



# General terms and conditions of insurance Secure Health

Schengen travel insurance, edition 12.2025



# COVERAGE SUMMARY

COVERAGE	WHEN IT APPLIES	MAXIMUM BENEFIT
Medical costs abroad (Indemnity insurance)	<i>You have to pay for emergency medical or dental treatment while on your trip.</i> Dental care maximum sublimit – CHF 1,000	in accordance with insurance policy
Emergency medical assistance (Indemnity insurance)	<i>Transportation is needed following a medical emergency while on your trip.</i> Search and rescue maximum sublimit – CHF 10,000	unlimited
Services during your trip	<i>You need telephone assistance during your trip.</i>	no assumption of costs

The above is only a brief description of the coverage available under your *insurance contract*. Terms, conditions, and exclusions apply to all covers. Please carefully review *your insurance contract* for complete details. The definitions of the terms in the «Definitions» section of the General Terms and Conditions will also apply to this Cover summary.

**Important Notices:**

- **Insured duration of travel:** a maximum of 90 days is possible.
- **Benefit limits:** If not otherwise specified the limits shown above are per person.

**For customer service:**

Phone: +41 44 283 32 22 (8:00 - 18:00 CET, Mon - Fri)

E-mail: [info.ch@allianz.com](mailto:info.ch@allianz.com)

Website: [www.allianz-travel.ch](http://www.allianz-travel.ch)

**For emergency assistance during *your trip*:**

Phone: +41 44 202 00 00

E-mail: [medical@ac24.ch](mailto:medical@ac24.ch)

**To file a claim / manage the insurance policy:**

Website: [www.allianz-protection.com](http://www.allianz-protection.com)

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# GENERAL TERMS AND CONDITIONS (GTC)

## WHO IS THE INSURER

The insurer is AWP P&C S.A., Saint-Ouen (Paris), Wallisellen Branch (Switzerland) based at Richtiplatz 1, 8304 Wallisellen.

## ABOUT THIS INSURANCE CONTRACT SECURE HEALTH

Travel insurance effective in the *Schengen area* is one of the requirements for a Schengen Visa application, subject to validation by relevant consular authorities. This *insurance contract* is *our* contract with *you* that offers insurance coverage for a specific *trip* into the *Schengen area* that originates outside of the *Schengen area*.

Below *you* will find the General terms and conditions (GTC) of *your insurance contract*. Please read them carefully. *We* have tried to make them simple and easy to understand while also clearly describing the terms of *your* coverage. If *you* have any questions, *we* are available during our working hours listed in the Cover summary. Visit *us* online or give *us* a call using the contact information listed in the Cover summary. If *your* travel arrangements change, please be sure to let *us* know so *we* can make any necessary updates to *your insurance contract*.

This *insurance contract* has been issued based on the information *you* provided at the time of purchase. *We* will provide the insurance services described in this GTC in return for payment of the premium and *your* compliance with all provisions of this GTC. *You* will also notice that some words are italicized. These words are defined in the «Definitions» section. Words in « » refer to the document and cover names found in this GTC.

## WHAT THIS INSURANCE CONTRACT INCLUDES

This travel *insurance contract* covers only the sudden and unexpected specific situations, events, and losses included in this GTC, and only under the conditions described.

Your *insurance contract* consists of three parts:

1. Insurance policy
2. General terms and conditions (GTC), incl. Cover summary
3. Certificate of insurance for Schengen Visa application.

### NOTE:

**Not every loss is covered, even if it is due to something sudden, unexpected, or out of *your* control. Only those losses meeting the conditions described in this GTC may be covered. Please refer to the «General exclusions» section of this document for exclusions applicable to all covers under *your insurance contract*.**

## RIGHT OF REVOCATION

*You* may revoke this *insurance contract* with *us* within 14 days without having to state any reason and receive a full refund. Please note that a premium refund is only available if the *insurance contract* duration is longer than 30 days and if a claim has not been initiated on this *insurance contract*. After this 14-day period, *your* premium is not refundable.

## DEFINITIONS

Throughout this *policy*, words and any form of the word appearing in italics are defined in this section.

TERM	DEFINITION
<i>Act of war</i>	Any act which is associated with and occurring in the course of <i>war</i> or directly triggering it.
<i>Amateur sporting competition</i>	A sporting competition in which competitors take part for fun, fitness, or as a pastime and for which they receive no payment or financial remuneration (not including prize money).
<i>Civil disorder</i>	Any public protest, strike, riot, demonstration, unlawful assembly, or disturbance within a community, region, state, or nation involving acts of violence, destruction of public or private property, lawlessness, disobedience, or obstruction of free access or movement in public areas by assemblages of two or more persons. It does not include any such occurrence that rises to the level of or is connected with any <i>political risk</i> , <i>terrorist event</i> , <i>war</i> , or <i>act of war</i> .
<i>Cohabitant</i>	A person <i>you</i> currently live with and who is at least 18 years old.
<i>Covered reasons</i>	The specifically named situations or events for which <i>you</i> are covered under this <i>insurance contract</i> .
<i>Departure date</i>	The originally scheduled date that you have selected to begin travel as shown on your trip itinerary.
<i>Dependent</i>	Your <i>family member</i> or other relative who requires <i>your</i> full-time supervision and care.
<i>Destination</i>	A location within the <i>Schengen area</i> listed on <i>your</i> original itinerary to which <i>you</i> are scheduled to travel and where <i>you</i> are scheduled to spend at least one night during <i>your trip</i> .
<i>Doctor</i>	Someone who is legally authorized to practice medicine or dentistry and is licensed if required. This cannot be <i>you</i> , a <i>travelling companion</i> , <i>your family member</i> , a <i>travelling companion's family member</i> , the sick or <i>injured</i> person or that person's <i>family member</i> .
<i>Epidemic</i>	A contagious disease recognized or referred to as an <i>epidemic</i> by a representative of the World Health Organization (WHO) or an official government authority.
<i>Family member</i>	<ol style="list-style-type: none"> <li>1. Spouse (by marriage, registered partnership or domestic partnership);</li> <li>2. <i>Cohabitants</i>;</li> <li>3. Parents and stepparents;</li> <li>4. Children, stepchildren, foster children, adopted children, or children currently in the adoption process;</li> <li>5. Siblings and stepsiblings;</li> <li>6. Grandparents and grandchildren;</li> <li>7. The following relatives of <i>your</i> spouse: mother, father, son, daughter, brother, sister, and grandparent;</li> <li>8. Aunts, uncles, nieces, and nephews;</li> <li>9. Legal guardians and wards; and</li> <li>10. Paid, live-in au-pairs.</li> </ol>
<i>High-risk sports and activities</i>	<p>Any activity that includes or intends to include:</p> <ul style="list-style-type: none"> <li>• Racing or practicing to race any motorised or non-motorised vehicle, aircraft, or watercraft or driving on race or training tracks;</li> <li>• An attempt to challenge, establish or exceed any strength, endurance, speed, distance, depth, or height record;</li> <li>• Using ramps, half-pipes, jumps, rails, boxes, or drops. This does not include such activities within a specialised area, park, or resort designed and authorised to facilitate such activities.</li> <li>• Surfing on waves higher than 6 meters, as reported by a professional surf measuring service, or with the assistance of tow-in equipment;</li> <li>• Rafting/kayaking above Class IV rapids or canoeing above Class III rapids;</li> <li>• Aerial sports or activities involving gliding of any type in air or freefalling of any type, with or without using or being attached to supporting equipment or a vehicle;</li> <li>• Going above 4,500 meters in elevation, other than while as a passenger in a commercial aircraft;</li> <li>• Interacting with intentionally aggravated, provoked, or harassed animals;</li> <li>• Fighting, combat, or sports that involve intentional physical collision;</li> </ul>

TERM	DEFINITION
	<ul style="list-style-type: none"> <li>• Free climbing, slacklining, highlining, or any activity utilising harnesses, ropes, belays, crampons, or ice axes, except supervised activities on artificial surfaces and structures intended for recreational use;</li> <li>• Any cave exploration, except supervised recreational tours open to the general public of areas accessible on foot without the need for ropes or safety equipment;</li> <li>• Freediving that includes descending below a depth of 10m;</li> <li>• SCUBA diving without a certified divemaster or a certified instructor; or that involves technical or decompression diving;</li> <li>• SCUBA diving that includes descending below a depth of 40m; or that exceeds any PADI (or equivalent organisation) diving restrictions applicable to <i>you</i> based on <i>your</i> certification and personal circumstances;</li> <li>• Engaging in skiing, snowboarding, or mountain biking in areas accessed by helicopter or, while in a specialised resort or park, outside of marked trails or designated areas;</li> <li>• Not wearing all required or recommended safety equipment during participation;</li> <li>• Engaging in the activity in an area where such activity is not allowed; or</li> <li>• Performing, before an audience or on social media, an activity with a high risk of an injury to the performer(s).</li> </ul>
<i>Hospital</i>	<p>An acute care facility that has a primary function of diagnosing and treating sick and <i>injured</i> people under the supervision of <i>doctors</i>. It must:</p> <ol style="list-style-type: none"> <li>1. Be primarily engaged in providing inpatient diagnostic and therapeutic services;</li> <li>2. Have organized departments of medicine and major surgery; and</li> <li>3. Be licensed where required</li> </ol>
<i>Illegal act</i>	An act that violates law where it is committed.
<i>Injury</i>	Physical bodily harm other than due to illness.
<i>Insurance contract</i>	The travel insurance coverage purchased. The <i>insurance contract</i> includes the insurance policy and the General terms and conditions (GTC) including the Cover summary.
<i>Local public transportation</i>	Local, commuter, or other urban transit system carriers (such as commuter rail, city bus, trams, subway, ferry, taxi, for-hire driver, or other such carriers) that transport <i>you</i> or a <i>travelling companion</i> for a fee less than 150 kilometres.
<i>Medical escort</i>	A sudden mechanical issue, which prevents the vehicle from being driven normally, including an electrical issue, flat tire, or running out of fluids (except fuel).
<i>Medically necessary</i>	Treatment that is required for <i>your</i> illness, <i>injury</i> , or medical condition, consistent with <i>your</i> symptoms to prevent further physical harm, and can safely be provided to <i>you</i> . Such treatment must meet the standards of good medical practice and is not for <i>your</i> or the provider's convenience.
<i>Natural disaster</i>	An extreme weather or geological event that damages property, disrupts transportation or utilities, or endangers people. Such event must have significant intensity and catastrophic impact. Examples include earthquakes, fires, floods, hurricanes, avalanches, landslides, droughts or volcanic eruptions. Ordinary and routine weather events are not considered <i>natural disasters</i> .
<i>Pandemic</i>	An <i>epidemic</i> that is recognized or referred to as a <i>pandemic</i> by a representative of the World Health Organization (WHO) or an official government authority.
<i>Political risk</i>	<p>Any one or more of the following:</p> <ul style="list-style-type: none"> <li>• Any event, organised resistance, or action intending or implying the intention to overthrow, supplant or change outside of normal legal processes the existing head of state, elected official, appointed official, government, or organised political or ruling group;</li> <li>• Nationalization;</li> <li>• Confiscation;</li> <li>• Expropriation;</li> <li>• Deprivation;</li> <li>• Requisition;</li> <li>• Revolution;</li> <li>• Rebellion;</li> <li>• Insurrection;</li> <li>• Uprising;</li> <li>• Military and usurped power.</li> </ul>

TERM	DEFINITION
<i>Pre-existing medical condition</i>	<i>Injuries</i> and illnesses that have already occurred prior to the insurance purchase, the <i>trip</i> purchase or the start of the <i>trip</i> , including associated consequences, complications, deteriorations or relapses, regardless of whether the person was aware of their existence or not. Chronic illnesses are not considered to be a <i>pre-existing medical condition</i> if no complications, deteriorations or relapses have occurred within 120 days prior to the insurance purchase, the <i>trip</i> purchase or the start of the <i>trip</i> .
<i>Primary residence</i>	Your permanent, fixed home address for legal and tax purposes located outside the <i>Schengen area</i> .
<i>Professional sporting competition</i>	A sporting competition in which competitors take part at either a professional or semi-professional level, while under contract to a club or sporting organisation, for payment or financial remuneration.
<i>Reasonable costs</i>	The amount usually charged for a specific service in a particular geographic area. The charges must be appropriate to the availability and complexity of the service, the availability of needed parts/materials/supplies/equipment, and the availability of appropriately-skilled and licensed service providers.
<i>Refund</i>	Cash, credit, or a voucher for future travel that <i>you</i> are eligible to receive from a <i>travel carrier</i> , or any credit, recovery, or reimbursement <i>you</i> are eligible to receive from <i>your</i> employer, another insurance company, a credit card issuer, or any other entity.
<i>Return Date</i>	The date on which <i>you</i> are originally scheduled to end <i>your trip</i> , as shown on <i>your</i> travel itinerary.
<i>Schengen area</i>	Area in Europe without systematic border controls on persons at the internal borders of those states applying the Schengen agreement in full, where a general visa application process for the whole area applies. The most updated list of member countries of the <i>Schengen area</i> can be found here: <a href="https://european-union.europa.eu/principles-countries-history/eu-countries_en">https://european-union.europa.eu/principles-countries-history/eu-countries_en</a> .
<i>Seriously ill or injured</i>	A medical condition that, if not promptly and adequately addressed, poses significant health risks that require extensive medical treatment and may result in potentially life-threatening consequences or lead to long-term or permanent disability, as determined by a <i>doctor</i> .
<i>Service animal</i>	Any dog that is individually trained to do work or perform tasks for the benefit of an individual with a disability, including a physical, sensory, psychiatric, intellectual, or other mental disability. Examples of work or tasks include, but are not limited to guiding people who are blind, alerting people who are deaf, and pulling a wheelchair. Other species of animals, whether wild or domestic, trained or untrained, are not considered <i>service animals</i> . The crime deterrent effects of an animal's presence and the provision of emotional support, well-being, comfort, or companionship are not considered work or tasks under this definition.
<i>Terrorist event</i>	An act by any person or group(s) of people, whether acting alone or on behalf of or in connection with any organisation(s), which constitutes terrorism as recognised by the government authority or under the laws of <i>your</i> country of residence, and is committed for political, religious, ethnic, and/or ideological purposes or to influence any government and/or to put the public, or any section of the public, in fear. It does not include any <i>political risk, war, or act of war</i> .
<i>Third party</i>	A natural or legal person other than <i>you, your family member, or a travelling companion</i> .
<i>Travel carrier</i>	A company licensed to commercially transport passengers between cities for a fee by land, air, or water. It does not include: <ol style="list-style-type: none"> <li>1. Rental vehicle companies;</li> <li>2. Private or non-commercial transportation carriers;</li> <li>3. Chartered transportation, except for group transportation chartered by <i>your</i> tour operator; or</li> <li>4. <i>Local public transportation</i>.</li> </ol>
<i>Traveling companion</i>	A person or <i>service animal</i> travelling with <i>you</i> or travelling to accompany <i>you</i> on <i>your trip</i> . A group or tour leader is not considered a <i>travelling companion</i> unless <i>you</i> are sharing the same room with the group or tour leader.
<i>Trip</i>	Your travel within the <i>Schengen area</i> , which is originally scheduled to begin on <i>your departure date</i> and end on <i>your return date</i> . It cannot include moving or commuting to and from work.

TERM	DEFINITION
<i>Vandalism</i>	Any <i>illegal act</i> that intentionally causes damage to or destruction of public or private tangible property. This does not include damage or destruction of public or private tangible property by <i>terrorist events, war, acts of war, political risk, or civil disorder</i> .
<i>War</i>	A state or period of hostile armed conflict, civil war, or military or paramilitary action, between two or more of the following: a nation, a state, a government, a territory, or an organised political or ruling group. This includes any acts or events directly associated with and occurring in the course of such conflict or action, or directly triggering such conflict or action. This definition applies regardless of whether war has been officially or formally declared.
<i>We, Us, or Our</i>	The insurer is AWP P&C S.A., Saint-Ouen (Paris), Wallisellen Branch (Switzerland) based at Richtiplatz 1, 8304 Wallisellen.
<i>You or Your</i>	Any one or more of the persons listed as insureds in the insurance policy.

## WHEN YOUR COVERAGE BEGINS AND ENDS

*You* are only eligible for coverage if *we* accept *your* request for insurance. *Your insurance contract's* coverage effective date and coverage end date are indicated in *your* insurance policy. If a provisional date is entered in the insurance policy, the coverage starts on the day of the officially substantiated entry into a country of the *Schengen area*.

The insurance is effective the day the order is received and *you* pay the full premium. The order must be received and the full premium must be paid no later than five days after arrival in a country of the *Schengen area*.

Coverage is only provided for losses that occur within the *Schengen area* while *your insurance contract* is in effect.

All covers are only effective during *your trip*.

*Your insurance contract* will end on the earliest of:

1. The coverage end date listed in *your* insurance policy;
2. The day *your insurance contract* is cancelled;
3. The day *your trip* ends;
4. The day *you* arrive at a medical facility for further care if *you* end *your trip* due to a medical reason; or
5. Day 90 of the *trip*.

However, if *you* are on a *trip* and *your* return travel is delayed beyond the end of *your insurance contract* due to a reason covered under this GTC, *we* will extend *your* coverage period until the earliest of when *you*:

- a. reach *your* final *trip destination*, point of origin, or *primary residence*;
- b. decline to continue on to *your* final *trip destination*, point of origin, or *primary residence* once *you* are able;
- c. decline medical repatriation after *your* treating *doctor* and *we* confirm *you* are medically stable to travel; or
- d. arrive at a medical facility in *your* country of residence for further care following a medical evacuation or medical repatriation.

Please note that this *insurance contract* applies for a specific *trip* and cannot be renewed.

## DESCRIPTION OF COVERAGES

In this section, *we* will describe the different types of insurance covers, which are included in *your insurance contract*. *We* explain each type of cover and the specific conditions that must be met for the cover to apply. **Please note that exclusions may apply.**

### A. MEDICAL COST ABROAD

If *you* receive emergency medical or dental care while *you* are on *your trip* abroad for one of the following *covered reasons*, *we* will reimburse the *reasonable costs* of that care for which *you* are responsible and the associated communication expenses, up to the maximum benefit listed for «Medical costs abroad» cover in *your* Cover summary (dental care is subject to the maximum sublimit listed for dental care):

1. While on *your trip* abroad, *you* have a sudden, unexpected illness, *injury*, or medical condition that could cause serious harm if it is not treated before *your* return home (including being diagnosed with an *epidemic* or *pandemic* disease).
2. While on *your trip* abroad, *you* have a dental *injury*, a lost filling, or a broken tooth that requires treatment

We do not issue guarantee of payment nor make advance cash payments. *You* will continue to be the debtor to the service providers (doctor, hospital etc.).

If *you* unexpectedly give birth before the start of the 37<sup>th</sup> week of pregnancy during *your trip* abroad, *your* newborn child is eligible for «Medical costs abroad» cover, as described here, and will share the birthing parent's benefit limit, up to the maximum benefit for «Medical costs abroad» cover listed in *your* Cover Summary.

The following conditions apply:

- a. The care must be *medically necessary* to treat an emergency condition; and
- b. The care must be provided by a *doctor*, dentist, *hospital*, or other provider authorised to practice medicine or dentistry.

**In addition to the exclusions listed in the «General exclusions» section of this GTC, this cover will not pay for:**

- a. any care provided after *your* cover ends;
- b. any care provided after *you*
  1. decline medical repatriation after *your* treating *doctor* and we confirm *you* are medically stable to travel;
  2. arrive at a medical facility in your country of residence for further care following a medical evacuation or medical repatriation;
- c. any non-emergency care or services
- d. the following care and services:
  1. Elective cosmetic surgery or care;
  2. Annual or routine exams;
  3. Long-term care;
  4. Allergy treatments that are not necessary to treat a life-threatening allergic reaction;
  5. Exams or care related to or loss of/damage to hearing aids, dentures, eyeglasses, and contact lenses;
  6. Physical therapy, rehabilitation, or palliative care that is not necessary to stabilize *you* to transport; and
  7. Experimental treatment.

## **B. EMERGENCY MEDICAL ASSISTANCE**

### **IMPORTANT:**

- If *your* emergency is immediate and life threatening, seek local emergency care at once.
- We are not, and shall not be deemed to be, a provider of medical or emergency services, nor are we a substitute for such providers.

Neither *we* nor *our* affiliates or agents are responsible for the acts or omissions of any *third party* providing services to *you*. *Our* services may be subject to approvals by appropriate local authorities and active travel and legal or regulatory restrictions.

The maximum amount payable/reimbursable under this cover is the maximum benefit for «Emergency medical assistance» cover listed in *your* Cover Summary, including all applicable sublimits.

If *you* unexpectedly give birth before the start of the 37<sup>th</sup> week of pregnancy during *your trip*, *your* newborn child is eligible for the Emergency medical assistance cover, as described here, and will share the birthing parent's benefit limit, up to the maximum benefit for «Emergency medical assistance» cover listed in *your* Cover Summary.

### **Emergency Evacuation (Transporting *you* to the nearest appropriate medical facility for *your* condition)**

If *you* become *seriously ill or injured* (including being diagnosed with an *epidemic or pandemic* disease) while on *your trip* abroad, *we* will pay for local emergency transportation from the location of the initial incident to a local *doctor* or local medical facility. Additionally, if *we* determine that the local medical facilities are unable to provide appropriate medical treatment:

1. *Our* emergency call centre will consult with the local *doctor* about *your* overall medical condition;
2. *We* will identify the closest appropriate available *hospital* or other appropriate available facility, make arrangements to transport *you* there, and pay for that transport; and
3. *We* will arrange and pay for a *medical escort* if *we* determine one is necessary.

The following conditions apply when transporting *you* to another medical facility becomes necessary because the local medical facilities are unable to provide appropriate medical care:

- a. *You* or someone on *your* behalf must contact *us*, and *we* must make all transportation arrangements in advance. If *we* did not authorise and arrange the transportation, *we* will only pay up to what *we* would have paid if *we* had made the arrangements;
- b. One or more emergency transportation providers must be willing and able to transport *you* from *your* current location to the identified *hospital* or facility.

### Medical repatriation (Getting *you* home after *you* receive urgent care)

If *you* become *seriously ill or injured* (including being diagnosed with an *epidemic or pandemic* disease) while on *your trip* abroad and *our* emergency call centre confirms with the treating *doctor* that *you* are medically stable to travel, *we* will:

1. Arrange and pay for *you* to be transported via regularly scheduled service on a non-emergency, non-specialised transportation carrier in the same class of service that *you* originally booked for the return leg of *your trip*, unless a different class of service or a different type of carrier is *medically necessary*; less available *refunds* for unused tickets. The transportation will be to one of the following:
  - a. *Your primary residence*;
  - b. A location of *your* choice in *your* country of residence; or
  - c. A medical facility near *your primary residence* or in a location of *your* choice in *your* country of residence. In either case, the medical facility must be willing and able to accept *you* as a patient and must be approved by *our* emergency call centre as medically appropriate for *your* continued care.
2. Arrange and pay for a *medical escort* if *our* emergency call centre determines that one is necessary.

The following conditions apply:

- a. Special accommodations must be *medically necessary* for *your* transportation (for example, if more than one seat is *medically necessary* for *you* to travel).
- b. *You* or someone on *your* behalf must contact *us*, and *we* must make all transportation arrangements in advance. If *we* did not authorise and arrange the transportation, *we* will only pay up to what *we* would have paid if *we* had made the arrangements;
- c. One or more emergency transportation providers must be willing and able to transport *you* from *your* current location to *your* chosen destination.

### Return of *dependents* (Getting minors and *dependents* home)

If *you* die or are told by the treating *doctor* during *your trip* abroad that *you* will be hospitalised for more than 24 hours during *your trip*, *we* will arrange and pay to transport *your travelling companions* who are under the age of 18, or are *dependents* to one of the following:

1. *Your primary residence*; or
2. A location of *your* choice in *your* country of residence.

*We* will assist *you* in securing and pay for transportation for an adult *family member* to accompany *your travelling companions* who are under the age of 18 or are *dependents*, if *we* determine that it is necessary.

Transportation will be on a *travel carrier* in the same class of service that was originally booked. Available *refunds* for unused tickets will be deducted from the total amount payable.

The following conditions apply:

- a. This benefit is only available while *you* are hospitalised, or if *you* die, and if *you* do not have *your* adult *family member* travelling with *you* that is capable of caring for the *travelling companions* under the age of 18 or *dependents*;
- b. *You* or someone on *your* behalf must contact *us*, and *we* must make all transportation arrangements in advance. If *we* did not authorise and arrange the transportation, *we* will only pay up to what *we* would have paid if *we* had made the arrangements.

### Repatriation in case of death (Getting *your* remains home)

If *you* die while on *your trip*, *we* will arrange and pay for the reasonable and necessary services and supplies to transport *your* remains from abroad to one of the following:

1. A funeral home near *your primary residence*; or
2. A funeral home located in *your* country of residence.

The following condition applies:

- a. A person legally authorized to represent *your* estate must contact *us*, and *we* must make all transportation arrangements in advance. If *we* did not authorize and arrange the transportation, *we* will only pay up to what *we* would have paid if *we* had made the arrangements

If *your family member* decides to make funeral, burial, or cremation arrangements for *you* at the location of *your* death, *we* will reimburse that *family member* the necessary expenses up to the amount it would have cost *us* to transport *your* remains to a funeral home near *your primary residence*.

*We* will also assist *you* in securing and pay transportation expenses of one of *your family members* who travels to the location of *your* death to make necessary arrangements.

## Search and rescue costs

We will pay the cost of search and rescue activities by a professional rescue team, if *you* are reported missing during *your trip* abroad or have to be rescued from a physical emergency. This does not include the cost of *your* medical treatment or emergency transportation from the location of the rescue activities to a medical facility.

## C. SERVICES DURING YOUR TRIP

If *you* need travel services during *your trip*, we are available 24 hours a day. With *our* global reach and multi-lingual staff, we are available at:

Phone: +41 44 202 00 00

E-mail: [medical@ac24.ch](mailto:medical@ac24.ch)

## Finding hospitals abroad

If *you* need care from a medical facility while *you* are travelling, we can assist *you* in finding one. In the event of communication problems, we will provide translation support.

## GENERAL EXCLUSIONS

This section describes the general exclusions applicable to all covers under *your insurance contract*. An "exclusion" is something that is not covered by this *insurance contract*, and therefore no payment or service would be available.

This *insurance contract* does not provide cover for any loss that *you* incur during *your trip* that results directly or indirectly from an event, or circumstance for which *your* home country's or *trip destination's* government has issued a travel warning or advisory against travel prior to *your departure date*.

This *insurance contract* does not provide coverage for any loss that results directly or indirectly from any of the following, except when, where and to the extent coverage for such loss is expressly and explicitly referenced in and provided under a cover included in this GTC:

1. Any loss, condition, or event that was known, foreseeable, intended, or expected when *your insurance contract* was purchased;
2. *Pre-Existing medical conditions*;
3. *Your* intentional self-harm or if *you* attempt or commit suicide;
4. Normal, complication-free pregnancy or childbirth;
5. Fertility treatments or elective abortion;
6. *Your* intoxication from the use of alcohol or drugs, as determined by the applicable laws of the jurisdiction in which the loss occurs; or, where intoxication is not defined, having a blood alcohol content of 0.08% or higher;
7. *Your* use of a regulated substance (as defined in the jurisdiction in which the loss occurs) or prescription medication, unless prescribed for *you* by *your doctor* and used as prescribed;
8. *Your* use of a non-prescription medication in a manner that is not consistent with the manufacturer's directions and recommended dosage;
9. Acts committed with the intent to cause loss;
10. Operating or working as a crew member (including as a trainee or learner/student), during *your trip*, aboard any aircraft or commercial vehicle or commercial watercraft;
11. Participating in or training for any *professional or semi-professional sporting competition*;
12. Participating in or training for any *amateur sporting competition* while on *your trip*, other than participating in informal recreational sporting competitions and tournaments organised by hotels, resorts, or cruise lines to entertain their guests;
13. Participating *high-risk sports and activities*;
14. An *illegal act* resulting in a conviction, except when *you*, a *travelling companion*, or *your family member* or *your service animal* is the victim of such act;
15. An *epidemic or pandemic*;
16. *Natural disaster*;
17. Air, water, or other pollution, or the threat of a pollutant release, including thermal, biological, and chemical pollution or contamination;
18. Nuclear reaction, radiation, or radioactive contamination;
19. *War or acts of war*;
20. Military duty;
21. *Civil disorder*;
22. *Terrorist events*;
23. *Political risk*;
24. An act of gross negligence by *you* or a *travelling companion*; or

25. Performing manual labour during *your trip* as a part of a job for which *you* were hired.

This *insurance contract* does not provide any cover, benefit, or service for any activity that would violate any applicable law, regulation or any economic/trade sanction or embargo.

This *insurance contract* does not provide any cover, benefit, or service if providing such cover, benefit, or service would violate any applicable law, regulation, or any economic or trade sanction or embargo.

**IMPORTANT:** *You* are not eligible for reimbursement under any cover if *you* intend to receive health care or medical treatment of any kind while on *your trip*.

## CLAIMS INFORMATION & GENERAL PROVISIONS

### DUTIES IN THE EVENT OF A CLAIM

- i. *You* are obliged to do everything to mitigate the loss and help resolve the claim.
- ii. *You* are obliged to observe *your* contractual or legal reporting, notification and conduct-related duties in full (e.g. immediately reporting the insured event to the contact address given at the end of this GTC).
- iii. If the loss occurred due to illness or an accident, *you* must ensure that the attending *doctors* are released from their duty of confidentiality *vis-à-vis us*.
- iv. If *you* are also able to claim benefits paid out by *us* from third parties, *you* must uphold these claims and cede them to *us*.

If *you* are in breach of *your* obligations, *we* can withhold or reduce the benefits.

### CLAIM NOTIFICATION AND DOCUMENTS TO BE SUBMITTED

Please report *your claim* at [www.allianz-protection.com](http://www.allianz-protection.com).

In the event of a claim, the following documents must be submitted to *us*.

#### Medical costs abroad

- proof of insurance or copy of the insurance policy;
- proof of entry into the *Schengen area*: passport with entry stamp, if missing, travel tickets (train, plane, bus etc.);
- medical certificate with diagnosis;
- invoices for treatment or medication costs.

#### Emergency medical assistance

- proof of insurance or copy of the insurance policy;
- proof of entry into the *Schengen area*: passport with entry stamp, if missing, travel tickets (train, plane, bus etc.);
- documents or official certificates proving the occurrence of the claim (e.g. detailed medical certificate with diagnosis);
- receipts for unforeseen expenses/extra costs.

## GENERAL PROVISIONS

### Geographical scope

The insurance applies within the *Schengen area*.

### Eligibility for insurance

Persons with *primary residence* outside the *Schengen area* and who have not reached the age of 81 are eligible for insurance.

### Withdrawal from the *insurance contract* if entry into the *Schengen area* is refused

If the policyholder can provide official proof (embassy, immigration police, municipality) in written form that entry into a country of the *Schengen area* was not granted, the premium is reimbursed. The insurance policy must be submitted to *us* for reimbursement of the premium.

### Calculation of travel duration

Except for same-day return *trips*, the *departure date* and *return date* that *you* provided at time of purchase are counted as two separate days of travel when *we* calculate the duration of *your trip*.

### **Multiple insurance and claim against third parties**

1. If *you* are entitled to benefits under any other (voluntary or mandatory) insurance contract, *we* provide *your* benefits in a subsidiary capacity, subject to there being an identical clause in the other *insurance contract*. In such a case the legal provisions of double insurance apply. The benefits are limited to the costs that exceed those of the other insurance contract. Overall costs are reimbursed once only.
2. If *we* provide benefits in spite of a subsidiarity situation, these benefits count as an advance and *you* will cede *your* claims against the third party (voluntary or mandatory insurance) to *us* to the extent of those benefits.
3. If *you* or an entitled person have been compensated by a liable third party or the third party's insurer, any compensation due under this *insurance contract* is rendered void. If a claim is made against *us* instead of the liable party, *you* or the entitled person must concede *your/his* liability claims up to the extent of the compensation received from *us*.

### **Liability**

Neither *we* nor *our* affiliates or agents are responsible for the availability, quantity, quality, or results of any medical treatment received, or for the failure of any person to provide or obtain *medical services*.

Neither *we* nor *our* affiliates or agents are responsible for the acts or omissions of any *third party* providing services to *you*.

### **Limitation period**

Claims under the *insurance contract* expire five years after the occurrence of the event giving rise to the obligation to pay benefits.

### **Place of jurisdiction and applicable law**

1. Lawsuits against *us* may be brought before the court at the company's registered office or at the Swiss place of residence of the policyholder.
2. The Swiss Insurance Contract Act (ICA) applies in addition to these provisions.

### **Hierarchy of regulations**

1. The descriptions for the individual insurance covers take precedence over the General provisions.
2. In the event of linguistic differences between the French, Italian, English and German GTC, the German version will always apply where any doubt exists.

### **Contact address**

Allianz Partners  
Richtiplatz 1  
P.O. Box  
8304 Wallisellen  
[info.ch@allianz.com](mailto:info.ch@allianz.com)