

Dive – supplementary insurance for diving

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 Insurance Contract Act).

Who are your contractual partners?

The risk carrier for the present insurance is: Helvetia Swiss Insurance Company Ltd, Dufourstrasse 40, CH-9001 St. Gallen. The insurance lies with: European Travel Insurance (entitled ERV in the GIC), a branch of Helvetia Swiss Insurance Company Ltd, headquartered at St. Alban-Anlage 56, P.O. Box, CH-4002 Basel.

Who is the policyholder?

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

What risks are covered and what scope does the insurance cover have?

The events, upon the occurrence of which ERV is obliged to pay a benefit, result from the selected insurance cover, which is concluded by the policyholder confirming the travel booking, the corresponding General Conditions of Insurance (GCI) and any Special Conditions (SC).

What insurance benefits are paid?

The amount and/or maximum limit and the type of insurance benefits are to be taken from the confirmation of the travel booking of the policyholder, the corresponding GCI and the SC. The same applies to any deductibles and waiting periods.

Which people are insured?

On account of the group insurance policy concluded with the policyholder, ERV grants insurance cover protection to the persons designated on the confirmation of the travel booking of the policyholder as well as a direct right to claim in connection with the insurance benefits. The insured persons result from the travel booking confirmation of the policyholder and the General Conditions of Insurance (GCI).

How high is the premium payable?

The premium is explicitly communicated as part of the procedure for joining the group insurance policy. Details on the premium and the statutory duties and fees (e.g. Swiss federal stamp) can be found on the premium invoice or the travel booking confirmation of the policyholder.

What responsibilities do the insured persons have?

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

- In the event of a claim, it must be reported to ERV immediately.
- The insured persons must co-operate in clarifications of ERV, e.g. in clarifications in the event of a claim (obligation to co-operate).
- In the event of a claim, reasonable actions must be taken to mitigate and elucidate loss (duty to mitigate loss).
- If a change in the material circumstances recorded in the insurance application and policy lead to an increase in risk, there is a duty to notify ERV of this without delay (aggravation of risk).

When does your contract of insurance commence and end?

The insurance begins on the date of joining the group policy and lasts as per the details given on the policyholder's travel booking confirmation.

Why is personal data processed, passed on and stored?

What personal data is processed?

Data acquisition and processing serves the business of insurance transactions, the marketing, selling, administration, mediation of products and services and risk assessment, as well as the handling of insurance contracts and any secondary business associated with this.

The data is physically and/or electronically acquired, processed, stored and deleted in accordance with the regulations of the legislator. Data which concerns business correspondence must be stored for at least 10 years from contract termination and claims data for at least 10 years after completion of the claim.

In essence, the following data categories are processed: interested parties data, customer data, contract and claims data, health-related data, data from injured parties and claimants as well as collection data.

ERV is authorised to disclose all this data to the extent required to co-insurers and reinsurers, official bodies, insurance companies and institutions, central information systems of the insurance companies, other entities within the group of companies, cooperation partners, hospitals, doctors, external experts and other involved parties in Switzerland and abroad and to obtain information from all of the above. This authorisation includes, in particular, the physical and/or electronic storage of data, the use of the data for determining the premium, assessing risk, processing insured events, combating abuse, preparing statistical evaluations and, within the group of companies, including cooperation partners, also for marketing purposes, including the creation of client profiles for the purpose of offering the applicant individual products.

What else must be observed?

The actual insurance contract remains authoritative in any case.

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

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

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1 GENERAL PROVISIONS

1.1 Insured persons, special provision

- A The persons listed in the policyholder's travel booking confirmation/premium invoice are insured.
- B Persons suffering from a chronic illness must arrange for their fitness to travel to be confirmed by a medical certificate, which must then be issued immediately before a travel service is booked.

1.2 Scope

- A The insurance cover is valid worldwide.
- B The duration of the insurance is limited to the period of time stated on the policyholder's travel booking confirmation.
- C The insurance is limited to travel services that were booked with the designated travel agency when concluding the insurance.

1.3 General exclusions

Not insured are events:

- a) having already occurred, or that were manifest when the travel service was booked or when the policy was taken out. The provision of par 5.5 d) is reserved;
- b) in connection with illnesses or accidents, which have not been detected by a doctor at the time of occurrence and confirmed by a medical certificate;
- c) where the assessor (expert, doctor, etc.), who reaches conclusions about the claim event, is a direct beneficiary of or is related by birth or by marriage to the policyholder;
- d) which are attributable to a consequence of acts of war or terrorism;
- e) in connection with abduction;
- f) which are a consequence of dispositions made by a public authority (detention or ban on departure from the country, closure of air space, etc.).
- g) which occur on the occasion of participation i
- competitions, races, rallies or trainings with motor vehicles or boats,
 - competitions or training sessions in connection with professional sport or an extreme sport,
 - expeditions,
 - acts of daring (reckless actions), in which the person concerned knowingly exposes himself to a particularly great risk;
- h) which occur when driving a motor vehicle or a boat without the legally required driver's license or in the absence of the legally required accompanying person;
- i) which are caused by deliberate or grossly negligent action or omission or are the result of disregard of the common duty of care;
- k) which occur under the influence of alcohol, drugs, narcotics or pharmaceuticals;
- l) which occur on the occasion of the wilful commitment or attempted commitment of crimes or misdemeanours;
- m) which the insured person causes in connection with suicide, self-mutilation and the attempt to do so;
- n) which are caused by ionising rays of any kind, in particular as a result of nuclear reactions;
- o) snorkelling without diving equipment as well as freediving;
- p) if the oxygen cylinders/compressed air cylinders were not filled by a licensed diving company;
- q) if the diving equipment was not rented from a licensed diving company and the event resulting in the claim occurred as a result of the failure to comply with this condition;
- r) that were caused as a result of breaches of the diving company's rules of conduct or of the recommendations of international diving associations, such as PADI, CMAS, etc.

1.4 Claims against third parties

- A If the insured has been compensated by a liable third party or his insurance, any reimbursement on the basis of the present contract is cancelled. If ERV has intervened in place of the liable party, the insured party must assign his liability claims up to the amount of the outlays to ERV.
- 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 insurance of the other insurer likewise contain a subsidiary clause. In that case, the statutory provisions concerning double insurance shall apply.
- C Costs will only be reimbursed once, even where there is more than one insurance policy with licensed companies.

1.5 Additional provisions

- A Should the policy be received by post, it may be returned to the issuing office within 48 hours of receipt. If this is not done in time, then the contract will be considered to have come about.
- B The claims lapse 2 years after a damage event occurs.
- C The person entitled to the payment may exclusively choose his Swiss place of residence or the domicile of ERV, Basel, as place of jurisdiction.

- D Payments received unrightfully from ERV must be returned within 30 days to the company, including any expenses incurred by ERV as a result.
- E The insurance contract shall be governed exclusively by Swiss law, in particular by the Swiss Federal Insurance Contract Act (VVG).
- F For the purpose of assessing whether a journey to a country is or is not reasonable because of strikes, unrest, war, terrorist attacks, epidemics, etc., the currently valid recommendations of the Swiss authorities shall as a matter of principle apply. These are in the first instance the Federal Department of Foreign Affairs (EDA) and the Federal Department of Health (BAG).
- G ERV pays its benefits in principle in CHF. Foreign currencies are converted at the exchange rate of the day on which these costs were paid by the insured person.
- H When ERV pays the claim, the policyholder shall assign his claim resulting from the insurance contract as an automatic lump sum to ERV.
- I ERV only provides insurance cover, and may only be liable for damage claims or other benefits in so far as these are not in breach of any sanction or restriction per UN resolutions, or in breach of any trade or economic sanctions imposed by Switzerland, the European Union or the United States of America.

1.6 Obligations in case of claim

- A Please contact
- in case of claim, the Insurance Claims Department of ERV, P.O. Box, CH-4002 Basel, phone +41 58 275 27 27, fax +41 58 275 27 30, claims@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/entitled person must take all steps before and after the case of claim which can help avert or mitigate the consequences and elucidate the circumstances of the loss or damage.
- C ERV must be furnished immediately with
- requested information and
 - the necessary documents and
 - account details (IBAN of bank or post office account) – should this be omitted, the insured will bear all bank transfer charges of CHF 40.
- D In case of illness or accident, seek medical advice without delay; the doctor should be informed of the travel plans and his instructions followed. The insured/entitled person must release the physician who treated him from the duty of secrecy vis-à-vis ERV.
- E In case of culpable violation of the duties in connection with a loss or damage, ERV has the right to reduce the compensation by the amount by which the compensation would have been reduced in case of a conduct in accordance with such duties.
- F ERV will not make any payments if
- false representations are made,
 - facts are concealed,
 - the obligations (e.g. report on the facts of the case and receipts) are omitted, if ERV suffers any loss as a consequence.

2 CANCELLATION COSTS DUE TO INABILITY TO DIVE



2.1 Special provision, scope, policy period

- A The insurance is only valid if the insured person has valid DER Touristik or ERV travel insurance for cancellation costs and SOS cover for at least the entire insurance term pursuant to section 2.1 B.
- B The insurance cover is valid worldwide, takes immediate effect once the insurance has been taken out, and ends once the insured travel service has begun (check-in, on boarding the reserved mode of transport, etc.).

2.2 Insured events

- ERV provides insurance cover if the insured person is unable to commence the travel service due to an inability to dive as a result of an event that has not been specified, provided such an occurrence begins after the travel service has been booked:
- a) unforeseen severe illness, severe injury as well as death of the insured person.

2.3 Insured benefits

- A The extent of entitlement to benefits is determined by the nature of the event causing the cancellation of the booked travel service. Previous or subsequent events are not taken into consideration.
- B ERV reimburses the actually incurred cancellation costs (incl. cancellation fees) if the insured is unable to start the journey. The total amount of this benefit is limited by the insured amount of the valid cancellation costs insurance and amounts to a maximum of CHF 8,000 per person and event.

2.4 Exclusions

- Payments are excluded
- a) in the event of cancellation in respect of par. 2.2 without medical indication, or if the medical certificate was not made out as soon as the inability to travel could have been established or was obtained by means of a telephone consultation;
- b) in the event of cancellation related to pregnancy;
- c) if the insured person does not have valid travel insurance for cancellation costs and SOS cover (assistance) pursuant to section 2.1 A.

2.5 Claim

- A The booking agency must be notified immediately after the occurrence of the event.

- B The following documents 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),
 - a detailed medical certificate or a certificate of death or another official document,
 - a copy of the insurance policy.

3 SOS COVER IN THE EVENT OF DIVING ACCIDENTS



3.1 Special provision, scope, policy period

- A The insurance is only valid if the insured person has valid DER Touristik or ERV travel insurance for cancellation costs and SOS cover for at least the entire insurance term pursuant to section 3.1 B.
- B The insurance cover begins upon the conclusion of the insurance policy and is valid worldwide until the end of the travel service booked (maximum of 62 travel days).

3.2 Insured events

- A ERV provides insurance cover if the insured person suffers a serious diving accident that requires special treatment pursuant to section 3.3 B a).

3.3 Insured benefits

- A The extent of entitlement to benefits is determined by the nature of the event causing the cancellation of the booked travel service. Previous or subsequent events are not taken into consideration.
- B In case of the occurrence of the insured event ERV will bear
- a) the costs for transfer into the nearest hospital suited for the treatment, or to a decompression chamber;
 - b) the proportionate costs of the unused travel service (incl. diving courses and the costs to rent the diving equipment) if the trip must be interrupted early (excluding the costs of the originally booked return journey); this benefit is limited to the price of the travel service or the cancellation cost/amount insured stated in the policy and comprises a maximum of CHF 5,000 per event.
- There will be no refunds for unused accommodations if ERV pays the costs for replacement accommodations.
- C The decision as to the necessity, nature and timing of these benefits rests with ERV.

3.4 Payments are excluded for

- a) if the service provider (e.g. the diving company) changes or interrupts the agreed service or should have changed or interrupted the service for objective reasons;
- b) in the event of termination of the travel in respect of par 3.3 B b) without medical indication (e.g. if adequate medical care was available locally) or if no physician was consulted locally;
- c) if the insured person does not have valid travel insurance for cancellation costs and SOS cover (assistance) pursuant to section 3.1 A.

3.5 Claim

- A In order to be entitled to benefits from ERV, the ALARM CENTRE or ERV must be notified immediately when an insured event occurs.
- B The following documents must i.a. be delivered 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 (originals),
 - a copy of the insurance policy.



4 DIVING EQUIPMENT / DIVING GEAR

4.1 Scope, policy period

The insurance cover is valid worldwide for the duration of the travel service booked (maximum of 62 days).

4.2 Insured objects

- A The diving equipment, incl. diving computer, that the insured person brings for their personal use during the trip is insured.

4.3 Uninsured objects

- The following are not insured:
- a) items that are not part of the diving equipment;
 - b) diving equipment purchased or received as a gift during the trip, incl. diving computer, that are not travel necessities;
 - c) items that are not the property of the insured person.

4.4 Insured events

- A The following are insured:
- theft, breaking and entry, robbery,
 - damage, destruction,
 - loss during carriage by a public means of transport,
 - late delivery of at least 6 hours by a public means of transport.
- B During camping, events described in par. 4.4 A are only insured within official camping sites.

4.5 Insured benefits

- A ERV provides the following compensation:
- a) in the event of total loss of insured objects, their current value; current value

- means the purchase price less depreciation of not less than 10% per year from the date of purchase, subject, however, to a maximum of 60%;
- b) in the event of partial loss, the costs of repair, subject to a maximum of the current value;
 - c) for the totality of valuable objects a maximum equivalent to 50% of the insured sum;
 - d) in the event of late delivery of the baggage by a public means of transport, the cost of absolutely essential purchases up to CHF 1,000 per event. Payments are excluded for losses happening during the return travel to the place of residence;
 - e) for objects which are not valuables left in a locked vehicle, boat or tent, up to 50% of the insured sum subject to a maximum of CHF 4,000 per event.
 - f) in the event insured diving equipment is stolen, damaged or destroyed in the drying area at the diving station, the insurance cover is limited to CHF 1,000 per event.
- B The insured sum of CHF 5,000 is the total limit of all benefits for damage that occurs during the insurance term.

4.6 Exclusions

Payments are excluded for

- a) damage caused by wear and tear, deliberate damage, exposure to adverse weather conditions, inadequate or defective characteristics or packaging of the objects;
- b) damage caused by leaving behind, misplacing, losing and dropping;
- c) objects which were left, even temporarily, in a place which is accessible to the public outside the area of influence of the insured person. The provision of par 4.5 A e) is reserved.
- d) objects which are kept in a manner inappropriate to their value;
- e) valuable objects which are left in a vehicle, boat or tent or entrusted to a transport company for carriage and for as long as said objects are in the custody of the transport operator;
- f) objects which are left behind on or in vehicles, boats or tents overnight (10 pm to 6 am).

4.7 Duties of conduct while travelling

- A Valuable objects, if they are not worn or used, must
- have been handed over to an overnight accommodation provider or a guarded cloakroom for custody or
 - be stored in a locked room which is not accessible to the public and kept under separate lock and key in that room; bags of all kinds, beauty and attaché cases, as well as jewellery boxes, are not regarded as sufficient containers.
- B The travel advice issued by the Federal Department of Foreign Affairs (EDA) for the particular travel destination, in particular concerning local crime and the precautionary measures to be taken, must be noted and complied with.

4.8 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.

5 MEDICAL AND HOSPITAL EXPENSES



5.1 Special provision, scope, policy period

The insurance is exclusively valid for persons who have their place of residence in civil law or habitual abode in Switzerland and who have not yet reached their 80th birthday. With the exception of Switzerland, the insurance cover is valid worldwide for the policy period set out in the insurance policy (maximum of 62 days).

5.2 Uninsured accidents

- The following are not insured:
- a) accidents that occur on foreign military service;
 - b) accidents that occur during the practice of a manual occupation;
 - c) accidents that occur while parachute jumping or piloting of airplanes or aircraft;
 - d) accidents suffered by the insured person as passenger of an aircraft.

5.3 Uninsured illnesses

- The following are not insured:
- a) general checkups or routine verifications;
 - b) symptoms or illnesses which already existed when the insurance was taken out or the booking made or could have been diagnosed by a doctor on the occasion of a medical examination, together with their sequels and complications;
 - c) 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;
 - d) disorders of the teeth or jaw;
 - e) sequels of contraceptive or abortive measures;

- f) pregnancy or childbirth, together with accompanying complications;
- g) conditions of fatigue or exhaustion, nervous, mental or psychosomatic disorders.

5.4 Insured events and benefits

- A In the event of an accident or sickness, ERV shall reimburse the costs that were incurred abroad for outpatient treatment or in the event of an inpatient stay in the general ward of a hospital subsequent to the statutory Swiss social insurance schemes (health insurance, accident insurance) and taking account of the benefits of any other supplementary insurance up to a maximum of CHF 100,000 per person for:
- a) medically necessary treatment measures (including therapeutic agents) prescribed or implemented by a licensed doctor/chiropractor;
 - b) medically prescribed hospital stays (including subsistence costs) and services provided by qualified nursing staff;
 - c) purchase, rental, replacement or repair of medical aids such as artificial limbs, glasses or hearing aids if they are a consequence of an accident and prescribed by a doctor;
 - d) medically necessary rescue and transport costs to the nearest appropriate hospital for treatment, to max. 10% of the amount insured.
- B These benefits are provided for up to 90 days beyond the agreed insurance term if the insured event (sickness or accident) occurred during the insurance period.

5.5 Exclusions

Payments are excluded

- a) cost sharing or franchises from the Swiss social security;
- b) epidemics;
- c) participation in riots or demonstrations of any kind;
- d) benefits for illnesses or accidents that had been in existence before the insurance was taken out – an exception is an unforeseen acute deterioration in health due to a chronic condition;
- e) benefits for treatments or care abroad when the insured person went to the place for such treatment;
- f) benefits for treatments which are not effective according to scientifically demonstrable methods, expedient and performed economically (Art. 32 and 33 KVG – Health Insurance Act);
- g) benefit reductions imposed by other insurances.

5.6 Commitment to cover costs

In the case of high-cost treatments, ERV gives commitments to cover costs (directly to the hospital) as part of this insurance and subsequent to the statutory Swiss social insurance schemes (health insurance, accident insurance) and taking account of the benefits of any other supplementary insurance for all inpatient stays in hospital. ERV does not give commitments to cover costs for outpatient treatments (doctor, medication and pharmacist costs).

5.7 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.

6 PERSONAL ACCIDENT

6.1 Special provisions, scope, policy period

The insurance is not valid for persons who have passed their 80th birthday. The insurance cover is valid worldwide for the duration of the travel service booked (maximum of 62 days).

6.2 Insured events and benefits

- A In case of death of the insured person as the result of a diving accident or within 5 years of a diving accident as a consequence thereof, ERV shall pay CHF 100,000, namely to those beneficiaries specified in the policy or, if none are given, to the legal heirs; with the exception of the tax authorities and the 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 case of disability which is medically diagnosed at the latest within 5 years of the date of the diving accident and is 100%, ERV shall pay a maximum of CHF 100,000 in case of partial disability, an appropriate percentage thereof.
- a) The degree of disability is stipulated in the cases listed below:
- | | |
|--------------------------------------------------------------------|------|
| • loss of both legs or feet, both arms or hands | 100% |
| • loss of an arm or a hand and likewise a leg or a foot | 100% |
| • full paralysis, untreatable, any mental disorder preventing work | 100% |
| • loss of an arm at or above the elbow joint | 70% |
| • loss of a lower arm or a hand | 60% |
| • loss of a thumb | 22% |
| • loss of an index finger | 15% |
| • loss of another finger | 8% |
| • loss of a leg at or above the knee joint | 60% |
| • loss of a leg below the knee | 50% |
| • loss of a foot | 40% |
| • loss of sight in both eyes | 100% |
| • loss of sight in one eye | 30% |
| • loss of sight in the second eye for one-eyed people | 70% |

- loss of hearing in both ears 60%
 - loss of hearing in one ear 15%
 - loss of hearing in one ear, if that of the other ear had already been completely lost before the insured event occurred 45%
- b) The total loss of use of limbs or organs is equated with loss.
- c) For partial loss or only partial loss of use of limbs, an appropriate lower degree of disability shall 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) If the actual degree of loss is not of the stated combinations, the severity of the disability is determined on the basis of a medical diagnosis according to the percentages listed above, taking into account the circumstances of the insured person.
- f) If body parts were partially or fully lost or unusable before the accident, the list above shall be used as a basis for calculating the severity of the disability.

6.3 Benefit limits

ERV shall pay:

- a) in case of death up to 5 years after the diving accident
- of insured children who, at the time of the accident, had not yet completed their 16th year, a maximum of CHF 10,000,
 - of persons insured who, at the time of the accident, had completed their 65th year, half of the agreed sum insured;
- b) in case of disability
- of persons insured who, at the time of the accident, had completed their 65th year, instead of the principal sum, a life annuity. This is per CHF 1,000 disability capital an annual sum of CHF 83, in the case of a degree of disability of 100% (increments according to the degree of disability in accordance with par. 6.2 B);
- c) from all current accident insurances altogether (incl. AIR ACCIDENT) per person a maximum of
- 1 million CHF on death,
 - 2 million CHF on disability.

If several insured persons suffer an accident due to the same event, the indemnities payable by ERV are limited to a maximum of 15 million CHF for death and disability. If the claims exceed this amount, this sum is applied proportionately.

6.4 Exclusions

Payments are excluded, if the disability or death is not due to the insured diving accident.

6.5 Claim

- A Death as the result of an accident is to be advised in writing to ERV within 24 hours. If requested, the beneficiaries must permit an autopsy or exhumation to be carried out.
- B The following documents must i.a. be delivered to ERV:
- the original of a detailed doctor's certificate and/or death certificate,
 - a copy of the insurance policy.

7 GLOSSARY

A-Z

A Abroad

Abroad is deemed to be not Switzerland and not the country in which the insured person has their permanent residence.

Accident

An accident is a sudden unintended harmful effect of an unusual external factor on the human body which results in an impairment of the physical, mental or psychological health which results in a limited or unlimited period during which the insured person is unable to dive or their death.

Act of God

A sudden and unforeseeable natural event with catastrophic characteristics. The damage-causing event is brought about by geological or meteorological activity.

C Cancellation costs

If the traveller cancels the contract, the tour operator loses the right to the agreed trip price. He may however claim reasonable compensation. The level of compensation is based on the trip price less the expenses saved by the tour operator and the price he can obtain by using the travel services elsewhere.

Country/place of residence

The country of residence is the country in which the insured person has their place of residence in civil law or habitual abode or last had their place of residence in civil law or habitual abode before the commencement of the insured stay.

D Diving accident

A diving accident is the sudden, unintended harmful effect of an unusual external factor on the human body while diving. Diving commences when the individual enters the water or pool and ends when he leaves the water or pool. Strains, torn muscles and tendons and drowning are also considered diving accidents.

Diving equipment

The term diving equipment refers to the technical components that allow people to adapt to the special conditions underwater when they dive. In particular, diving equipment includes aids for seeing underwater, for breathing, for protection against the cold, for buoyancy control, for navigation and for protection against injuries from pointed or sharp objects, rocks and aquatic lifeforms, such as coral, sea anemones, jellyfish, etc. The type and scope of objects used varies depending on the environmental conditions and purpose of the dive.

E Epidemic

An epidemic is an infectious disease occurring at above-average levels and limited in time and space (e.g. influenza).

G Gross negligence

Gross negligence is committed when a person breaks an elementary rule of caution which, under the same circumstances, would have been imposed on any reasonable person.

I Illness

Illness means any impairment of the physical, mental or psychological health which is not a consequence of an accident and requires a medical examination or treatment and a limited or unlimited period during which the insured person is unable to dive.

Insured persons

Insured persons are the persons named in the insurance policy or the receipt, or the group of persons described in the insurance policy.

P Policyholder

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

Public means of transport/public aircraft

Public means of transport/public aircraft relates to all vehicles licensed for public conveyance of persons by air, land and sea. Vehicles used for tours/air tours, and hire cars and taxis are not deemed to be public means of transport.

R Robbery

Theft which is accompanied by threats or violence.

S Switzerland

For the purposes of territorial limits, Switzerland includes Switzerland and the Principality of Liechtenstein.

T Terrorism

The term terrorism means any act of violence or threat of violence to attain political, religious, ethnic, ideological or similar ends. The act of violence or threat of violence is liable to spread fear or terror among the population or parts of it or to influence a government or state institutions.

Travel service

Travel service means, for example, booking air, ship, coach or rail travel, a coach transfer or other transport to or from the location or locally booking a hotel room, holiday apartment, diving holidays, mobile home or houseboat or chartering a yacht.

U Unrest of all kinds

Acts of violence against persons or property arising from unlawful assembly, riot or tumult.

V Valuable objects

Valuable objects include, for example, photography, film, video and sound equipment, all types of devices, each including accessories.