

## Corporate Travel: Our benefits for you



### **Cancellation costs**

Assumption of costs prior to departure in case of :

- serious illness (including being diagnosed with an epidemic or a pandemic disease such as e.g. COVID-19), serious accident, death or complications of pregnancy
- quarantine
- damage to property at the place of residence
- delay or lack of public transport for the outward journey
- failure of vehicle on the outward journey as a result of breakdown or accident
- natural catastrophes, dangers at the destination or strikes
- theft of passport or ID card
- cancellation of the business appointment due to illness, accident or death of the business partner



### **Medical assistance**

Organisation and assumption of costs for:

- transfer to the nearest suitable hospital
- medically supervised repatriation to a hospital at the place of residence
- extra return journey to the place of residence without medical accompaniment
- supervision of accompanying minors
- arrangement of a stand in
- visit to the hospital bed for closely related persons
- unused part of the business trip
- unforeseen expenses
- additional communication costs in the event of a delayed return journey



### **Travel Assistance**

Organisation and assumption of costs for:

- extra return journey in the event of the trip being terminated prematurely or a return journey being delayed
- temporary return journey
- additional costs in the event of document theft
- unused part of the business trip
- unforeseen expenses



### **Assistance in the event of death**

Organisation and assumption of costs for:

- return transport in the event of death
- additional costs for accompanying insured person in the event of local burial
- unused part of the business trip



### **Search and rescue costs**

Assumption of search and rescue costs abroad if during the business trip the insured person is deemed to be missing or needs to be rescued from a physical emergency.

**Benefits in the event of kidnapping**

Assumption of costs for:

- travel of closely related persons to the place of the kidnapping
- costs for crisis consulting

**Health care costs abroad**

Assumption of health care costs not covered by health or accident insurance for any emergency medical interventions to treat illnesses or accidents during the business trip abroad.

**Bank account protection**

Insured are financial losses incurred by the insured person on the business trip due to the

- misuse of an insured account,
- misuse of an insured card or
- misuse of an insured mobile device

caused by third parties and which cannot be reimbursed elsewhere.

**Flight delay**

Assumption of the additional costs (hotel, rebooking, telephone calls) involved in continuing the business trip. This benefit is provided as a follow-up to the services provided by the airline.

**Luggage**

Compensation for the luggage of the insured person including any aids to perform professional activities in case of:

- theft, robbery, damage/destruction
- loss or damage during transportation by a public transport company
- delay in delivery/handover by at least four hours by a public transport company

**Mobile devices protection**

Compensation for mobile devices brought on business trips by the insured person for his/her own personal needs and/or to exercise professional duties on the business trip that have been stolen, damaged or destroyed during the business trip.

**Collision damage waiver for rental vehicles (CDW)**

Assumption of the costs of the excess contractually owed by the insured person as a result of damage to the rental vehicle.

**Capital accident**

Lump sum payment in the event of disability or death.

**Travel personal liability**

Protection of the assets of the insured person as a private individual against legal liability claims made by third parties during the business trip.

**Breakdown and accident assistance**

Assumption of costs for:

- roadside assistance / towing / recovery
- overnight stay / return journey / rental car
- taxi costs
- return transport of a vehicle
- unavailability of vehicle driver
- delivering spare parts when abroad

**Travel legal protection**

Cash benefits on business trips outside Switzerland and the Principality of Liechtenstein for:

- costs of expertise and analysis
- legal and arbitration costs
- parties' expenses
- lawyers' fees
- necessary translation costs
- bail (only by way of loan)

**Service features excluding assumption of costs****Mediation and notification service**

- Sourcing of hospitals and doctors abroad
- Notification service for relatives and employers

**Advance payment to a hospital**

- Advance payment in the event of hospitalisation outside the country of residence

**Home care**

- Forwarding the telephone numbers of tradesmen in the event of an emergency situation at the person's place of residence