

General terms and conditions of insurance

Secure Trip Budget

Annual travel insurance



COVERAGE SUMMARY

Coverage	When it applies	Maximum benefit per event
Trip cancellation (Indemnity insurance)	You have to cancel your trip before you depart. Deductible – 20% of the contractually owed costs	in accordance with insurance policy
Trip interruption (Indemnity insurance)	Your travel plans are interrupted while you are on your trip. Maximum sublimit for: Unused benefits – maximum benefit of the «Trip cancellation» coverage Extended stay – CHF 150 per person and day for 10 days	unlimited
Travel delay (Indemnity insurance)	Your travel plans are delayed while you are on your trip. Minimum required delay – 3 hours	CHF 2,000
Emergency medical assistance (Indemnity insurance)	Transportation is needed following a medical emergency while on your trip. Transport to bedside maximum sublimit – CHF 5,000 per event Search and rescue maximum sublimit – CHF 30,000 per event	unlimited
Services during your trip	You need telephone assistance during your trip.	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 coverages. The definitions of the terms in the «Definitions» section of the General Terms and Conditions will also apply to this Coverage summary.

GENERAL TERMS AND CONDITIONS (GTC)

Who the insurer is

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 Trip Budget

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. Visit *us* online or give *us* a call using the contact information listed in the footer.

Your 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.

What this insurance contract includes

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

Your insurance contract consists of three parts:

1. Insurance policy
2. General terms and conditions (GTC), incl. Coverage summary
3. Customer information under the Swiss Insurance Contract Act (ICA)

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 coverages under *your insurance contract*.

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DEFINITIONS

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

<i>Accident</i>	An unexpected and unintended external event that causes <i>injury</i> , property damage, or both.
<i>Accommodation</i>	A hotel or any other kind of lodging for which <i>you</i> make a reservation or where <i>you</i> stay and incur an expense.
<i>Adoption proceeding</i>	A mandatory legal proceeding or other meeting required by law to be attended by <i>you</i> as a prospective adoptive parent(s) in order to legally adopt a minor child.
<i>Baggage</i>	Personal property <i>you</i> take with <i>you</i> or acquire on <i>your trip</i> .
<i>Climbing sports</i>	An activity utilizing harnesses, ropes, belays, crampons, or ice axes. It does not include supervised climbing on artificial surfaces intended for recreational climbing.
<i>Cohabitant</i>	A person <i>you</i> currently live with and who is at least 18 years old.
<i>Computer system</i>	Any computer, hardware, software, or communication system or electronic device (including but not limited to smart phone, laptop, tablet, wearable device), server, cloud, microcontroller, or similar system, including any associated input, output, data storage device, networking equipment, or backup facility.
<i>Covered reason</i>	The specifically named situations or events for which <i>you</i> are covered under this <i>insurance contract</i> .
<i>Cyber risk</i>	Any loss, damage, liability, claim, cost, or expense of any nature directly or indirectly caused by, contributed to by, resulting from, or arising out of or in connection with, any one or more instances of any of the following: <ol style="list-style-type: none"> 1. Any unauthorized, malicious, or illegal act, or the threat of such act(s), involving access to, or the processing, use, or operation of, any computer system; 2. Any error or omission involving access to, or the processing, use, or operation of any computer system; 3. Any partial or total unavailability or failure to access, process, use, or operate any computer system; or 4. Any loss of use, reduction in functionality, repair, replacement, restoration or reproduction of any data, including any amount pertaining to the value of such data.
<i>Departure date</i>	The originally scheduled date that <i>you</i> have selected to begin travel as shown on <i>your</i> trip itinerary.
<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> , or the sick or injured person's <i>family member</i> or someone else who directly benefits from <i>your</i> claim.
<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>Europe</i>	<i>Europe</i> includes all countries on the European continent as well as the Mediterranean and Canary Islands, Madeira and the non-European countries bordering the Mediterranean. The eastern border to the north of Turkey encompasses Azerbaijan, Armenia, Georgia and the Ural mountain ridge.
<i>Family member</i>	<p><i>Your:</i></p> <ol style="list-style-type: none"> 1. Spouse (by marriage, registered partnership or domestic partnership); 2. <i>Cohabitants</i>; 3. Parents and stepparents; 4. Children, stepchildren, foster children, adopted children, or children currently in the adoption process; 5. Siblings; 6. Grandparents and grandchildren; 7. The following relatives of <i>your</i> spouse: mother, father, son, daughter, brother, sister, and grandparent; 8. Aunts, uncles, nieces, and nephews;

9. Legal guardians and wards; and
10. Au-pairs.

First responder	Emergency personnel (such as a police officer, emergency medical technician, or firefighter) who are among those responsible for going immediately to the scene of an accident or emergency to provide aid and relief.
High-altitude activity	An activity that includes, or is intended to include, going above 4,500 meters in elevation, other than as a passenger in a commercial aircraft.
Hospital	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: <ol style="list-style-type: none"> 1. Be primarily engaged in providing inpatient diagnostic and therapeutic services; 2. Have organized departments of medicine and major surgery; and 3. Be licensed where required.
Illegal act	An act that violates law where it is committed.
Injury	Physical bodily harm.
Insurance contract	The annual travel insurance coverage purchased. The <i>insurance contract</i> includes the insurance policy, the General terms and conditions (GTC) and the Customer information under the Swiss Insurance Contract Act (ICA) including the Coverage summary.
Local public transportation	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.
Mechanical breakdown	A sudden unforeseen mechanical issue, which prevents the vehicle from being driven normally, including an electrical issue, flat tire, or running out of fluids (except fuel).
Medical escort	A professional person contracted by <i>our</i> emergency call centre to accompany an ill or <i>injured</i> person while they are being transported. A <i>medical escort</i> is trained to provide medical care to the person being transported. This cannot be a friend, <i>travelling companion</i> , or <i>family member</i> .
Medically necessary	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. Such treatment must meet the standards of good medical practice and is not for <i>your</i> or the provider's convenience.
Natural disaster	A large-scale extreme weather or geological event that damages property, disrupts essential transportation or utilities, or endangers people, including without limitation: earthquake, fire, flood, hurricane, or volcanic eruption.
Pandemic	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.
Political risk	Any kind of events, organized resistance or actions intending or implying the intention to overthrow, supplant or change the existing ruler or constitutional government: <ul style="list-style-type: none"> - Nationalization; - Confiscation; - Expropriation (including Selective Discrimination and Forced Abandonment); - Deprivation; - Requisition; - Revolution; - Rebellion; - Insurrection; - Civil commotion assuming to proportion of or amounting to an uprising; and - Military and usurped power.
Pre-existing medical condition	<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> .
Primary residence	<i>Your</i> permanent, fixed home address for legal and tax purposes.
Quarantine	Mandatory involuntary confinement by order or other official directive of a government, public or regulatory authority, or the captain of a commercial vessel on which <i>you</i> are booked to travel during <i>your trip</i> , which is intended to stop the spread of a contagious disease to which <i>you</i> or a <i>travelling companion</i> has been exposed.
Reasonable costs	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. For transportation, <i>reasonable costs</i> are those charged by a commercial transportation carrier for the same class of service that was originally booked.
Refund	Cash, credit, or a voucher for future travel that <i>you</i> are eligible to receive from a <i>travel supplier</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.

Service animal	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.
Severe weather	Extraordinary hazardous weather conditions including but not limited to windstorms, hurricanes, tornados, hailstorms, fog, rainstorms, snow storms, or ice storms.
Terrorist event	An act, including but not limited to the use of force or violence, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organization(s), which constitutes terrorism as recognized by the government authority or under the laws of <i>your</i> country of residence, and is committed for political, religious, ethnic, ideological or similar purposes, including but not limited to the intention to influence any government and/or to put the public, or any section of the public, in fear. It does not include general civil disorder or unrest, protest, rioting, <i>political risk</i> , or acts of war.
Traffic accident	An unexpected and unintended traffic-related event, other than <i>mechanical breakdown</i> , that causes <i>injury</i> , property damage, or both.
Travel carrier	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"> 1. Rental vehicle companies; 2. Private or non-commercial transportation carriers; 3. Chartered transportation, except for group transportation chartered by <i>your</i> tour operator; or 4. <i>Local public transportation</i>.
Travel supplier	A travel agent, tour operator, <i>travel carrier</i> , cruise line, hotel, or other travel service provider.
Travelling companion	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.
Trip	<i>Your</i> travel to, within, and/or from a location away from <i>your primary residence</i> . It cannot include travel with the intent to receive health care or medical treatment of any kind, or moving, or commuting to and from work, and it cannot last longer than 1 year.
Uninhabitable	A <i>natural disaster</i> , fire, flood, burglary, storm, or vandalism has caused enough damage (including extended loss of power, gas, or water) to make a reasonable person find their home or destination inaccessible or unfit for use.
We, Us, or Our	The insurer is AWP P&C S.A., Saint-Ouen (Paris), Wallisellen Branch (Switzerland) based at Richtiplatz 1, 8304 Wallisellen.
You or Your	All 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. 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 on or before the *departure date*.

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

This *insurance contract* applies for one year from the inception date given in the insurance policy. Subject to a transfer of the place of residence abroad, it is extended automatically by a year every year, provided neither the policyholder nor *we* do issue notice in text form (e.g. letter, e-mail) three months in advance of the insurance expiry date.

If the policyholder transfers his residence abroad during the contract term, the *insurance contract* will lapse on the expiry date following the transfer of residence. From the date of changing residence, the insurance cover only applies for trips booked in Switzerland until the insurance expiry date.

DESCRIPTION OF COVERAGES

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

A. Trip cancellation

If *your trip* is cancelled or rescheduled for a *covered reason* listed below that happens after *your trip's* purchase date, *we* will reimburse *you* for *your* non-refundable trip payments, deposits, cancellation fees and change fees to rebook *your* transportation (less available *refunds*), up to the maximum benefit for «Trip cancellation» coverage listed in *your* Coverage summary. Please note that this coverage only applies before *you* have left for *your trip*.

Also, if you prepaid for shared accommodations and your travelling companion cancels their trip due to one or more of the covered reasons listed below, we will reimburse any additional accommodation fees you are required to pay.

IMPORTANT: You must notify all of your travel suppliers within 48 hours of discovering that you will need to cancel your trip. If you notify any travel suppliers later than that and get a smaller refund as a result, we will not cover the difference. If a serious illness, injury, or medical condition prevents you from being able to notify your travel suppliers within that 48-hour period, you must notify them as soon as you are able.

Covered reasons:

1. You or a travelling companion becomes ill or injured, or develops a medical condition disabling enough to make you cancel your trip (including being diagnosed with an epidemic or pandemic disease).

The following condition applies:

- a. A doctor advises you or a travelling companion to cancel your trip before you cancel it.

2. A family member who is not travelling with you becomes ill or injured, or develops a medical condition (including being diagnosed with an epidemic or pandemic disease).

The following condition applies:

- a. The illness, injury, or medical condition must be considered life threatening by a doctor, or require hospitalization.

3. You, a travelling companion, family member or your service animal dies on or after your insurance contract's coverage effective date and before your trip.

4. You or a travelling companion is quarantined before your trip due to having been exposed to:

- a. A contagious disease other than an epidemic or pandemic; or
- b. An epidemic or pandemic, but only when the following conditions are met:
 - i. The quarantine is specific to you or a travelling companion, meaning that you or a travelling companion must be specifically and individually designated by name in an order or directive to be placed in quarantine due to an epidemic or pandemic; and
 - ii. The quarantine does not apply generally or broadly (a) to some segment or all of a population, geographical area, building, or vessel, or (b) based on to, from, or through where the person is travelling. This condition (ii) applies even if the quarantine order or directive specifically designates you or a travelling companion by name to be quarantined.

5. You or a travelling companion is in a traffic accident on the departure date.

One of the following conditions must apply:

- a. You or a travelling companion need medical attention; or
- b. Your or a travelling companion's vehicle needs to be repaired because it is not safe to operate.

6. You are legally required to attend a legal proceeding during your trip.

The following conditions apply:

- a. The attendance is not in the course of your occupation (for example, if you are attending in your capacity as an attorney, court clerk, expert witness, law enforcement officer, or other such occupation, this would not be covered).
- b. Appearance is not required due to self-inflicted fault or causation.

7. Your primary residence becomes uninhabitable.

8. Your travel carrier cannot get you to your original itinerary's destination for at least 24 consecutive hours from the originally scheduled arrival time due to one of the following reasons:

- A. A natural disaster;
- B. Severe weather;
- C. Strike, unless threatened or announced prior to the purchase of your insurance contract or prior to the trip's purchase date; or
- D. Government-mandated shutdown of airline or train operations. This does not include travel alerts/bulletins or prohibitions by any government or public authority.

However, if you can get to your original destination another way, we will reimburse you for the following, up to the maximum benefit for «Trip cancellation» coverage listed in your Coverage summary:

- i. The necessary cost of the alternative transportation, less available refunds; and
- ii. The cost of any lost prepaid accommodations caused by your delayed arrival, less available refunds.

The following conditions apply:

- a. Alternate transportation arrangements must be in a similar or lower class of service as you were originally booked with your travel carrier.
- b. Coverage for a strike does not apply when the striking workers are employed by the travel carrier, or an affiliate of the travel carrier, from which you purchased your insurance contract.

9. You or a travelling companion is terminated or laid off by a current employer after your insurance contract's purchase date.

The following conditions apply:

- a. The termination or layoff is not *your* or *your travelling companion's* fault;
 - b. The employment must have been permanent; and
 - c. The employment must have been for at least three continuous months.
10. *You* or a *travelling companion* secures permanent, paid employment after *your insurance contract's* purchase date, that requires presence at work during the originally scheduled *trip* dates.
 11. *You* or a *travelling companion's primary residence* is permanently relocated by at least 150 kilometres due to a transfer by *your* or a *travelling companion's* current employer. This *covered reason* includes relocation due to transfer by *your* spouse's current employer.
 12. *You* or a *travelling companion* serving as a *first responder* is called in for duty due to an *accident* or emergency (including a *natural disaster*) to provide aid or relief during the originally scheduled *trip* dates.
 13. *You* or a *travelling companion* receive a legal notice to attend an *adoption proceeding* during *your* trip.
 14. *You*, a *travelling companion* or a *family member* serving in the armed forces or the civil defence are mobilised, except because of war.
 15. *You* or a *travelling companion* is medically unable to receive an immunization required for entry into a destination.
 16. *You* or *travel companion's* travel documents required for the *trip* are stolen.

The following condition applies:

- a. *You* must provide evidence of *your* efforts to obtain replacement documents that would allow you to keep the originally scheduled *trip* dates.
17. A *terrorist event* happens within 30 days of *your departure date* within 100 kilometres of any city *you* are travelling to during *your trip*, as indicated on *your* original itinerary.

The following condition applies:

- a. A *terrorist event* must not have occurred within 40 kilometres of that city any time in the 30 days prior to *your insurance contract's* coverage effective date.

B. Trip interruption

Unused benefits

If *you* have to end *your trip* early due to one or more of the *covered reasons* listed below, *we* will reimburse *you*, less available *refunds*, up to the maximum benefit for «Unused benefits» coverage listed in *your* Coverage summary, for the prorated portion of *your* insured unused non-refundable *trip* payments and deposits.

IMPORTANT: *You* must notify all of *your travel suppliers* within 48 hours of discovering that *you* will need to end *your trip*. If *you* notify any *travel suppliers* later than that and get a smaller *refund* as a result, *we* will not cover the difference. If a serious illness, *injury*, or medical condition prevents *you* from being able to notify *your travel suppliers* within that 48-hour period, *you* must notify them as soon as *you* are able.

NOTE: *We* will not reimburse *you* for the unused non-refundable portion of *your* original ticket under «Unused benefits» coverage if *we* have paid or reimbursed *you* for the new return *travel carrier* ticket to *your primary residence* under «Early return» coverage.

Early return

If *you* have to end *your trip* early due to one or more of the *covered reasons* listed below, *we* will assist *you* in securing and will pay or reimburse *you* for, less available *refunds*, the reasonable cost of new return *travel carrier* ticket to *your primary residence*.

The following condition applies:

- a. *You* or someone on *your* behalf 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.

NOTE: *We* will not pay or reimburse *you* for the new return *travel carrier* ticket to *your primary residence* under «Early return» coverage if *we* have reimbursed *you* for the unused non-refundable portion of *your* original ticket under «unused benefits» coverage.

Trip continuation

If *you* have to interrupt *your trip* due to one or more of the *covered reasons* listed below, *we* will assist *you* in securing transportation arrangements necessary to continue *your trip* and:

- i. pay or reimburse *you* for, less available *refunds*, reasonable cost for the necessary transportation expenses *you* incur to continue *your trip*;
- ii. Reimburse *you* for additional accommodation fees *you* are required to pay, less available *refunds*, if *you* prepaid for shared accommodations and *your travelling companion* has to end their *trip*.

The following condition applies:

- a. *You* or someone on *your* behalf 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.

Extended stay

If you have to interrupt *your trip* due to one or more of the *covered reasons* listed below and the interruption causes you to stay at *your destination* (or the location of the interruption) longer than originally planned, we will reimburse you, less available *refunds*, up to the maximum benefit for «Extended stay» coverage listed in *your Coverage summary*, for additional *accommodation* and transportation expenses:

Covered reasons:

1. You or a *travelling companion* becomes ill or *injured*, or develops a medical condition disabling enough to make you interrupt or extend *your trip* (including being diagnosed with an *epidemic* or *pandemic* disease).

The following conditions apply:

- a. A *doctor* must either examine or consult with you or the *travelling companion* before you make a decision to interrupt or extend the *trip*.
- b. You must not have travelled against your home country's government advice or against local authority advice at *your trip destination*.

2. A *family member* who is not travelling with you becomes ill or *injured*, or develops a medical condition (including being diagnosed with an *epidemic* or *pandemic* disease).

The following condition applies:

- a. The illness, *injury*, or medical condition must be considered life threatening by a *doctor* or require hospitalization.

3. You, a *travelling companion*, a *family member* or your *service animal* dies during *your trip*.

4. You or a *travelling companion* is *quarantined* during *your trip* due to having been exposed to:

- a. A contagious disease other than an *epidemic* or *pandemic*; or
- b. An *epidemic* or *pandemic*, but only when the following conditions are met:
 - i. The *quarantine* is specific to you or a *travelling companion*, meaning that you or a *travelling companion* must be specifically and individually designated by name in an order or directive to be placed in *quarantine* due to an *epidemic* or *pandemic*; and
 - ii. The *quarantine* does not apply generally or broadly (a) to some segment or all of a population, geographical area, building, or vessel, or (b) based on to, from, or through where the person is travelling. This condition (ii) applies even if the quarantine order or directive specifically designates you or a *travelling companion* by name to be *quarantined*.

5. You or a *travelling companion* is in a *traffic accident*.

One of the following conditions must apply:

- a. You or a *travelling companion* needs medical attention; or
- b. The vehicle needs to be repaired because it is not safe to operate.

6. You are legally required to attend a legal proceeding during *your trip*.

The following conditions apply:

- a. The attendance is not in the course of *your* occupation (for example, if you are attending in *your* capacity as an attorney, court clerk, expert witness, law enforcement officer or other such occupation, this would not be covered).
- b. Appearance is not required due to self-inflicted fault or causation.

7. Your *primary residence* becomes *uninhabitable*.

8. Your *travel carrier* cannot get you to your original itinerary's destination for at least 24 consecutive hours from the originally scheduled arrival time due to one of the following reasons:

- A. A *natural disaster*;
- B. *Severe weather*;
- C. Strike, unless threatened or announced prior to the purchase of *your insurance contract* or prior to the *trip's* purchase date; or
- D. Government-mandated shutdown of airline or train operations. This does not include travel alerts/bulletins or prohibitions by any government or public authority.

However, if you can get to your original destination another way, we will reimburse you for the following, up to the maximum benefit for «Trip interruption» coverage listed in *your Coverage summary*:

- i. The necessary cost of alternate transportation, less available *refunds*; and
- ii. The cost of any lost prepaid *accommodations* caused by your delayed arrival, less available *refunds*.

The following conditions apply:

- a. Alternate transportation arrangements must be in a similar or lower class of service as you were originally booked with your *travel carrier*.
- b. Coverage for a strike does not apply when the striking workers are employed by the *travel carrier*, or an affiliate of the *travel carrier*, from which you purchased your *insurance contract*.

9. You or a *travelling companion* serving as a *first responder* is called in for duty due to an *accident* or emergency (including a *natural disaster*) to provide aid or relief during the originally scheduled *trip* dates.

10. You or a *travelling companion* is a traveller on a hijacked aircraft, train, vehicle, or vessel.

11. You, a *travelling companion* or a *family member* serving in the armed forces or the civil defence are mobilised, except because of war.

12. You miss at least 50% of the length of *your trip* due to one of the following:
 - A. A *travel carrier* delay (this does not include a travel carrier's cancellation prior to your *departure date*);
 - B. A strike, unless threatened or announced prior to the purchase of *your insurance contract* or prior to the *trip's* purchase date;
 - C. A *natural disaster*;
 - D. Roads are closed or impassable due to *severe weather*;
 - E. Lost or stolen travel documents that are required and cannot be replaced in time for continuation of *your trip*;
 - You must provide evidence of *your efforts* to obtain replacement documents.
 - F. Civil disorder.
13. A *travel carrier* denies you or a *travelling companion* boarding based on a suspicion that you or a *travelling companion* has a contagious medical condition (including an *epidemic* or *pandemic* disease). This does not include *your* refusal or failure to comply with rules or requirements to travel or of entry to your destination.
14. A *terrorist event* happens within 100 kilometres of any city you are travelling to during *your trip*, as indicated on *your* original itinerary from *your travel supplier*.

The following condition applies:

- a. A *terrorist event* must not have occurred within 40 kilometres of that city any time in the 30 days prior to *your insurance contract's* coverage effective date.

C. Travel delay

If *you* or a *travelling companion's trip* is delayed for one of the *covered reasons* listed below, we will reimburse you for the following expenses, less available *refunds*, up to the maximum benefit shown in *your* Coverage summary for «Travel delay» coverage:

- i. Your lost prepaid *trip* expenses and additional expenses you incur while and where you are delayed for meals, *accommodation*, communication, and local transportation.
- ii. If the delay causes you to miss the departure of *your* cruise or tour, *reasonable costs* of transportation to either help you rejoin *your* cruise/tour or reach *your* destination.
- iii. If the delay of *local public transportation* on *your* way to the departure airport or train station causes you to miss the departure of *your* flight or train, *reasonable costs* of transportation to either help you reach *your* destination or return home.

NOTE: We will not reimburse you for any expenses that are your travel carrier's or travel supplier's responsibility.

The delay must be for at least the Minimum required delay listed under «Travel delay» coverage in *your* Coverage summary and due to one of the following *covered reasons*:

1. A *travel carrier* delay;
2. A strike, unless threatened or announced prior to the purchase of *your insurance contract* or prior to the *trip's* purchase date;
3. *Quarantine* during *your trip* due to having been exposed to:
 - a. A contagious disease other than an *epidemic* or *pandemic*; or
 - b. An *epidemic* or *pandemic*, but only when the following conditions are met:
 - i. The *quarantine* is specific to you or a *travelling companion*, meaning that you or a *travelling companion* must be specifically and individually designated by name in an order or directive to be placed in *quarantine* due to an *epidemic* or *pandemic*; and
 - ii. The *quarantine* does not apply generally or broadly (a) to some segment or all of a population, geographical area, building, or vessel, or (b) based on to, from, or through where the person is travelling. This condition (ii) applies even if the quarantine order or directive specifically designates you or a *travelling companion* by name to be *quarantined*.
4. A *natural disaster*;
5. Lost or stolen travel documents;
6. Hijacking, unless it is a *terrorist event*;
7. Civil disorder, unless it rises to the level of *political risk*;
8. A *traffic accident*; or
9. A *travel carrier* denies you or a *travelling companion* boarding based on a suspicion that you or a *travelling companion* has a contagious medical condition (including an *epidemic* or *pandemic* disease). This does not include *your* refusal or failure to comply with rules or requirements to travel or of entry to *your* destination.

D. 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.
- We act in compliance with all national and international laws and regulation, and *our* services are subject to approvals by appropriate local authorities and active travel and regulatory restrictions.

Emergency evacuation (Transporting you to the nearest appropriate medical facility)

If you become seriously ill or *injured* or develop a medical condition (including being diagnosed with an *epidemic* or *pandemic* disease) while on *your trip*, we will pay for local emergency transportation from the location of the initial incident to a local *doctor* or local medical facility. 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* to obtain information necessary to make appropriate decisions regarding *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 to items 1, 2, and 3 above:

- a. *You* or someone on *your* behalf 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. We will not assume any responsibility for any transportation arrangements that we did not authorize or arrange;
- b. All decisions about *your* evacuation must be made by medical professionals licensed in the countries where they practice;
- c. *You* must comply with the decisions made by *our* emergency call centre. If *you* do not comply, *you* effectively relieve *us* from any responsibility and liability for the consequences of *your* decisions, and we reserve the right to not provide any benefits;
- d. One or more emergency transportation providers must be willing and able to transport *you* from *your* current location to the identified *hospital* or facility;
- e. *You* must not have travelled against the orders or advice of any government or other public authority at any location to, from, or through which *you* are travelling on *your trip*.

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

If *you* become seriously ill or *injured* or develop a medical condition (including being diagnosed with an *epidemic* or *pandemic* disease) while on *your trip* 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 a commercial transportation carrier in the same class of service that *you* originally booked for the return leg of *your trip*, unless another class of service 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 authorize and arrange the transportation, we will only pay up to what we would have paid if we had made the arrangements. We will not assume any responsibility for any transportation arrangements that we did not authorize or arrange;
- c. All decisions about *your* repatriation must be made by medical professionals licensed in the countries where they practice;
- d. *You* must comply with the decisions made by *our* emergency call centre. If *you* do not comply, *you* effectively relieve *us* from any responsibility and liability for the consequences of *your* decisions, and we reserve the right to not provide any benefits;
- e. One or more emergency transportation providers must be willing and able to transport *you* from *your* current location to *your* chosen destination;
- f. *You* must not have travelled against the orders or advice of any government or other public authority at any location to, from, or through which *you* are travelling on *your trip*.

Transport to bedside (Bringing a friend or *family member* to *you*)

If *you* will be hospitalized for more than 72 hours or *your* condition is life-threatening during *your trip*, we will arrange and pay for round-trip transportation in economy class on a *travel carrier* for one friend or *family member* to stay with *you*.

The following condition applies:

- a. *You* or someone on *your* behalf 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. We will not assume any responsibility for any transportation arrangements that we did not authorize or arrange.

Return of dependents (Getting minors and dependents home)

If *you* die or if *you* will be hospitalized 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 requiring *your* full-time supervision and care to one of the following:

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

We will arrange and pay for an adult *family member* to accompany *your travelling companions* who are under the age of 18 or dependents requiring *your* full-time supervision and care, 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 hospitalized, or if *you* die, and if *you* do not have an 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 authorize and arrange the transportation, we will only pay up to what we would have paid if we had made the arrangements. We will not assume any responsibility for any transportation arrangements that we did not authorize or arrange.

Repatriation in case of death (Getting your remains home)

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 conditions apply:

- 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. *We* will not assume any responsibility for any transportation arrangements that *we* did not authorize or arrange; and
- b. The death must occur while on *your trip*.

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

Search and rescue costs

We will pay the cost of search and rescue activities by a professional rescue team, up to the maximum benefit listed for «Search and rescue costs» coverage in *your* Coverage summary, if *you* are reported missing during *your trip* or have to be rescued from a physical emergency.

The following condition applies:

- a. The «Search and rescue costs» coverage applies for *trips* throughout the entire world, with the exception of Switzerland, the Principality of Liechtenstein and the country where *you* have *your primary residence*.

E. Service during your trip

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

Phone +41 44 202 00 00

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.

Advisory service for problems during the trip

We will advise *you* in relation to minor medical and everyday problems during the *trip*.

Notification service for relatives and employers

If *we* organise measures, *we* will inform *your* relatives and *your* employer where necessary about the situation and the measures taken, provided *we* are released from our duty of confidentiality by the person concerned.

Advance payment to a hospital

If *you* experience a serious illness, a serious *injury* or a serious medical condition during the *trip* and need to be hospitalised outside *your* country of residence, *we* will make an advance payment of up to CHF 5,000 towards hospital costs where necessary. *We* must be reimbursed for the advance payment within 30 days of leaving the *hospital*.

24h medical advisory service

We will support *you* in relation to minor medical and everyday problems during the *trip*:

- computer-assisted triage for acute symptoms featuring advice on the urgency for treatment;
- advice on questions related to symptoms of illness, progression of a disease, therapies and prevention – in the broadest sense relating to health and illness.

Credit and customer card blocking service

You can request assistance in the event of robbery, theft, loss or misplacement of bank, post office, credit and customer cards and personal ID issued in Switzerland in *your* name. *We* will attempt to block all specified cards with the corresponding institutions (card company, bank, post office etc.). If the block is not performed by an institution responsible, *we* will inform *you* accordingly and provide *you* with the telephone number for the institution

GENERAL EXCLUSIONS

This section describes the general exclusions applicable to all coverages under *your insurance contract*, in addition to the specific exclusions outlined for each coverage, and including any exclusions outlined in the «Definitions» section. 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 coverage for any loss that results directly or indirectly from any of the following general exclusions if they affect *you*, a *travelling companion*, or a *family member*:

1. Any loss, condition, or event that was known, foreseeable, intended, or expected when *your insurance contract* or *trip* 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. Phobias;
7. The use or abuse of alcohol or drugs, or any related physical symptoms. This does not apply to drugs prescribed by a *doctor* and used as prescribed;
8. Acts committed with the intent to cause loss;
9. Operating or working as a crew member (including as a trainee or learner/student) aboard any aircraft or commercial vehicle or commercial watercraft;
10. Participating in or training for any professional or semi-professional sporting competition;
11. Participating in extreme, high-risk sports and activities in general and the following activities in particular:
 - a. Skydiving, BASE jumping, hang gliding, or parachuting;
 - b. Bungee jumping;
 - c. Caving, rappelling, or spelunking;
 - d. Skiing or snowboarding outside marked trails or in an area accessed by helicopter;
 - e. *Climbing sports* or free climbing;
 - f. Any *high-altitude activity*;
 - g. Personal combat or fighting sports;
 - h. Racing or practicing to race any motorized vehicle or watercraft or driving on race or training tracks;
 - i. Free diving; or
 - j. Scuba diving at a depth greater than 40 meters or without a dive master.
12. An *illegal act* resulting in a conviction, except when *you*, a *travelling companion*, or a *family member* is the victim of such act;
13. An *epidemic or pandemic*, except when an *epidemic or pandemic* is expressly referenced in and covered under «Trip cancellation» coverage, «Trip interruption» coverage or «Emergency medical assistance» coverage;
14. *Natural disaster*, except as expressly covered under «Trip cancellation» coverage, «Trip interruption» coverage or «Travel delay» coverage;
15. Air, water, or other pollution, or the threat of a pollutant release, including thermal, biological, and chemical pollution or contamination;
16. Nuclear reaction, radiation, or radioactive contamination;
17. War (declared or undeclared) or acts of war;
18. Military duty, except as expressly covered under «Trip cancellation» coverage or «Trip interruption» coverage;
19. Civil disorder or unrest, except when civil disorder or unrest is expressly referenced in and covered under «Trip interruption» coverage or «Travel delay» coverage;
20. *Terrorist events*, except when *terrorist events* are expressly referenced in and covered under «Trip cancellation» coverage, «Trip interruption» coverage or «Travel delay» coverage.
21. *Political risk*;
22. *Cyber risk*;
23. Acts, travel alerts/bulletins, or prohibitions by any government or public authority, except as expressly covered under «Trip cancellation» coverage or «Trip interruption» coverage;
24. Any *travel supplier's* complete cessation of operations due to financial condition, with or without filing for bankruptcy;
25. *Travel supplier* restrictions on any *baggage*, including medical supplies and equipment;
26. Ordinary wear and tear or defective materials or workmanship;
27. An act of gross negligence by *you* or a *travelling companion*;
28. *Your* intent to receive health care or medical treatment of any kind while on *your* trip; or
29. Travel against the orders or advice of any government or other public authority.

This *insurance contract* does not provide any coverage, benefit, or services for any activity that would violate any applicable law or regulation, including without limitation any economic/trade sanction or embargo.

IMPORTANT: *You* are not eligible for reimbursement under any coverage if:

1. *Your travel carrier* tickets do not show travel date(s); or
2. The travel dates in *your* insurance policy do not represent *your* actual travel dates.

CLAIMS INFORMATION

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.

Notification of claim and documents to be submitted

Please report *your* claim at www.allianz-protection.com.

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

Trip cancellation

- proof of insurance or copy of the insurance policy;
- cancellation fee invoice;
- booking confirmation;
- documents or official certificates proving the occurrence of the claim (e.g. detailed medical certificate with diagnosis, employer's certificate, police report etc.).

Trip interruption

- proof of insurance or copy of the insurance policy;
- booking confirmation of the originally planned *trip*;
- documents or official certificates proving the occurrence of the claim (e.g. detailed medical certificate with diagnosis, employer's certificate, police report etc.);
- receipts for unforeseen expenses/extra costs.

Travel delay

- proof of insurance or copy of the insurance policy;
- booking confirmation of the originally planned *trip*;
- documents or official certificates proving the occurrence of the claim (e.g. proof of delay by travel carrier, quarantine request etc.);
- receipts for unforeseen expenses/extra costs.

Emergency medical assistance

- proof of insurance or copy of the insurance policy;
- booking confirmation of the originally planned *trip*;
- 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

Unless otherwise specified in the descriptions for the individual insurance or service coverages, the insurance applies worldwide or in *Europe* depending on the nature of the insurance or according to the information on *your* insurance policy.

Individual / family / junior insurance

The insurance policy states whether the insurance cover applies to the policyholder alone (individual person) or to the policyholder and the persons living with him in the same household and as well as their minor children not living in the same household (family insurance), provided they are travelling with *you* and have their permanent place of residence in Switzerland. The Secure Trip Junior tariff is only available to persons up to their 26th birthday.

Early termination of the insurance contract

This *insurance contract* can be terminated early by giving notice, particularly in the following instances:

- following a claim resulting in the provision of benefits by *us*, provided the notice given by *us* occurred no later than the time of the payout or resolution of the case or, by the policyholder, no later than 14 days after learning of the payment or resolution of the case;
- if *we* adjust the premiums. In this case, *we* receive the policyholder's termination notice no later than the last day prior to the premium amendment coming into effect;
- termination by *us* in the event of insurance fraud.

This list contains only the main causes for termination. There are others set out in the ICA.

Premium adjustment

We reserve the right to adjust premiums for annual travel insurance policies and are accordingly entitled to request an adjustment of *your insurance contract*. In this case, *we* will inform the policyholder of the premium adjustment in writing at least 30 days before it comes into effect. The policyholder has the right to terminate the *insurance contract* with effect from when the premium adjustment would apply. The policyholder's termination of cover is valid, provided it is received by *us* no later than the last day before the premium adjustment comes into effect.

Multiple insurance and claims against third parties

1. In the event of (voluntary or mandatory) multiple insurance, *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.
2. If *you* are entitled to benefits under any other (voluntary or mandatory) insurance contract, cover is restricted to that part of *our* benefits that exceeds the cover provided under the other *insurance contract*. Overall costs are reimbursed once only.
3. 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.
4. 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*.

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 *you* or the entitled person.
2. The Swiss Insurance Contract Act (ICA) applies in addition to these provisions.

Hierarchy of regulations

1. The descriptions for the individual insurance coverages 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

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