



Travel and leisure

# Safety for travel and leisure.

The ingenious travel cover including COVID-19 benefits.

In cooperation with:

**DÉR**  
Touristik  
Suisse

**KUONI**  
*specialists*





# Details of benefits

## COVID-19 Basic and Supplementary

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Whether the problem is unexpected quarantine or illness due to COVID-19: in uncertain times, ERV provides you and your family with the support you need, quickly and reliably, in any emergency situation – in Switzerland and abroad.

### COVID-19 Basic

Basic cancellation cost and SOS protection cover:

- Illness due to COVID-19
- Individual quarantine after a positive test result or in cases of suspected infection
- Additional costs (accommodation, meals, costs of communicating with the alarm center) up to CHF 1,500 per person
- An unexpected instruction during the journey to enter quarantine on returning to Switzerland
- Medical advice, emergency transport and repatriation
- Voucher for a replacement trip as a result of repatriation

### COVID-19 Supplementary

In addition to the basic benefits of cancellation cost and SOS protection cover, the following are also covered:

- Unexpected mandatory vaccination for the travel destination
- Additional costs (accommodation, meals and the costs of communicating with the alarm center) in accordance with your policy (e.g. Multi Trip Comfort: up to CHF 60,000 per family)
- Medical costs for the treatment of COVID-19: Multi Trip Comfort: up to CHF 1 million, Travel Cover (62 days): up to CHF 100,000.

## Cancellation costs

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We meet the costs of cancellation if you are unable to set off on your journey, perhaps because of:

- Serious illness, accident, death;
- The unavailability of your direct deputy at work;
- Damage to your property at home due to a natural disaster;
- Notice of termination from your employer for reasons beyond your control.

## SOS protection cover

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Your worldwide insurance cover for travel incidents, because you are particularly dependent on professional help when you are on the road:

- Free 24-hour helpline
- Emergency transport to place of residence (unlimited insurance cover)
- The costs of any part of the journey that you are unable to complete
- Visiting relatives in hospital abroad

## Leisure cover

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A smart extension to your annual insurance to include leisure activities. The insurance covers not only travel, but also leisure activities such as concert tickets, ski passes, entry fees for city runs, short-term excursions not involving an overnight stay etc.

## Delayed flights

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Long waiting times at the airport increase the risk of missing your onward flight. If a flight is delayed by more than three hours and you miss your connecting flight, we pay the additional costs of continuing your journey (rebooking, accommodation etc.).

## Medical and hospital costs

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The ideal supplement to your Swiss health insurance in the event of accident or illness abroad. Particularly recommended for travel to countries where medical costs are high (e.g. USA, Canada, Australia). Maximum age: 79.

## Dogs and cats

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We cover your costs if your journey is interrupted or cancelled because of your four-legged friend's illness, accident or death.

Comprehensive cover for dogs and cats:  
[www.wau-miau.ch](http://www.wau-miau.ch)

## Baggage

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Your personal baggage is insured at current value against theft, robbery, damage and loss during the trip. If your baggage is at least six hours late in arriving at your destination, we cover the costs of essential purchases (toiletries etc.).

## Travel legal expenses insurance

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We are at your side in the event of legal disputes: besides providing advice on all legal issues when you travel abroad, we meet the costs of the lawyers and experts engaged, procedural and court costs, and any procedural costs.

In partnership with:

 **rechtsschutz**  
einfach anders.

# Opt for 365 days' cover, in your free time and when travelling. Valid worldwide, including Switzerland

## Annual travel cover (365 days)

	Multi Trip Easy		Multi Trip Clever		Multi Trip Comfort	
	Individual	Individual	Family	Individual	Family	
<b>Premium</b>	<b>88.–</b>	<b>134.–</b>	<b>218.–</b>	<b>250.–</b>	<b>406.–</b>	
<b>Benefits overview</b>						
Duration			365 days			
Scope			worldwide			
COVID-19 Basic <sup>1</sup>			included			
COVID-19 Supplementary <sup>1</sup>	–	–	–	included	included	
Cancellation costs	2 000.–	20 000.–	50 000.–	30 000.–	60 000.–	
Additional benefits related to pregnancy			included			
Processing fees			included			
SOS protection incl. repatriation			unlimited			
Search and rescue	10 000.–	10 000.–	10 000.– <sup>2</sup>	30 000.–	30 000.– <sup>2</sup>	
Services						
– 24-hour help line						
– Customer card and mobile phone locking service			included			
– SOS protection at home						
Advance on hospitalization costs	5 000.–	5 000.–	5 000.–	5 000.–	5 000.–	
Leisure protection	250.–	500.–	500.– <sup>2</sup>	1 000.–	1 000.– <sup>2</sup>	
Dogs and cats	–	–	–	included	included	
Delayed flights	–	1 000.–	1 000.– <sup>2</sup>	1 000.–	1 000.– <sup>2</sup>	
Baggage	–	500.–	1 000.–	2 000.–	4 000.–	
Medical and hospital expenses worldwide (maximum age: 79)	–	–	–	1 000 000.–	1 000 000.– <sup>2</sup>	
Airline and service-provider insolvency protection	–	–	–	2 000.–	2 000.– <sup>2</sup>	
Volcanic eruption and natural disasters	–	–	–	2 000.–	2 000.– <sup>2</sup>	
Compensation for resitting a residential-course language examination	–	–	–	included	included	
Travel legal protection Europe	–	–	–	250 000.–	250 000.–	
Travel legal protection worldwide	–	–	–	50 000.–	50 000.–	
Air accident	–	–	–	100 000.–	100 000.– <sup>2</sup>	

<sup>1</sup> For details see supplements under "COVID-19". <sup>2</sup> per person.

**Family:** The family includes the policyholder's spouse or partner and other persons living in the same household, including parents, grandparents and children.

# Choose the ingenious additional annual-travel module for your individual travel programme.

## Road Trip Supplementary package – for flexible adventures on the road.

The Road Trip Supplementary package comprises two insurance modules: car cover and breakdown assistance for your own vehicle.

If you rent a vehicle for your travels, we pay the deductible charged for comprehensive and theft insurance, provided that the damage is covered by the rental company's motor vehicle insurance.

If you are travelling with your own vehicle, we cover towing costs and parking fees in the event of a breakdown. Rental car cover can still be taken out individually. The additional package can be taken out at any time before departure to supplement annual travel cover. The additional package cannot be taken out in addition to a short-term insurance policy.

	Passenger cars, motorbikes, campers and motorhomes
<b>Premium per vehicle</b>	<b>99.–</b>
<b>Benefits overview</b>	
Duration	31 days (single trip only)
<b>Rental car:</b>	
Scope	worldwide
Deductible from claims under comprehensive or theft cover	10 000.–
Rental car breakdown service	400.– <sup>1</sup>
<b>Own vehicle:</b>	
Scope	Europe including Switzerland
Breakdown assistance	400.–
Towing costs	400.–
Parking fees	300.–
Vehicle recovery	2 000.–

<sup>1</sup> In addition/subsidiary to other existing breakdown cover.

# Book comprehensive insurance cover for a single trip.

## Travel cover (62 days)

Travel cost up to	800.–	1 500.–	2 500.–	4 500.–	6 500.–	10 000.–
<b>Individual</b>						
<b>Premium</b>	<b>55.–</b>	<b>68.–</b>	<b>89.–</b>	<b>114.–</b>	<b>146.–</b>	<b>198.–</b>
<b>Benefits overview</b>						
Scope	worldwide					
Cancellation costs	800.–	1 500.–	2 500.–	4 500.–	6 500.–	10 000.–
Additional benefits related to pregnancy <sup>2</sup>	included					
COVID-19 Basic and Supplementary <sup>1</sup>	included					
Processing fees	included					
SOS protection incl. repatriation	unlimited					
Search and rescue	10 000.–	10 000.–	10 000.–	10 000.–	10 000.–	10 000.–
Services – 24-hour help line – Loyalty-card and mobile-phone locking service – SOS protection at home	included					
Advance on hospitalization costs abroad	5 000.–	5 000.–	5 000.–	5 000.–	5 000.–	5 000.–
<b>All-round carefree protection premium (incl. supplementary protection)</b>	<b>102.–</b>	<b>115.–</b>	<b>136.–</b>	<b>161.–</b>	<b>193.–</b>	<b>245.–</b>

<sup>1</sup> For details see additions under "COVID-19". <sup>2</sup> These benefits are limited to the cancellation costs/sums insured. Maximum: CHF 7,500 per person, CHF 15,000 per booking.

## Additional cover (62 days)

<b>Individual</b>	
<b>Premium</b>	<b>47.–</b>
Scope	worldwide
Medical and hospital expenses worldwide (maximum age: 79)	1 000 000.–
Dogs and cats	included
Baggage	2 000.–
Delayed flights	1 000.–
Airline and service-provider insolvency protection	2 000.–
Volcanic eruption and natural disasters	2 000.–

**All-round carefree protection** All-round carefree protection includes travel and supplementary cover.

**Supplementary cover:** Supplementary cover can only be taken out in addition to existing cancellation-cost and SOS cover (with ERV or otherwise).

# Further travel and leisure insurance for your individual needs.

## Rental car protection

In the event of damage to a rental vehicle we pay the excess charged to you and extend the liability cover, provided that the damage is covered by the rental company's motor vehicle insurance.

	Passenger vehicles and motorcycles	Campervans, motorhomes, minibuses and 4x4 vehicles
<b>Premium per day</b>	<b>5.-</b>	<b>11.-</b>
<b>Benefits overview</b>		
Duration	Number of rental days	Number of rental days
Scope	worldwide	worldwide
Deductible from damage/losses covered by comprehensive or theft insurance	10 000.-	10 000.-
Extension of third-party liability	5 million	5 million

## Medical expenses/guest insurance (Schengen visa applications)

If you are expecting a visit by relatives or friends from abroad, you will certainly do everything to ensure that they feel at ease in Switzerland. This also includes taking precautions for unexpected events such as accident or illness. Ask your travel agency for advice on insurance cover.

# Important to know.

## Renewals

So that you don't have to deal with your travel cover every year, our annual insurance policies are automatically renewed for a further year unless they are cancelled at least three months before they expire.

## Claims

So that we can provide you with the best-possible assistance **in an emergency**, please contact our **alarm center** – on either **+41 848 223 330** or the **toll-free number +800 222 333 30**. The toll-free number cannot be dialled from all countries.

Claims can also be submitted electronically. Simply register them online at [www.erv.ch/schaden](http://www.erv.ch/schaden), uploading all documentation such as medical certificates and travel documents.

## Information/Legal

The insurer is European Travel Insurance (ERV), a subsidiary of Helvetia Swiss Insurance Company Ltd headquartered in Basel, Switzerland.

Details of the scope of benefits and exclusions of your insurance can be found in the policy and the General Conditions of Insurance (GCI), which are authoritative in all cases. These can be obtained from your travel agency or directly from us.

Maximum sums insured and premiums in Swiss francs. All premiums include federal stamp duty. As of May 2023. Benefits and premiums are subject to change. The applicant confirms that he has read and accepted the General Conditions of Insurance and the information provided by the intermediary pursuant to Art. 45 of the Insurance Oversight Act.

In cooperation with:



Your insurer is ERV, a subsidiary of Helvetia Swiss Insurance Company Ltd  
[www.erv.ch](http://www.erv.ch), [info@erv.ch](mailto:info@erv.ch), T 058 275 27 27.

Member of **ITIA** International  
 Travel Insurance Alliance

