

Insurance product information document

Company:
European Travel Insurance ERV,
a branch of Helvetia Baloise Holding Ltd, Switzerland

Product:
Guest insurance

This document is for your information only and provides a summary of the key contents of your insurance. Complete information is provided in your contract documents (insurance application, insurance policy and General Conditions of Insurance). To be fully informed, please read all the documents.

What is this type of insurance?

This is medical expenses insurance and SOS protection in the event of illness or accident for visitors from abroad who are temporarily staying in Switzerland or a Schengen country for a maximum of 180 days. ERV's General Conditions of Insurance (GCI) and the Swiss Insurance Policies Act (VVG) are decisive.



Which events are insured?

- ✓ Illness
- ✓ Accidents

Which benefits are insured?

In the event of an accident or illness of the insured person, ERV will cover the costs in accordance with the health insurance tariff applicable in the country in which the insured person is staying in the case of outpatient treatment or an inpatient stay in the general ward of a hospital.

- ✓ Doctor's and medication costs and hospital stays ordered by a doctor
- ✓ Medical aids
- ✓ Emergency dental treatment
- ✓ Medically necessary rescue and transport costs to the nearest hospital
- ✓ Search and rescue
- ✓ Emergency transport to your place of residence/repatriation
- ✓ Additional costs of an unscheduled return journey
- ✓ Temporary return to your place of residence
- ✓ Costs corresponding to the unused portion of the travel service
- ✓ Additional costs for continuation of the journey, incl. accommodation and meals
- ✓ Use of a rental car



What is not covered?

The main events and benefits not covered are as follows:

- ✗ Costs of medical treatment not attributable to a medical emergency;
- ✗ Symptoms, illnesses and their consequences or complications that already existed or were recognisable before the commencement of the insurance term or that a doctor could have identified during a hypothetical medical examination at the commencement of the insurance term;
- ✗ General check-ups or routine consultations without suspicion of illness;
- ✗ Search and rescue operations without an official order or without objective reason;
- ✗ Pregnancy or childbirth and attendant complications;
- ✗ Fatigue or exhaustion, nervous, psychological or psychosomatic disorders;
- ✗ Accidents whilst in foreign armed forces;
- ✗ Accidents during the performance of physically demanding or manual work involving above-average physical requirements;
- ✗ Accidents while participating in high-risk sports such as parachuting, base jumping, bungee jumping, wingsuit flying or similar activities.

- ✓ Travel expenses for persons close to the insured person

The effective limits of indemnity are stated in your insurance policy and the General Conditions of Insurance (GCI). These are decisive in every case.



Are there cover restrictions?

Not all conceivable incidents are covered. For example, the insurance cover does not

include:

- ! incidents that had already occurred or were recognisable before taking out the insurance or booking travel services;
- ! incidents for which benefits are paid after the expiry of the policy term and after the insured person has left Switzerland or the Schengen country – even if the triggering event occurred during the policy term;
- ! incidents that are caused by grossly negligent acts or omissions;
- ! **The insurance cover is only valid if it is taken out no later than the fifth day following arrival in Switzerland.**
- ! **A waiting period of 24 hours applies to all benefits under insurance policies taken out after entry into Switzerland or a Schengen country.**



Where am I covered?

- ✓ The insurance applies in Switzerland or the Schengen countries excluding your country of residence.



What are my obligations?

You have the following obligations, among others, in order to avoid jeopardising your insurance cover:

- You must pay the insurance premiums invoiced to you on time and in full.
- In the event of a claim, contact the claims service of ERV, P.O. Box, CH-4002 Basel, phone +41 58 275 27 27, e-mail schaden@erv.ch or online via www.erv.ch/schaden.
- **In an emergency**, call the local emergency number (Switzerland **144** / Europe **112**). The incident must also be reported to the Medical Central Call-out Service on **+41 848 801 803**. It is available 24/7, 365 days a year.
- If an insured event occurs, you are required to avert or minimise loss as far as possible and provide us with truthful loss reports to help us determine the loss and settle the claim.
- In the event of illness or accidents, a doctor must be consulted as soon as possible and appraised of your travel plans. You must follow the doctor's instructions. The insured person or recipient of benefits shall release the doctor treating him/her from the duty of medical secrecy towards us.



When and how do I pay?

The premium must be paid to the invoicing party in cash, online via e-banking or by bank or postal transfer within 30 days of the invoice date. If the policy is concluded online, the insurance premium must be paid immediately by credit card.



When does the cover begin and end?

If the insurance is taken out before arriving in Switzerland or a Schengen country, insurance cover begins on the arrival date shown in the policy, but not before the actual arrival of the insured person in Switzerland or the Schengen country. If the insurance is taken out after arriving in Switzerland, the insurance cover must begin immediately on the day cover is taken out – provided the policy is taken out no later than the fifth day after arriving in Switzerland.



How can I terminate the contract?

The insurance cover ends automatically on the return journey to the place of residence (after a maximum of 180 days). Therefore, there is no need to terminate the insurance.