

Edition 05/2023

General conditions of insurance (GCI). Supplemental cover.

European Travel Insurance ERV
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Information about your insurance policy

Dear Client

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

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

Who are your contractual partners?

The risk carrier for the present 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 56, P.O. Box, CH-4002 Basel.

Who is the policyholder?

The policyholder is DER Touristik Suisse AG, domiciled at Herostrasse 12, CH-8048 Zurich.

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 and, where applicable, further special conditions or supplementary provisions, and also the policy. In all other respects, the Swiss Federal Act on Insurance Policies applies. If the policyholder'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?

The selected insurance cover, conclusion of which is confirmed by means of the policyholder's travel booking confirmation, the corresponding General Conditions of Insurance (GCI) and any Special Conditions (SC) stipulate the events upon whose occurrence ERV is obliged to make a payment.

What type of insurance is this?

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

What insurance benefits are paid?

The amount and/or maximum limit and the type of insurance benefits can be found in the policyholder's travel booking confirmation, the corresponding GCI and the SC. The same applies to any deductibles or waiting periods.

Which persons are insured?

On the basis of the collective insurance contract entered into with the individual policyholder, ERV grants insurance cover and a direct right of claim in connection with the insurance benefits to the persons specified in the policyholder's travel booking confirmation. The insured persons are detailed in the policyholder's travel booking confirmation and the General Conditions of Insurance (GCI)

How high is the premium payable?

The premium is communicated explicitly as part of the process of concluding the collective insurance agreement. Details of the premium and the statutory duties and fees (e.g. Swiss federal stamp duty) can be found in the premium invoice and in the policyholder's travel booking confirmation.

What obligations apply on concluding the contract?

As the applicant, the policyholder is obliged under Article 6 of the Swiss Insurance Policies Act to provide complete and correct answers to all the questions in the application (e.g. date of birth, prior claims). If, when concluding the contract, the policyholder or the insured person provides an incomplete or incorrect answer to a written question or a question in any other text form, ERV is entitled to terminate the contract within four weeks of becoming aware of the breach of the duty to notify. If the contract is terminated in this manner, the obligation to pay benefits also ceases for any loss already sustained if the occurrence or scope of such damage was influenced by the incorrectly or incompletely disclosed fact. If benefits have already been paid for such losses, repayment may be demanded.

What are the other obligations of the insured persons?

The principal obligations of the insured persons include the following:

- If a loss event occurs, it must be reported to ERV immediately.
- The policyholder and insured persons must co-operate in ERV's investigations, for example in investigating a claim (obligation to cooperate).
- If a loss event occurs, reasonable actions must be taken to mitigate and elucidate the loss (obligation to mitigate losses).
- If a change in the material circumstances recorded in the insurance application and policy lead to an increase in risk, there is an obligation to notify ERV of this without delay (aggravation of risk).

When does your insurance contract commence and end?

The insurance cover commences when the insured person joins the collective agreement and lasts in accordance with the information in the policyholder's travel booking confirmation.

When is there a right of cancellation?

The policyholder may cancel, in writing or any other text form, their application to conclude the contract or their declaration of acceptance of such contract. The period of cancellation is 14 days and commences as soon as the policyholder has applied for or accepted the contract. This period is considered to have been met if the policyholder has notified ERV of the cancellation or submitted his notice of cancellation to the postal service on or by the last day of the cancellation period. The right of cancellation is excluded in the case of group personal insurance, provisional cover notes and agreements with a term of less than one month. An annual premium/single premium will remain due if an injured third party can credibly make claims against 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 actual insurance contract remains authoritative in all cases.

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

General Conditions of Insurance (GCI)

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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.

Description of the insurance benefit	Sums insured Maximum sums insured in CHF
Supplemental cover	
Maximum duration of the insurance	62 days
Scope	worldwide
Deductible per claim	no deductible payable
Dog & cat Events involving pets.	incl.
Baggage The baggage was stolen, damaged or delivered late.	2,000 per person and trip
Medical and hospital expenses worldwide Outpatient treatment or inpatient stay in a hospital abroad.	1,000,000 per person
Airline and service provider insolvency protection Rebooking costs in event of insolvency of service provider.	2,000 per person
Volcanic eruption and natural disasters The trip cannot be commenced or continued due to a natural disaster.	2,000 per person
Flight delay Missed connecting flight.	1,000
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 +41 848 223 330 or +800 222 333 30.

1 General provisions

1.1 Insured persons, special provision

- A The insurance covers the persons specified in the policyholder's booking confirmation/premium invoice.
- B 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 Scope

- A The insurance cover is valid worldwide.
- B The duration of the insurance is limited to the period shown in the policyholder's travel booking confirmation.

1.3 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 provision of par. 4.6 a) is reserved;
 - b) which occur in connection with illnesses and accidents that have not been diagnosed by a doctor at the time of occurrence and are supported by a medical certificate or medical certificates that were only obtained by telephone consultation;
 - c) 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;
 - d) which are a consequence of warlike events or are due to terrorism;
 - e) which are in connection with abductions;
 - f) which are a consequence of official orders (detention or exit ban, closure of airspace, etc.), subject to the provisions of par. 6.2 and 6.3;
 - g) 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 4,000 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;
 - h) 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;

- i) which are caused by deliberate or grossly negligent acts or omissions or are due to a failure to observe the generally accepted duty of care;
- k) which occur under the influence of alcohol, drugs, narcotics or pharmaceuticals;
- l) which occur on the occasion of the wilful or attempted commitment 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 a consequence of a pandemic.

1.4 Claims on third parties

- A If the insured person has been compensated by a liable third party or by such party's insurer, benefits under this contract shall lapse. 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 terms and conditions of the other insurer likewise contain a subsidiary clause. In this case the statutory provisions for double insurance are applicable. In the event of a claim, the insured person undertakes to fully disclose and access any existing insurance cover and authorizes ERV to assert any claims.
- C Costs will only be reimbursed, in total, once even where there is multiple insurance with licensed companies.

1.5 Additional provisions

- A Claims lapse five years after a loss event occurs.
- 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 a journey to a country is or is not reasonable because of strikes, unrest, war, terrorist attacks, epidemics, etc., the current recommendations or official travel warnings of the Swiss authorities shall apply exclusively. This will normally be the Federal Department of Foreign Affairs (FDFA) and/or the Federal Office of Public Health (FOPH).
- 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 shall 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.

1.6. Obligations in the 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 a claim
- please contact the ERV claims service, P.O. Box, CH-4002 Basel, phone +41 58 275 27 27, www.erv.ch/schaden, schaden@erv.ch,
 - **in cases of emergency** the alarm centre with 24-hour service, either by dialling the number **+41 848 223 330** or by dialling the **toll-free number +800 222 333 30**. It will be available to you day and night (including Sundays and public holidays). The alarm centre will offer advice to you concerning the steps to be taken and it will organise the necessary assistance.
- 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 must be informed of your travel plans and you must follow their 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 as well as damaged items must be retained and provided to ERV at its request.**

1.7. 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 the insurer suffers a disadvantage as a result and
- false information is provided intentionally,
 - facts are concealed, or
 - the required obligations (including police report, statement of facts, confirmation and receipts) are not met.

2 Dog & cat

2.1. Special provisions, scope, period of application

- A The insurance is only valid if the insured person has valid travel insurance for cancellation costs and SOS protection (assistance) for at least the entire duration of the insurance in accordance with par. 2.1 B. It is immaterial whether the travel insurance is from ERV or a different Swiss company.
- B The insurance cover begins when the insurance is taken out and is valid worldwide until the completion of the booked travel service (maximum of 62 travel days).

2.2. Insured events

ERV shall provide insurance cover if the insured person is unable to take up the booked travel service or has to cut it short

- because the dog/cat belonging to the insured person has an unforeseeable serious illness, has a serious accident or dies.

2.3. Insured benefits

- A When assessing the entitlement to benefits, the event which triggers the abandonment, interruption or extension of the travel service is decisive. Previous or subsequent events are not taken into account.
- B If the insured event occurs, ERV shall pay the cancellation costs actually incurred or the costs of an unscheduled return journey in the event of the trip being cut short (SOS protection). Overall, this benefit is limited by the travel service price or the sum insured for cancellation costs or the costs of an unscheduled return journey in the event of the trip being cut short (SOS protection) and amounts to a maximum of
- CHF 5,000 per event for cancellation costs,
 - CHF 2,000 per event for the cost of an unscheduled return journey.
- C The benefits from ERV comply with the applicable Conditions of Insurance and insured benefits of an existing policy covering cancellation and return journey costs. **Commercial animal husbandry is excluded.**

3 Baggage

3.1. Scope, duration, special provisions, (conduct obligations while travelling)

- A Insurance cover is valid worldwide for the duration of the booked travel service (maximum of 62 days).
- 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 noted and followed.

3.2. Insured items

- A All items which the insured persons take on the journey 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.

3.3. Uninsured items

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 of value covered by special insurance;
- medical aids that were voluntarily placed in the care of the transport company for conveyance.

3.4. Insured events

- A The insurance covers:
- theft, burglary, robbery,
 - damage, destruction,
 - final loss during conveyance by public transport, provided the luggage was placed in the care of the transport company for conveyance,
 - late delivery (at least six hours) by public transport.
- B Insurance cover exists, provided the event occurred within an official camping site.

3.5. 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 1,000 per person and a maximum of CHF 4,000 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 2,000 per individual person and CHF 4,000 per family per trip.

3.6. Exclusions

Benefits are excluded:

- for damage due to wear and tear, deliberate damage, exposure to adverse weather conditions, inadequate or defective characteristics or packaging of the items;
- for damage resulting from leaving behind, misplacing, losing, dropping or self-inflicted damage to the items;
- for items left behind at a location accessible to the general public, which is outside the control of the insured person, even for a short time;
- for items which are kept in a manner inappropriate to their value;
- if items were stolen from a motor vehicle, boat or tent that was not closed or locked and/or no there is no evidence of burglary;
- for valuable items left in a vehicle, boat or tent, or entrusted to a transport company for conveyance;
- for items left on or in vehicles, boats or tents overnight (10 p.m. to 6 a.m.).

3.7. Claim

- A The insured person shall,
- in the event of theft or robbery, immediately seek an official investigation at the nearest police station or obtain a report of the incident (police report, report of loss of air ticket, etc.),
 - in the event of damage, late delivery or loss during transport of the baggage by the responsible body (hotel management, travel leader, transport company, etc.), instantly arrange for the causes, circumstances and extent of the damage to be confirmed in a report and must therein apply for indemnity,
 - on return from the journey, immediately inform ERV in writing and state the reasons for the claims.
- B The following documents must i.a. be submitted to ERV:
- the police report, report on the circumstances, report of loss of air ticket,
 - the confirmation, receipts or evidence of purchase (originals),
 - the booking confirmation (original or copy).
- C Damaged objects shall be kept at the disposal of ERV.

4 Medical and hospital expenses worldwide

4.1. Special provisions, scope, period of application

Insurance is only valid for persons whose legal place of residence or habitual residence is Switzerland and who have not yet reached the age of 80. With the exception of Switzerland, insurance cover is valid worldwide for the duration of the booked travel service (maximum of 62 days). 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 at any time.

4.2 Insured events and benefits

- A In the event of accident or illness, ERV shall reimburse the costs incurred abroad for outpatient treatment or an inpatient stay in a general hospital ward in accordance with the statutory Swiss social insurance schemes (Healthcare Insurance Act (HIA), Accident Insurance Act (AIA)) and taking into account the benefits of any other supplementary insurance schemes for a maximum of CHF 1,000,000 per person for
- 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 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.

4.3 Cost credits

In the case of cost-intensive treatments, ERV shall 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 shall not issue cost credits for outpatient treatment (medical, pharmaceutical and pharmacy costs).

4.4 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;
- accidents suffered by the insured person as a passenger of an aircraft.

4.5 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 abortive measures;
- pregnancy or childbirth, together with attendant complications;
- conditions of fatigue or exhaustion, nervous, mental or psychosomatic disorders.

4.6 Additional exclusions

The insurance does not cover:

- 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 unforeseen 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.

4.7 Claim

- A In the event of an accident or illness a physician must be consulted immediately and the instructions given by him complied with.
- B The following documents must i.a. be delivered to ERV:
- a detailed medical certificate,
 - the medical, hospital and pharmacy bills,
 - the statements issued by other insurances that are under an obligation to provide benefits,
 - a copy of the insurance policy.
- C The insured person must agree at all times to be medically examined by an independent medical examiner of ERV and at its (the Company's) expense.

5 Airline and service provider insolvency protection

5.1 Special provisions, scope, period of application

The insurance applies worldwide for 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 (maximum trip duration: 62 days).

5.2 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.

5.3 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 2,000 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 journeys, the entitlement comprises a return flight in economy class to the booked airport in the home country. Benefits are limited to the sum insured and amount to a maximum of CHF 2,000 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.**

5.4 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 benefits specified in par. 5.3;
- 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.

5.5 Claim

- A In order to be entitled to benefits from ERV, the tour operator, the alarm center or ERV must be notified immediately when an insured event occurs.
- B The following items must i.a. be delivered to ERV:
- the confirmation of the booking/invoice for the travel service as well as the bill(s) for the cancellation or the subsequent journey costs (originals),
 - the official confirmation that the airline has gone into administration,
 - a copy of the insurance policy.

6 Volcanic eruption and natural disasters

6.1 Special provisions, scope, period of application

The insurance is valid worldwide and takes effect upon full payment of the trip. Regardless of the booking date, the insurance cover is valid for the last 28 days before departure until the completion of the booked trip (maximum trip duration: 62 days).

6.2 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.

6.3 Insured benefits

- A The total benefits from ERV are limited to a maximum of CHF 2,000 per event and person.
- B If an insured person is unable to take up their trip, 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.

6.4 Exclusions

Benefits are excluded if the travel agent, ERV or alarm center has not given its prior approval to the benefits specified in par. 6.3.

6.5 Claim

- A In order to be entitled to benefits from ERV, the tour operator, the alarm center or ERV must be notified immediately when an insured event occurs.
- B The following items must i.a. be delivered to ERV:
- the confirmation of the booking/invoice for the travel service as well as the bill(s) for the cancellation or the subsequent journey costs (originals),
 - the official confirmation that the airline has gone into administration,
 - a copy of the insurance policy.

7 Flight delay (missed connection)

7.1 Scope, duration

With the exception of the country of residence, the insurance cover is valid worldwide for the duration specified in the policy (maximum trip duration: 62 days).

7.2 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 1,000.

7.3 Exclusions

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

7.4 Claim

A The insured person shall on return from the journey, immediately inform ERV in writing and state the reasons for the claims.

B The following evidence must i.a. be submitted to ERV:

- a proof of delay from the air transport company,
- a confirmation of the benefits paid by the airline,
- the confirmation of the booking,
- the original receipts concerning insured additional costs.

8 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.

C Cancellation costs

If the traveller withdraws from the contract, the travel agent loses the claim to the agreed travel price. The travel agent may, however, demand appropriate compensation. The amount of compensation is determined by the travel price less the value of the expenses saved by the travel agent as well as what the travel agent 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.

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 7000 m 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

Exercising 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 violates an elementary duty of caution, the observance of which is imposed on any reasonable person in the same situation.

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.

Isolation/quarantine

Isolation or quarantine are measures intended to interrupt infection chains and thus contain the further spread of an infectious disease.

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 event

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). They have a mandatory character.

P Pandemic

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

Place of residence/country of residence

Country of residence is the country in which the insured person has their legal domicile or habitual abode or which they had before commencement of the insured stay.

Policyholder

The policyholder is the person who has concluded an insurance contract with ERV.

Public transport/aircraft

Public transport/aircraft are all air, land or water vehicles 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 Switzerland

Switzerland and the Principality of Liechtenstein are included in the scope of application.

Sports equipment

Sports equipment is 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/arrangement

Travel services/arrangements are for example the booking of a flight, a ship, bus or train journey, a bus transfer or other transport to the place of stay or back or the on-site booking of a hotel room, holiday flat, mobile home or houseboat or the charter 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 over CHF 2,000 is deemed a valuable item.