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General conditions of insurance (GCI). Travel cover (62 days).

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 this insurance is: Helvetia Swiss Insurance Company Ltd, Dufourstrasse 40, 9001 St. Gallen, Switzerland. Responsibility for this insurance lies with: European Travel Insurance (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, if 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 in 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 it?

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 provided?

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 and waiting periods.

Which persons are insured?

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 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 registering with the collective insurance contract. 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 damage already suffered if the occurrence or scope of such damage was influenced by the incorrectly or incompletely disclosed risk. 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, for example:

- 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).
- In the event of a claim, reasonable actions must be taken to mitigate and elucidate the loss (loss mitigation obligation).
- 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 contract 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 their 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 confirmation of cover 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)

- 1 General provisions
- 2 Cancellation costs
- 3 SOS protection
- 4 COVID-19
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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
Travel cover (62 days)	
Maximum duration of the insurance	62 days
Scope	worldwide
Deductible per claim	no deductible payable
Cancellation costs The trip cannot be commenced.	according to insurance taken out
Pregnancy The date of return is after the 24th week of pregnancy, or the required vaccination presents a risk to the unborn child.	in accordance with insurance taken out, 7,500 per person or 15,000 per booking
SOS protection Events during the trip. Transport to nearest suitable hospital for treatment Medically attended emergency transportation/repatriation Search and rescue costs Repatriation in event of death Additional costs for continuation of trip	unlimited unlimited 10,000 per person unlimited 1,500 per person
Cost advance for hospitalization abroad	5,000 per person
COVID-19 protection	incl.
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.
- 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 provisions of par. 2.2 C and par. 3.2 C are 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, subject to the provisions of par. 3.2 A f);
 - e) which are in connection with abductions;
 - f) which are a consequence of official orders, subject to the provisions of par. 4;
 - 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 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;
 - 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, subject to the provisions of par. 4.

1.4 Claims against third parties

- A If the insured person has been indemnified by a liable third party or their insurer, no payment 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 terms and conditions of insurance 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 provide access to 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 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 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 event of a claim

Information on what to do in the event of a claim can be found at www.erv.ch/der/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,
- **an emergency**, please contact the 24-hour alarm center on **+41 848 223 330** or on **free phone +800 222 333 30**. 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.

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 Cancellation costs

2.1 Specific provision, scope, duration

The insurance cover applies worldwide and begins when the insurance policy is taken out and ends with the commencement of the insured travel service (check-in, boarding of the booked means of transport, etc.).

2.2 Insured events

A ERV shall provide insurance cover if the insured person is unable to take up the booked travel service as a result of any of the following events, provided this occurred after taking out the insurance or booking the travel service:

- 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 designated travel route abroad;
- unrest of any kind, epidemics or natural disasters at the travel destination, should the life and property of the insured be at real risk and the Swiss authorities have issued an official travel warning for the travel destination;
- 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;
- non-functioning or delay both caused by personal accident or by a technical defect of the public means of transport to be used to reach the official place of departure in the country of residence (airport, departure railway station, port or coach boarding place);
- if within the last 30 days before departure
 - the insured person unexpectedly takes up a new permanent job with a new employer (promotions, etc. are excluded) or
 - the employment agreement of the insured person is terminated by their employer through no fault of their own;
- theft of tickets, passport or identity card;
- ERV shall provide insurance cover if the insured person is unable to take up the booked travel service as a result of pregnancy of an insured person
 - if the date of return is after the 24th week of pregnancy, or
 - if a vaccination that would present a risk to the unborn child is recommended for the destination of travel, or
 - if an official travel warning for pregnant women has been issued for the travel destination. In this case the benefits are limited to the maximum sum insured and amount to a maximum of CHF 7,500 per person or in the event of multiple insured persons to CHF 15,000 per booking.

B If the person who triggers the cancellation as a result of an insured event is not related either by birth or by marriage to the insured person, entitlement to benefits will only exist if the insured person would have to undertake the travel service alone.

C If an insured person suffers from a chronic illness without that person's travel service appearing to be in question at the time of taking out the insurance or

booking the travel service, ERV shall pay the insured costs incurred if the travel service has to be cancelled due to unforeseeable, serious acute aggravation of this illness or if death occurs as a result of the chronic illness (subject to par. 1.1 B).

2.3 Insured benefits

A The event which triggers the cancellation of the travel service is decisive when assessing the entitlement to benefits. Previous or subsequent events are not taken into account.

B If the insured event occurs, ERV shall pay the cancellation costs actually incurred (excluding security and airport fees).

Overall, this benefit is limited by the travel service price or the sum insured. Disproportionate or repeated processing fees are not insured.

C ERV shall pay the additional costs for delayed commencement of travel if the insured person is unable to commence travel at the scheduled time as a result of the insured event; this benefit is limited to the travel service price or to the sum insured for cancellation costs as specified in the policy and amounts to a maximum of CHF 3,000 per person. Should additional expenses be asserted, the entitlement to cancellation costs will lapse in accordance with par. 2.3 B.

2.4 Exclusions

Benefits are excluded:

- if the service provider (tour operator, landlord, organizer, etc.) cancels the agreed service or should have cancelled it for objective reasons; this applies in particular to package holidays;
- if the illness/complaint which gave rise to the cancellation was a complication or consequence of medical treatment or surgery already planned at the commencement of the insurance term or at the time of booking the travel service;
- if an illness or the consequences of an accident, operation or medical intervention already existed at the time of travel booking and the insured person had not recovered by the travel date;
- in the event of cancellation in respect of par. 2.2 A a) 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;
- if a cancellation due to a mental or psychosomatic illness
 - cannot be established by a psychiatric specialist and in the form of a certificate issued on the day of cancellation and
 - of persons in gainful employment which cannot be additionally substantiated by the presentation of a certificate of 100% absence issued by the employer for the duration of the inability to travel certified by a medical practitioner.

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 protection

3.1 Scope, duration

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

3.2 Insured events

A ERV shall provide insurance cover if the insured person has to discontinue, interrupt or extend the booked travel service as a consequence of any 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 designated 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 as a result of a technical defect, if the continuation of the travel service in accordance with the itinerary is not, therefore, guaranteed. Delays or detours of the booked or used means of public transport will not be regarded as failure. No entitlement will exist in the event of breakdowns or accidents of private motor vehicles used to undertake the journey, whether the insured person is the driver or a passenger;
- 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 benefits pursuant to par. 3.3 B h) are insured.

B If the person who triggers the abandonment, interruption or postponement of the travel service as a result of an insured event is not related either by birth or by marriage to the insured person, entitlement to benefits will only exist if the latter would have to undertake the trip alone.

- C If an insured person suffers from a chronic illness without that person's travel service 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 service, ERV shall pay the insured costs incurred if the travel service 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 (subject to par. 1.1 B).

3.3 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 events are not taken into account.
- B If the insured event occurs, ERV shall 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 shall decide on the necessity, nature and timing of these benefits;
 - the costs of a necessary search and rescue operation up to CHF 10,000 per person if the insured is considered to be lost or must be rescued;
 - the organization costs and cost of the formalities ordered by the authorities if the insured person dies during the trip. In addition, ERV shall 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;
 - the costs of temporary return to the place of residence in an amount of up to CHF 3,000 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 journey, on a first-class travel by train and economy-class travel by air;
 - a repayable advance on costs of up to CHF 5,000 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 non-used part of the booked travel service (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 10,000 per person or, in the case of several insured persons, CHF 20,000 per booking;
 - 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 1,500 per person or up to CHF 1,500 if a rental car is used, regardless of how many people use the rental car;
 - the travel expenses (economy-class flight/medium-class hotel) of up to CHF 5,000 per person for two persons very close to the insured person to the latter's sickbed if they are hospitalized abroad for more than seven days;
 - organization of the blocking of mobile phones and credit and debit cards, but not the resulting costs.
- C ERV is responsible for the decision on the necessity, nature and timing of these benefits.

3.4 Extraordinary events and benefits

- The following benefits must always be requested by telephone from the alarm center.
- A If the insured person is caught unawares by terrorist attacks, war, unrest or natural disasters at the travel destination and these events demonstrably render continuation of the trip or stay impossible, or if the life and property of the insured person is at real risk, ERV organizes and pays for
- the extra return journey of the insured person. The repatriation of uninjured persons is organized by either the travel agent or ERV. The repatriation of injured or deceased persons is only insured insofar as it has been organized by ERV;
 - professional post-traumatic care up to a maximum of CHF 1,000 per insured person.
- B In addition, ERV provides the following services for the events listed under par. 3.4 A up to seven days after the event:
- care by professional care teams (usually consisting of nurses or doctors, psychologists and logisticians) on the spot, on the flight home and on arrival in Switzerland;
 - a telephone service for family members in Switzerland;
 - transmission of important messages via the alarm center;
 - assistance in issuing lost travel documents;
 - search for injured and missing persons (e.g. systematic contacting of the hospitals in the affected region).
- C All services will only be provided if the ERV staff and the assigned auxiliary persons are not endangered and their deployment is proportionate. The decision on this is the sole responsibility of ERV.
- D If multiple persons insured with ERV are affected by one and the same event, the compensation payable by ERV is limited to the maximum amount of CHF 5 million. If the claims exceed this amount, this sum is applied proportionately.

3.5 Exclusions

- A The insured person is obliged to claim the benefits in accordance with par. 3.3 via the alarm center and to have them approved by the alarm center or ERV in advance. **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 event of termination, interruption or extension of the travel in respect of par. 3.2 A a) without medical indication (e.g. if adequate medical care was available locally) or if no physician was consulted locally;

- c) if the illness/complaint which gave rise to the interruption or prolongation of the journey is a complication or consequence of an operation or medical treatment already planned prior to the commencement of insurance cover or at the time the booking was made or before the travel service was begun.

3.6 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 COVID-19

4.1 Specific provision, scope, duration

- A In addition to the provisions for "cancellation costs" and "SOS protection", the insured events and benefits relating to COVID-19 referred to below apply. In addition, medical and hospital costs worldwide are included in the insurance cover in the event of illness due to COVID-19. Upon conclusion of all-round worry-free cover, medical and hospital costs worldwide will be extended by the benefit in the event of illness due to COVID-19.
- B Cover applies worldwide and begins with the conclusion of the insurance or, in the case of existing insurance cover, with the booking of the travel service and ends with the return journey (max. 62 days).

4.2 Additional insured events for cancellation costs

- ERV shall provide insurance cover if the insured person is unable to take up the booked travel service as a consequence of any of the following events:
- unforeseeable serious illness due to COVID-19;
 - isolation or quarantine ordered by a health authority if the insured person or the accompanying person has tested positive by means of a PCR test or if there is a suspicion that these persons may be infected;
 - at the travel destination, a vaccination requirement is unexpectedly imposed after booking of the travel service and the person covered cannot be vaccinated or cannot be vaccinated in time due to scheduling or medical reasons.

4.3 Insured benefits for cancellation costs

- If the insured event occurs, ERV shall pay
- the cancellation costs actually incurred (excluding security and airport fees),
 - the rebooking costs of the travel service already booked.
- Overall, these benefits are limited by the travel service price or the sum insured.

4.4 Exclusions for cancellation costs

Benefits are not insured in connection with the vaccination requirement, if it would be possible to submit a negative PCR test or quarantine for the trip as an alternative to vaccination.

4.5 Additionally insured events for SOS protection

- ERV shall provide insurance cover if the insured person has to discontinue, interrupt or extend the booked travel service as a consequence of any of the following events:
- unforeseeable serious illness due to COVID-19;
 - isolation or quarantine ordered by a health authority if the insured person or the accompanying person has tested positive by means of a PCR test or if there is a suspicion that these persons may be infected;
 - quarantine ordered by the competent Swiss authority on return to Switzerland, provided that the person covered is unexpectedly affected during the trip. In this case, the benefits are insured exclusively pursuant to par. 4.6 b) and c).

4.6 Insured benefits for SOS protection

- If the insured event occurs, ERV shall 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.
 - the additional costs of an unscheduled return journey, on the basis of first class travel by train and the class of the originally booked return flight;
 - the costs corresponding to the non-used part of the booked travel service (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 10,000 per person or, in the case of several insured persons, CHF 20,000 per booking;
 - the additional costs for continuation of the journey, including accommodation, subsistence and communication costs for calls to the alarm center, this benefit is limited to the original travel service price up to the amount of CHF 10,000 per person;
 - a voucher for a replacement trip if the person covered is repatriated due to illness with COVID-19 by an officially recognized alarm or emergency call centre. This service is limited to the original travel price or the sum insured; in this case, a benefit pursuant to par. 4.6 d) is not applicable.

4.7 Exclusions for SOS protection

Benefits are not insured if the quarantine on return order already existed at the time of departure.

Medical and hospital expenses worldwide

4.8 Specific provision, scope, duration

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, the insurance cover is valid worldwide for the duration specified in the policy.

4.9 Insured events and benefits

- A In the event of illness due to COVID-19, ERV shall pay the costs incurred abroad, up to a maximum of CHF 100,000 per person, as follows:
- 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;
- B ERV shall reimburse the costs incurred for outpatient treatment or an inpatient stay in a general hospital ward in accordance with regional health insurance rates.
- C These benefits will be provided until 90 days after the stipulated end of the policy period, if the insured event occurred during the policy period.
- D All benefits will be provided subsequent to the statutory Swiss social security (Health Insurance Act).

4.10 Exclusions

The insurance does not cover

- Deductibles or excesses under Swiss social insurance schemes;
- 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.

4.11 Cost credits

In the case of cost-intensive treatments, ERV shall issue cost credits (directly to the hospital) within the framework of this insurance for all inpatient hospital stays, subject to the provisions of par. 4.9 D. ERV shall not issue cost credits for outpatient treatment (medical, pharmaceutical and pharmacy costs).

4.12 Claim

- A In the event of an 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 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 psycho-logical health or death.

C Cancellation costs

If the traveller withdraws from the contract, the tour operator loses the claim to the agreed travel price. The tour operator may, however, demand appropriate compensation. The amount of compensation is determined by the travel price less the value of the expenses saved by the tour operator as well as what the tour operator can acquire through other use of the travel services.

E Epidemic

An epidemic is an illness 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

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 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 to interrupt chains of infection and prevent an infectious disease from spreading.

N Natural disaster

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 (e.g. 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). It has a mandatory character.

P Pandemic

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

Place of residence/country of residence

The state of residence is the country in which the insured person has their legal domicile or habitual abode or last had it 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.

S Suspected infection

Suspected infection with an infectious disease exists following close contact with a person who has been tested positive for the infectious disease in question.

Switzerland

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

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 are for example the booking of a flight, a boat, bus or train journey, a bus transfer or other transport to or from the temporary location or the on-site booking of a hotel room, holiday flat, mobile home or houseboat or 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.