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General Conditions of Insurance (GCI). PostFinance Corporate Customers.

European Travel Insurance ERV
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In cooperation with:

 **PostFinance**

Information about your insurance policy

Dear Customer

We would like to inform you about the identity of the insurer and the material content of the insurance contract (Article 3 of the Swiss Insurance Policies Act).

Use of gender-specific wording in this document refers to all genders.

Who are your contractual partners?

The risk carrier for this insurance is: Helvetia Swiss Insurance Company Ltd, Dufourstrasse 40, 9001 St.Gallen, Switzerland. Responsibility for this insurance lies with: European Travel Insurance ERV (referred to as ERV in the General Conditions of Insurance), a branch of Helvetia Swiss Insurance Company Ltd, domiciled at St. Alban-Anlage 26, P.O. Box, 4002 Basel, Switzerland.

Who is the policyholder?

The policyholder is PostFinance Ltd (referred to as the policyholder in the General Conditions of Insurance), Mingerstrasse 20, 3030 Bern, Switzerland.

Who are the insured persons?

On the basis of the collective insurance contract entered into with the policyholder, ERV grants insurance cover and a direct right of claim in connection with the insurance benefits only to the cardholder of a valid credit card issued in Switzerland by the policyholder. Up to a maximum of five persons are insured on a business trip (cardholder and permanent employees of the same employer as the cardholder).

Who is liable for the premium?

The premium is paid by the policyholder.

What law or contractual basis applies?

This contract is governed by Swiss law. The contractual basis comprises, for example, the application, the customer information, the General Conditions of Insurance (GCI), any further special conditions (SC) or supplementary provisions, and the policy. The Swiss Federal Act on Insurance Policies (IPA) also applies. If the insured person's place of residence/registered office is the Principality of Liechtenstein, the law of Liechtenstein applies together with the provisions of the Liechtenstein Insurance Policies Act (Versicherungsvertragsgesetz, VersVG).

What risks are covered and what is the scope of the insurance cover?

These General Conditions of Insurance and any Special Conditions (SC) stipulate the events upon whose occurrence ERV is required to pay a benefit.

What type of insurance is it?

Your insurance is generally an insurance against loss. Fixed-benefit insurance policies are expressly designated as such in the contract documents (e.g. application, policy, GCI, SC).

What insurance benefits are paid?

The amount and/or maximum limit and the type of insurance benefits can be found in these GCI or the SC. The same applies to any deductibles or waiting periods.

What duties do the insured persons have?

The essential duties of the insured persons include the following, for example:

- if a loss event occurs, it must be reported to ERV immediately.
- the insured persons must cooperate in ERV's investigations, for example in investigating a claim (obligation to cooperate).
- in the event of a claim, reasonable action must be taken to mitigate and elucidate the loss (duty to mitigate loss).

When does the insurance cover commence and end?

The insurance cover commences upon taking possession of the credit card and ends upon termination of the card contract (cancellation or definitive blocking without a replacement card by the policyholder or the cardholder) or upon expiry of the credit card. In addition, the insurance cover ends upon termination of the collective insurance contract between PostFinance Ltd and ERV.

What personal data is processed and why?

All personal data is processed in accordance with current data protection legislation. ERV is responsible for processing your personal data. In the notes on data protection at www.erv.ch/datenschutz, you will find further information on the purposes for which personal data is processed (e.g. conduct of insurance business, marketing activities, pricing and individual product creation, risk assessment and settlement of claims, recipients in Switzerland and abroad), as well as your rights.

What else must be observed?

The specific insurance contract remains authoritative in every case.

In cases of doubt about the interpretation and content of all documentation, the German version shall prevail.

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.

Description of the insurance benefit		
PostFinance Visa Business		
Travel insurance	Maximum benefit sums in CHF	Geographical validity
SOS protection Return journey, return transport and repatriation; emergency transport to the hospital	50 000	Worldwide
Search and rescue costs	25 000	Worldwide
Travel interruption	5000	Worldwide
Additional costs for continuation of trip	1500/person or 1500/rental vehicle	Worldwide
The costs of any part of the journey that you are unable to complete	5000	Worldwide
Visiting relatives (max. 2 persons) in hospital abroad from the 7th day	5000 for max. 2 persons	Worldwide
Advance per person on hospitalization costs abroad	5000	Worldwide, outside the country of residence
24-hour alarm center	included	Worldwide
Flight delay (missed connection) Additional costs for flight delay >3 hours	400	Worldwide, outside the country of residence
Baggage Delayed delivery of baggage >6 hours	500/person and trip, 3000/year	Worldwide
Theft, loss	2500 per trip	Worldwide
Travel accident insurance Capital benefits	300 000 (cumulated 1 000 000)	Worldwide

General Conditions of Insurance (GCI)

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1 General provisions

1.1 Insured persons, special provisions

- A Up to a maximum of five people are insured on a business trip (cardholder and permanent employees of the same employer as the cardholder).
- B The insurance cover exists if at least 51% of the original service (travel service) was paid using a valid (not cancelled or blocked) credit card issued by the policyholder.
- C Notwithstanding anything to the contrary contained in this agreement, a business trip is the temporary professional absence, arranged by the employer, of the person insured from their permanent residence or regular place of work.
- D The duration of a business trip is limited to 365 days. Leisure activities during the business trip, together with a maximum of 21 days off or holiday taken in addition before, during or after the business trip at the same location are also covered.
- E Journeys at the permanent residence or the regular place of work and between these places are not deemed to be business trips.
- F Expatriates who transfer their domicile abroad are not regarded as business travellers.
- G Business trips to a crisis area are generally excluded from cover.
- H **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 General exclusions

The insurance does not cover events

- a) 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;
- b) 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;
- c) which are caused by deliberate or grossly negligent acts or omissions;
- d) 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;
- e) which are a consequence of warlike events or are due to terrorism, subject to the provisions applicable in the event of a travel incident;
- f) which are in connection with abductions;
- g) which are a consequence of official orders;

- h) 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;
- i) 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;
- k) which occur under the influence of alcohol, drugs, narcotics or pharmaceuticals;
- l) which occur on the occasion of the wilful or attempted committing of crimes or offences;
- m) which the insured person causes in connection with suicide, self-harm and the attempt thereof;
- n) which are caused by ionizing rays of any kind, in particular as a result of nuclear reactions;
- o) which are caused by a pandemic. The exceptions are if the insured person falls ill and their own isolation/quarantine in the event of infection.

1.3 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 apply.
- C Costs will only be reimbursed in total once, even where there is multiple insurance with licensed companies.
- D The provisions of para. 1.3 A–C do not apply to capital benefits on death or disability.

1.4 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 by the cardholder 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. This will be the Federal Department of Foreign Affairs (FDFA), the Federal Office of Public Health (FOPH) and the World Health Organization (WHO).

- F 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.
- G When ERV pays the claim, the insured person will assign their claim resulting from the insurance contract as an automatic lump sum to ERV.
- H 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.

1.5 Obligations in the event of a claim

- 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.
 - a claim, please contact the ERV claims service, P.O. Box, 4002 Basel, Switzerland, www.erv.ch/en/postfinance, schaden@erv.ch, tel. +41 (0)58 275 27 27.
- B The insured person 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).
- D In the event of illness or accident, a doctor must be consulted immediately; the insured person/recipient of benefits must inform the doctor of their travel plans and must follow the doctor's instructions. 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 must be retained and provided to ERV at its request.

1.6 Culpable breach of obligations in the event of a claim

- A In the event of a culpable breach of obligations when a claim is made, 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 met and the insurer incurs a disadvantage as a result.

2 Business travel insurance

2.1 SOS protection

2.1.1 Scope, period of validity, special provision

Insurance cover applies worldwide for the duration of the booked business trip.

2.1.2 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:
- 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;
 - 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;
 - 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;
 - 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 an accident involving persons, 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;
 - 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;
 - Warlike events or terrorist attacks within 14 days of their first occurrence if the insured person is caught unawares by them while abroad;
 - Theft of tickets, passport or identity card: Only the additional costs for the continuation of the journey or the use of a rental car are insured;
 - Individual quarantine ordered by a health authority if the insured person is suspected of being infected with a contagious disease.
- B If an insured person suffers from a chronic illness without that person's travel 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, ERV will pay the insured costs incurred if the travel 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.

2.1.3 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 occurrences are not taken into consideration.
- 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 per person of any necessary search and rescue operation if the insured person is considered missing or has to be rescued;
 - the costs of the formalities ordered by the authorities if an insured person dies during the business 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 up to max. CHF 50000;
 - the costs of a temporary return to the place of residence in an amount of up to CHF 5000 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 the flight class (max. business class) or rail class booked for the outward journey up to CHF 5000;
 - 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 arrangement (excluding the costs of the originally booked return journey); this benefit is limited to the price of the journey or max. CHF 5000;
 - 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 expenses actually incurred (economy-class flight/medium-class hotel) for two persons very close to the insured person to travel to the latter's sickbed if they have to spend more than seven days hospitalized abroad;
 - if the person insured is no longer able to work as a result of a serious accident or serious illness, the cost of paying for a stand-in employee to travel to and from the place of work (based on the flight class [max. business class] or rail class previously booked for the insured person who is no longer able to work).
- C The benefits are limited to the sums insured specified in the overview table.

2.1.4 Exclusions

- A The insured person is obliged to claim the benefits 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. 2.1.2 A a) without medical indication or if no doctor was consulted locally;
 - 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.

2.1.5 Procedure in the event of a claim

- A In order to be entitled to benefits from ERV, the alarm center or ERV must be notified immediately when an insured event occurs.
- B The following documents, among others, must be submitted to ERV:
- the booking confirmation (original or copy),
 - a medical certificate incl. diagnosis, official certificates, the certificate of death, receipts, bills concerning insured additional costs, tickets and/or police reports (original or copy),
 - the original or copy of the credit card statement / booking detail from E-Finance, showing that at least 51% of the original travel service was paid for with the card for which the insurance is valid.

2.2 Flight delay (missed connection)

2.2.1 Scope, period of validity

With the exception of the country of residence, the insurance cover is valid worldwide for the booked business trip, for as long as and as often as the insured person is away from his usual place of residence.

2.2.2 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 will 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. This benefit is limited to the sum insured specified in the overview table.

2.2.3 Exclusions

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

2.2.4 Procedure in the event of a claim

- A In order to claim benefits from ERV, the event must be immediately reported in writing upon returning to Switzerland.
- B The following documents, among others, must be submitted to ERV:
- proof of delay from the air transport company,
 - confirmation of compensation paid by the airline,
 - the original or copy of the credit card statement / booking detail from E-Finance, showing that at least 51% of the original travel service was paid for with the card for which the insurance is valid,
 - the booking confirmation,
 - receipts for the additional costs incurred.

2.3 Baggage

2.3.1 Scope, period of validity, special provisions (conduct obligations while travelling)

- A Insurance cover applies for as long and as often as the insured items are away from the usual place of residence of the insured person for the duration of the booked business trip.
- 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 crime rate there as well as associated precautions, must be noted and followed.

2.3.2 Insured items

- A All items taken on the business trip for personal use by the insured persons are insured.
- B Insurance cover for sports equipment, wheelchairs and buggies applies exclusively during conveyance by public transport, and for as long as these 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.

2.3.3 Uninsured items

The insurance does not cover:

- a) cash, tickets, securities, software, precious metals, deeds and documents of all kinds, precious stones and pearls, merchandise, samples, items with artistic or collector value, musical instruments, motor vehicles, trailers, boats, surfboards, caravans and aircraft, and their accessories;
- b) items covered by special insurance;
- c) medical aids that were voluntarily placed in the care of the transport company for conveyance.

2.3.4 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.

2.3.5 Insured benefits

- A ERV indemnifies:
- a) in the event of total loss of insured items, the full replacement value;
 - b) in the event of partial loss, the costs of repair;
 - c) glasses, contact lenses, prostheses and wheelchairs up to a limit of 20% of the sum insured;
 - d) 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;
 - e) in the event of delayed delivery of the baggage by a public means of transport, the cost of absolutely essential purchases up to CHF 500 per person per trip and subject to a maximum of CHF 3000 per year. There is no right to indemnification for the return journey to the place of residence.
- B The sum insured specified in the overview of insurance benefits limits the total benefits for losses occurring while travelling on business during the period of the insurance cover.

2.3.6 Exclusions

Benefits are excluded:

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

2.3.7 Procedure in the event of a claim

- A The insured person must
- in the event of theft or robbery, report the incident to the nearest police station (police report, airline ticket loss report, etc.) within 24 hours and request an official investigation,
 - in the event of damage, late delivery or loss of baggage during conveyance, obtain immediate confirmation from the responsible office (hotel management, tour director, transportation company, etc.) of the causes, circumstances, and extent of the damage or loss in a statement of facts, and also apply for compensation from that office,
 - notify ERV in writing or any other text form immediately after returning from the trip and give reasons for the claims.
- B The following documents, among others, must be submitted to ERV:
- the original or copy of the statement of facts (police report, airline ticket loss report, etc.)
 - the original or copy of confirmations, receipts or purchase confirmations,
 - the original or copy of the credit card statement / booking detail from E-Finance, showing that at least 51% of the original travel service was paid for with the card for which the insurance is valid.

2.4 Travel accident insurance

This is a fixed-benefit insurance policy.

2.4.1 Scope, period of validity, special provision

The insurance cover applies worldwide for the duration of the booked business trip for as long as and as often as the insured person is travelling on business.

2.4.2 Insured events

- A In the event of the death of the insured person as a result of an accident, the legal heirs will receive the agreed sum specified in the overview table. The insured person must notify ERV in writing of any deviations to these benefits. When paying out the insurance benefit, ERV will take into account the provision of which it was most recently notified in writing, which is why ERV must be informed accordingly and in good time of any changes.
- 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 (max. CHF 300 000) and in the event of partial disability a corresponding percentage thereof (max. CHF 300 000).
- 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 Suva scales;
 - b) The total inability to use limbs or organs is equated with loss;
 - c) For partial loss or only 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 The sums insured are specified in the overview table.

2.4.3 Benefit limits

ERV will pay:

- a) in the event of 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;
- b) in the event of disability
 - 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, instead of the lump sum, a life annuity. The annuity is set at CHF 83 per year per CHF 1000 of disability capital for a degree of disability of 100% (pro-rated according to the degree of disability in accordance with para. 2.4.2);
- c) under all accident insurance policies in force with ERV on a combined basis per person up to a maximum (as per overview table) of
 - CHF 300 000 in the event of death,
 - CHF 300 000 in the event of disability.

If several insured persons suffer an accident due to the same event, the indemnities payable by ERV are limited to a maximum of CHF 1 million for death and disability (as per overview table). If the claims exceed this amount, this sum is allocated proportionately.

2.4.4 Procedure in the event of a claim

- A Report the death to ERV in writing or any other text form within 24 hours.
- B The following documents must be submitted to ERV:
- detailed medical certificate and/or accident report,
 - the original or copy of the credit card statement / booking detail from E-Finance, showing that at least 51% of the original travel service was paid for with the card for which the insurance is valid.

3 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 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.

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, Svalbard 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.

Event due to natural forces

Sudden, unforeseeable event due to natural forces with a catastrophic character. The damaging event is triggered by geological or meteorological processes.

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.

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 customer information or GCI.

Insurance year

The insurance year begins with the possession of the prepaid card or credit card (with the entry into the collective agreement) and lasts 365 days. The insurance year is then automatically extended by a further 365 days.

Isolation/quarantine

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

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.).

O Official order

Official orders are deemed to be any instruction or decree issued by an official authority (e.g. detention, entry or exit bans, closure of borders and/or airspace, quarantine). They are mandatory in nature.

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.

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 Robbery

Theft involving the use or threat of violence.

S Sports equipment

Sports equipment is all items needed to practise a sport (bicycles, skis, snowboards, hunting rifles, diving and golf equipment, rackets, etc.), including accessories.

Switzerland

Switzerland and the Principality of Liechtenstein come within the territorial scope of Switzerland.

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 refer, for example, to the booking of a flight, a boat, bus or train journey, a bus transfer or other transport to or from the travel destination, or to the local booking of a hotel room, a holiday apartment, a motorhome or a houseboat, or to 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

Any item with a replacement value of more than CHF 2000 is considered to be a valuable item.