pay your cancellation costs if you are unable to go on the trip for example in the event of

- severe illness, accident or death
- sudden unavailability of the acting representative at the place of work
- severe damage to property at home
- unforeseen start of new job
- loss of job due to redundancy

We even pay for the additional costs of a delayed departure if you have to postpone your trip a couple of days.

Deductible/excess
For all insured persons who cancel the booked travel service as a consequence of illness or accident of a participating person who had reached his/her 65th birthday when the insured event occurred, an excess of 10%, subject to a minimum of CHF 100 per event, will be deducted. In addition, for each indemnifiable event over CHF 10,000 per individual person, an excess of 10% payable by the insured person is deducted from the part which exceeds that sum. For families the excess is 20% above a claim of CHF 20,000.

Dog & cat
We are the only company to offer insurance cover for dog and cat owners. We pay your costs in the event of travel cancellation (max. CHF 5,000) or travel interruption (max. CHF 2,000) caused by the illness, accident or death of your four-legged friend.

Excess guarantee for hired vehicles
For damage to the hired vehicle, we pay the excess on the comprehensive and theft insurance billed to you. This is conditional on the damage being covered by the hire company's insurance.

Flight delay
Extended delays at the airport increase the risk of missing your connecting flight. For flight delays in excess of three hours, we assume the additional expenses associated with continuing your trip as the result of missing your connecting flight (rebooking, accommodation, etc.).

Pregnancy
If the date of return is after the 24th week of pregnancy or if an official travel warning for pregnant women has been issued for the travel destination.

Replacement trip
If you have to be repatriated from your holiday with medical care, you are entitled to a replacement trip.

SOS protection
Your worldwide insurance protection for unforeseen travel incidents, because you have access to professional help on your trip.

- repatriation (unlimited insurance protection!)
- search and rescue operation
- services incl. 24-hour helpline
- mobile-telephone- and credit-card-blocking service
- additional cost of involuntary return
- unused part of the travel arrangements in the event of an interrupted trip
- hospital visit by family while abroad
- advance on costs while in hospital abroad

If you have problems, please call our 24-hour helpline any time on:
+41 848 801 803.

medicall

SOS protection at home
Should you suddenly remember that the front door is not locked, the electric cooker is still on or the cat is shut in at home, call our 24-hour helpline and relax. We will do the necessary.

E203-11.19

Before your travel destination disappears over the horizon.

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