

Information sheet on ERV European Travel Insurance COVID-19 coverage

The Federal Department of Foreign Affairs (FDFA) and the Federal Office of Public Health (FOPH) issued corresponding travel advisories. In Switzerland, cantons with areas that have high infection rates can also impose local (partial) lockdowns. Therefore, some travel cancellations or travel-related incidents as a result of COVID-19 are no longer unexpected or unforeseeable. This means that there is a pre-existing – and in certain cases a non-insured – incident for new travel bookings.

In times of uncertainty, it is particularly important for ERV to inform you about the valid and extensive insurance benefits and to be a reliable insurance partner for your travel and leisure activities. Below you will find an overview of the global (incl. Switzerland) valid guidelines relating to cost-of-cancellation insurance or SOS coverage.

INSURED SERVICES

If you are unable to start your trip (cost-of-cancellation coverage):

	Services	Examples
I	The costs of your trip arising from travel restrictions are insured provided you booked the trip and took out insurance prior to 6.11.2020 and no restrictions were in place when the booking was made.	You booked a trip on or before 5.11.2020 and there were no restrictions relating to your travel at this time. If restrictions apply for your destination at the time of departure, the costs of cancelling the trip are covered. A travel restriction is, e.g. a ban on entry, a lockdown in the destination country or a travel advisory issued by the FOPH. This does not include e.g. cancelled flights or closed hotels.
II	The costs of your trip if you or a travel companion* are diagnosed with COVID-19 before the planned departure date and this hinders the start of the trip.	You tested positive for COVID-19 and are still ill and/or infectious at the time of departure such that you cannot travel..
III	The costs of your trip if, at the time of departure, you or a travel companion* are in quarantine as ordered by an official body.	You were in contact with a person who tested positive for COVID-19 and are in quarantine as a precaution at the planned departure time.

Travel-related incidents (SOS coverage):

	Services	Examples
IV	Medical advice abroad, medical emergency transport and any repatriation costs if you fall ill with COVID-19 abroad.	<ul style="list-style-type: none"> In the event of uncertainty or if you fall ill with COVID-19 you can obtain professional medical advice from our emergency centre. You fall ill with COVID-19 and have to be repatriated as quickly as possible.
V	Additional costs owing to an unexpected mandatory quarantine during the trip ordered by an official body – either because you tested positive for COVID-19 or also without being ill yourself, e.g. if you are in contact with a person who tested positive.	You have to pay the additional costs of your accommodation and meals during your mandatory quarantine.
VI	Costs of booked but unused travel services and additional travel costs if you or a travel companion* fall ill with COVID-19 and wish to make the return journey earlier, after recovering, at the doctor's recommendation.**	<ul style="list-style-type: none"> Owing to your early departure you are unable to use booked services such as hotel accommodation, excursions, etc. but the services can no longer be cancelled free of charge. You have incurred additional costs owing to rebooking or booking the return journey.
VII	Additional costs for the return journey if you have to cut short the trip owing to an unexpected travel restriction.**	You are unable to take the trip as planned owing to e.g.: <ul style="list-style-type: none"> The travel destination is placed on the FOPH quarantine list during your trip. The travel destination closes its borders during the stay.

* There is only one entitlement to benefits if you would have to use the travel services yourself.

** Coverage as per VI and VII applies only to destinations not on the FOPH's list of countries and areas with an increased risk of infection (quarantine list) at the time of departure. You can find details of the quarantine list at: <https://www.bag.admin.ch/bag/en/home.html>

	Services	Examples (not exhaustive)
I	Costs of the trip or rebooking costs incurred owing to travel restrictions, provided the trip was booked on or after 6 November 2020.	You cannot take the trip or cannot take it as planned as a result of e.g.: <ul style="list-style-type: none"> • Border closures • Entry and exit bans • Amendment to the quarantine list by the FOPH before your departure
II	Any costs before or during the trip resulting from displeasure or fear.	You do not wish to take the trip because you feel that the risk of infection with COVID-19 in the destination country is too high.
III	All costs for which an entitlement in respect of a service provider exists, e.g. if a flight is cancelled or a hotel closes.	You are entitled to a reimbursement, credit or voucher from a service provider such as <ul style="list-style-type: none"> • Airline • Operator • Package tour operator • Tour Operator. • Hotel

If the COVID-19 situation eases you can find the new valid guidelines on our website: www.erv.ch/coronavirus
Your specific insurance contract and the related Standard Terms of Insurance (STI) of European Travel Insurance (ERV) are authoritative.

Basel, November 2020