

General Conditions of Insurance (GCI) Event Accident Insurance

To facilitate readability, we use gender-specific words in this document, but these are intended to refer to all genders.

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Overview of insurance benefits

Description of the insurance benefit	Limit of indemnity Maximum benefits in CHF per event and person.	
Medical expenses	250 000	
Doctor's and medication costs	incl.	
Hospital stays incl. medical aids such as prostheses, spectacles, hearing aids	incl.	
Refundable cost advance	5000	
Emergency dental treatment	1000	
Emergency assistance		
Rescue and transport costs to the nearest hospital	unlimited	
Emergency transport to place of residence/repatriation	unlimited	
Search and rescue costs	100 000	
Repatriation in the event of death	incl.	
Costs of communication	1000	
Travel expenses for persons close to the insured person	5000	
Accident capital payment	Variant 1	Variant 2
Lump sum death benefit	50 000	100 000
Disability capital	100 000	200 000
24/7 psychological emergency assistance	incl.	
A maximum compensation amount of CHF 5,000,000 applies to the entire event (cumulative limit).		

Alarm center

The alarm center is available to you around the clock (including on Sundays and public holidays) via the number +41 848 000 100. The Alarm center will advise on the appropriate course of action and organize the necessary assistance.

1 General provisions

The general provisions contain fundamental provisions that apply to all insured persons and policyholders. Unless otherwise specified in the individual benefits, the general provisions are binding for the entire contractual relationship.

1.1 Insured persons and policyholder

- A This policy covers the persons or groups of people listed in the contractual documents.
- B The policyholder is the natural or legal person who has entered into a collective insurance contract with ERV. The insurance is valid for policyholders who have their legal domicile in Switzerland or in the Principality of Liechtenstein.

1.2 Scope of application/period of validity

The insurance coverage is valid in Switzerland and Liechtenstein during the policy term specified in the contractual documents only from the moment of entering until leaving the official event area and the associated organizational areas.

1.3 Other provisions

- A Claims shall become time-barred five years after the occurrence of the insured event.
- B The only place of jurisdiction available to the beneficiary is their Swiss place of residence, their Liechtenstein place of residence or the registered office of ERV in Basel.
- C Any benefits unduly received from ERV shall be refunded to ERV within 30 days, together with any expenses incurred.
- D For all benefits, the maximum compensation limit applies across all insurance policies in accordance with the sum insured stated in the contract documents, regardless of the number of existing contracts with ERV.
- E When assessing an entitlement to benefits, the decisive criterion is the insured event that directly leads to the obligation to pay benefits.
- F ERV only provides insurance coverage 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.
- G The specific insurance contract remains authoritative in all cases.

1.4 General exclusions

In addition to the exclusions and restrictions listed in the supplementary cover modules, the following events are not insured: incidents

- caused by deliberate or grossly negligent acts or omissions;
- which occur on the occasion of the wilful commission or attempted commission of crimes or misdemeanours;
- which the insured person causes in connection with suicide, self-harm and the attempt to do so;
- which occur in connection with accidents that were not promptly diagnosed by a doctor when they occurred or were only confirmed via a telephone consultation;
- where the expert (e.g., specialist, physician) who reaches the findings regarding the loss event is a direct beneficiary or is related to the insured person by blood or marriage;
- which are a consequence of acts of war or terrorism, subject to the provisions for emergency assistance (for details see para. 3.1);
- that are connected with abductions;
- that occur on the occasion of participation in acts of daring (reckless actions), in which the person concerned knowingly exposes themselves to a particularly great danger. The applicable SUVA classifications are authoritative;
- that occur under the influence of alcohol, drugs, narcotics or medicines;
- caused by a pandemic. Exempt are the insured person's own illness or isolation/quarantine in the event of infection;
- treatments after the expiry of the policy term, unless it is follow-up treatment for a claim that occurred during the policy term and was recognized by ERV, as long as the insured person continues to reside in Switzerland;
- caused by the fault of the policyholder or third parties commissioned by them.

1.5 Claims against third parties

- A If the insured person has been indemnified by a liable third party or their insurer, no payment will be made under this contract. If a claim is asserted against ERV instead of against the liable party, the insured person shall assign the liability claims to ERV up to the amount of the expenses incurred.
- B All benefits are provided exclusively on a subsidiary basis and subsequent to existing compulsory or voluntary health and/or accident insurance policies.
- C If there are multiple insurance policies with licensed companies, the costs shall be reimbursed in total only once.
- D The provisions of item 1.5 A–C do not apply to capital benefits on death or disability.

1.6 Obligations in the event of a claim

- A In the event of a claim, please
- ERV Claims Service, P.O. Box, CH-4002 Basel, phone +41 58 275 27 27, or online via www.erv.ch/schaden.
 - in an emergency** (e.g. a medical emergency), call the local emergency number (Switzerland 144/ Europe 112). The incident must also be reported to the Alarm Center at **+41 848 000 100**, which is available 24/7, 365 days a year, providing guidance on the appropriate course of action and arranging for the necessary assistance.
- B The insured person shall make every effort before and after the loss event to help avert or reduce the loss and clarify it.
- C The insurer must be provided with
- any requested information,
 - the necessary documents, and
 - bank account details.
- D In the event of an accident, a medical professional must be consulted immediately and their instructions must be followed. The insured person/beneficiary shall release the treating medical professional from their duty of confidentiality towards the insurers.
- E All originals of the documents as well as damaged items shall be retained and made available upon request.

1.7 Culpable breach of obligations related to a loss event

- A In case of a culpable breach of obligations related to a loss event, the insurer may reduce the 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 released from the obligation to compensate if
- false information is provided intentionally,
 - facts are concealed, or
 - the required obligations (including the police report, statement of facts, confirmation, and receipts) are not fulfilled and the insurer suffers a disadvantage as a result.

2 Medical expenses

Costs resulting from an accident are insured.

2.1 Insured events

In the event of an accident of the insured person, costs will be covered in accordance with the regional health insurance tariff applicable in Switzerland or Liechtenstein for outpatient treatment or inpatient treatment in a general hospital ward.

2.2 Insured services

The costs of:

- 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;
- a reimbursable advance on costs if an insured person has to be hospitalized abroad (reimbursement within 30 days of return to the place of residence);
- emergency dental treatment to relieve pain, maintain function or provide initial care.

2.3 Exclusions

Costs of medical treatment not attributable to a medical emergency.

3 Emergency assistance

The insurance covers the costs of emergency assistance in exceptional situations resulting from an accident, including medical care, rescue measures and organizational services in the event of death, in order to protect persons and ensure that processes run smoothly.

3.1 Insured events

Insurance cover extends to the provision of immediate assistance, organizational or medical support to the insured person as a result of an accident that occurs during their presence at the insured event.

3.2 Insured benefits

If the insured event occurs, ERV will pay the costs for:

- a) the medically-required emergency transport in to the nearest suitable hospital;
- b) the medically attended emergency transport to a suitable hospital at the place of residence of the insured person;
- c) any necessary search and rescue operation if the insured person is considered missing or has to be rescued;
- d) the organization and costs of the formalities ordered by the authorities if an insured person dies during the insured event. In addition, 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 will be covered;
- e) costs of communication with the alarm center (during a maximum of 7 days);
- f) the travel expenses (economy-class flight/medium-class hotel) for a maximum of two persons close to the insured person to travel to the latter's sickbed if they have to spend more than seven days hospitalized in Switzerland or Liechtenstein.

3.3 Exclusions

- a) if the medical necessity of repatriation or search and rescue operations has not been confirmed by the alarm center or ERV doctors, or has not been approved in advance;
- b) in the event of search and rescue operations without official order or without of an objective cause.

4 Accident capital payment

The insurance covers accidents resulting in disability or death. Accident capital payments are a fixed-benefit insurance. The contractually agreed capital benefit will be paid out once.

4.1 Insured events

Insurance coverage applies to accidents resulting in disability or death.

4.2 Insured benefits

- A In the event of death of the insured person as a result of an accident, the agreed sum insured will be paid to the beneficiary. If there is no beneficiary, the sum will be paid to the legal heirs, with the exception of the treasury and 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 100% disability resulting from an insured accident within five years of the date of the accident, the agreed sum insured will be paid out. In the event of partial disability, a corresponding percentage thereof will be paid out.
- a) 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 in accordance with the additional SUVA scales;
 - b) The total inability to use limbs or organs is equated with loss;
 - c) For partial loss or partial inability to use limbs, an appropriate lower degree of disability will apply;
 - d) If several body parts are affected, the severity of the disability, which cannot exceed 100%, is determined by adding the individual percentage rates together;
 - e) For cases not listed above, the degree of disability based on medical findings is determined using the percentages listed above, taking into account the insured person's circumstances;
 - f) 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.
- C If multiple insured persons are affected by one and the same insured event, the compensation payable by ERV is limited to the maximum amount in accordance with the overview of insurance benefits. If entitlements exceed this amount, the benefits will be applied pro rata.

5 Services

5.1 24/7 psychological emergency assistance

In the event of unexpected psychologically difficult incidents such as accidents, deaths, suicide (attempts) or major events, the policyholder shall contact the alarm center in an emergency. The services provide immediate psychological assistance, acute care, stabilization and support for those affected and their families and friends, and are provided by telephone or on site if necessary. ERV is not liable for any losses resulting from information given by the medical information service. The services will be provided for a maximum period of seven days from the date of the incident.

The following services will be provided free of charge:

- immediate psychological telephone assistance and telephone support from qualified specialists,
- on-site support as required,
- professional assessment of the incident and triage,
- crisis response and coordination of services,
- support for those affected and other persons involved (e.g. relatives),
- support with crisis communications and internal and external communication.

6 Glossary

A Accident

An accident is the sudden, unintentional harmful effect of an unusual external factor on the human body resulting in impairment of physical, mental or psychological health or death.

C Close person

Persons with whom there is a close personal relationship, for example spouses or life partners, children, parents, siblings or grandparents.

Contractual documents

All documents that determine the scope of insurance coverage. These include, in particular, the collective insurance application, the policy, the General Conditions of Insurance (GCI) and any Special Conditions (SC).

D Disability

Permanent physical or mental impairment of the insured person as a result of an accident, leading to a partial or total incapacity to earn.

E Event

The event specified in the contract documents and the associated official area, including directly associated areas and activities – such as concerts, sporting or club events, exhibitions, trade fairs or corporate events.

G Gross negligence

Acting with gross negligence means failing to observe the basic precautions that a reasonable person would have taken in the same situation, thereby putting others and oneself in danger.

I Insured activity

The activity or attendance specified in the contractual documents (e.g. event, trip, stay) during which insurance coverage is provided.

Insured persons

Insured persons are the persons or the group of persons listed in the contractual documents.

M Medical aids

Medical aids are defined as all essential items that are used for treatment or examination (wheelchairs, prostheses, respiratory devices, prescription medication, spectacles, contact lenses, etc.).

Medical emergency

An emergency exists if the insured person requires urgent medical treatment and a return to their country of residence is not reasonable or feasible from a medical point of view.

Medical expenses

Costs for medically required treatments, medication, hospital stays or medically prescribed aids following an insured accident.

Medically required

A treatment or measures deemed necessary by a doctor in order to maintain, improve or restore the insured person's state of health.

P Pandemic

A pandemic is a transnational, global spread of an epidemic.

Place of residence/country of residence

The country of residence is the country where the legal domicile or habitual abode of the insured person is or was before the commencement of the insured stay.

Policyholder

The person or organisation that has taken out the collective insurance contract with ERV and paid the premium.

R Repatriation

The medically supervised transport of the insured person to their place of residence or to a suitable hospital in their country of residence.

Rescue

Measures taken to find an injured, accident-stricken or missing insured person and bring them to safety or medical care.

S Suva classification

Classification of activities and risks by the Swiss Accident Insurance Fund (Suva); used to assess the accident risk associated with certain activities.

T Terrorism

Terrorism is any use or threat of violence with the purpose of achieving a political, religious, ethnic, ideological or similar objective. 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.