



Allianz  **Travel**

General terms and conditions of insurance of Allianz Travel

Collective Corporate Travel insurance

Edition January 2022

Customer information under the Swiss Insurance Contract Act (ICA)

The following customer information provides a concise overview of the insurer's identity and the material content of the insurance contract (Article 3 of the Swiss Insurance Contract Act – ICA). Only the insurance policy and General terms and conditions of insurance (GTC) are authoritative for the content and scope of the rights and obligations derived from the insurance contract.

Who is the insurer?

The insurer is AWP P&C S.A., Saint-Ouen (Paris), Wallisellen Branch (Switzerland), hereinafter referred to as Allianz Travel. The company headquarters are at Richtiplatz 1, 8304 Wallisellen. The insurer for the Travel legal protection insurance components is CAP Legal Protection Insurance Company Ltd. based at Neue Winterthurerstrasse 88, 8304 Wallisellen.

Who is the policyholder?

The policyholder is sample name whose registered office is at sample street sample street number, sample postcode sample location.

What risks are insured and what is the scope of the cover?

The insured risks under the respective contract, scope of the cover and the cover restrictions are set out in the insurance policy and General terms and conditions of insurance (GTC). The following is a summary of the various insurance components offered, provided for ease of understanding:

Cancellation costs

– Assumption of the cancellation costs owed by the insured person if the booked business trip is cancelled as a result of serious illness, a serious accident, death or another event that is listed as insured in the GTC. If the trip starts late due to an insured event, the additional costs of the trip will be assumed and any missed part of the stay will be covered (max. up to the equivalent to the cancellation costs) instead of the benefits referred to above.

Medical assistance

– Organisation and assumption of the costs of transfer to the nearest hospital, repatriation under medical supervision to a hospital near the place of residence, the extra return journey without medical accompaniment to the place of residence, supervision of any accompanying minors or a hospital visit for another person as a result of serious illness, a serious accident, complications of pregnancy or the unexpected worsening of a chronic illness.

Travel assistance

– Organisation and assumption of the costs of the extra return journey, temporary return journey or onward journey for the insured person as a result of serious illness, a serious accident, death, complications of pregnancy or the unexpected worsening of a chronic illness of an accompanying person, a non-travelling person who is closely related to the insured person or the deputy at work or as a result of another insured event listed in the GTC.

Assistance in the event of death

– Organisation and assumption of the costs of cremation outside the country of residence and return of the coffin or urn to the insured person's last place of residence. In the event of local burial, the accommodation costs of insured accompanying persons will be assumed instead of the benefits referred to above.

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 the costs for the outward and return journey for up to two persons closely related to the insured person to the place of the kidnapping. Assumption of the costs charged to the insured person by official bodies for crisis consulting services.

Health care costs abroad

– Assumption of health care costs for emergency medical interventions to treat illnesses or accidents suffered by the insured person while on a business trip abroad. The insurance is considered as a follow-up insurance to the statutory social insurance system (health insurance, accident insurance etc.) and to any supplementary insurance policies. This cover only applies to persons up to their 81st birthday.

Bank account protection

– Assumption of financial losses caused by third parties during a business trip as a result of misuse of an insured account, an insured card or an insured mobile device, provided the loss is not reimbursed some other way.

Flight delay

– Assumption of the additional costs incurred for a hotel, rebooking or telephone calls if a connecting flight is missed due to a delay of at least three hours for which the first airline is solely responsible.

Luggage

– Compensation for items brought on business trips by the insured person for his/her own personal needs including any aids to perform professional activities that have been stolen, damaged or destroyed during the business trip or for items entrusted to a transport company that the company loses or damages during transportation.

Mobile devices protection

– Compensation for mobile devices (Mobile telephones, tablets and laptops) 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

– Assumption of the costs in the event of disability or death as a result of an accident.

Travel personal liability

– Assumption of costs as a result of personal injury and property damage which are raised against the insured person during the business trip due to statutory liability provisions.

Breakdown and accident assistance

– Organisation and assumption of the costs of roadside assistance, towing or recovery as a result of a breakdown or accident involving a motor vehicle driven by the insured person during the business trip.

Travel legal protection

– Assumption of legal protection exclusively in conjunction with business trips undertaken outside Switzerland and the Principality of Liechtenstein.

Which persons are insured?

On the basis of the collective insurance contract with the policyholder, Allianz Travel grants insurance coverage as well as an insurance related direct right to claim to persons defined in the insurance policy. The insured persons are in each case essentially set out in the insurance policy and the General terms and conditions of insurance (GTC).

Temporal and geographical scope of the insurance cover

The insurance cover basically applies worldwide during the insurance period. Local restrictions in the special provisions for the individual insurance components as well as economic or trade sanctions or embargoes of the United Nations, the European Union, the United States of America or Switzerland that contradict the insurance cover remain reserved.

What are the main exclusions?

The following list contains only the most important insurance cover exclusions. Further exclusions are contained in the exclusionary clauses «Non-insured events and benefits» of the General terms and conditions of insurance as well as the ICA:

All insurance components

- An event is not insured if it has already occurred at the time of conclusion of the contract, the trip is booked or the pre-booked service begins or if its occurrence was foreseeable for the insured person at the time of conclusion of the contract, the trip was booked or the pre-booked service began.
- Events are not insured if the insured person has triggered them in the following ways:
 - abuse of alcohol, drugs or medicines;
 - suicide or attempted suicide;
 - participation in strikes or unrest;
 - participation in races, training sessions or other types of driving on race or training tracks;
 - participation in hazardous activities whereby the insured person knowingly exposes himself or herself to danger, such as diving to depths of more than 40 m, canyoning, bungee jumping or paragliding as well as climbing, mountaineering, mountain tours at altitudes of 5,000 m or higher or participation in expeditions etc.;
 - negligent or premeditated actions/or failure to act;
 - committing or attempting to commit crimes or offences.
- The following events and their consequences are not insured: war, terror attacks, any type of unrest, natural catastrophes and incidents involving atomic, biological or chemical substances.
- The following events and their consequences are not insured: epidemics and pandemics, except as expressly covered under section II A: Cancellation costs, section II B: Medical assistance, section II C: Travel assistance and section II G: Health care costs abroad.
- Events in countries or regions to which the Swiss authorities (Federal Department of Foreign Affairs FDFA, Federal Office of Public Health FOPH or World Health Organization WHO) have already advised against travel at the time of booking the trip are not insured.

- The consequences of events associated with official instructions, e.g. airport/airspace closures, roadblocks, quarantine measures (except as expressly covered under section II A: Cancellation costs and section II C: Travel assistance), police measures, decrees etc., are not insured.

Cancellation costs

- In particular, no insurance cover applies in the event of «poor healing», which therefore includes illnesses or the consequences of an accident, an operation or a medical intervention that had already occurred by the time the trip was booked or at the time of conclusion of the contract and have failed to heal by the date of the trip.
- No insurance cover applies to cancellation of trips by the travel company, official instructions (except as expressly covered under section II A: Cancellation costs) or an insured event not ascertained and documented by a doctor directly at the time of occurrence.
- No insurance cover applies if the cancellation, depending on the circumstances, arises from a psychological reaction to a health hazard, act of terror, aircraft accident or natural catastrophe or due to fear of civil unrest, acts of war, acts of terror or aviophobia (fear of flying).

Medical assistance

- In particular, there is no entitlement to benefits if the Allianz Travel emergency call centre has not agreed to the benefits in advance.
- No insurance cover applies to outpatient or inpatient treatment or to the costs of meals, lost working time or other financial losses.
- No insurance cover applies if the insured person has travelled against advice in connection with an epidemic/pandemic of their home country's government or of local authority at their trip destination.

Travel assistance

- In particular, there is no entitlement to benefits if the Allianz Travel emergency call centre has not agreed to the benefits in advance.
- No insurance cover applies if the travel company responsible fails to provide contractually agreed services or fails to do so in full.
- No insurance cover applies to the costs of meals, lost working time or other financial losses.
- No insurance cover applies if the insured person has travelled against advice in connection with an epidemic/pandemic of their home country's government or of local authority at their trip destination.

Assistance in the event of death

- In particular, there is no entitlement to benefits if the Allianz Travel emergency call centre has not agreed to the benefits in advance.

Benefits in the event of kidnapping

- No insurance cover applies if the insured event is caused by gross negligence on the part of the insured person or if the insured person has attempted to deceive the insurer.

Health care costs abroad

- In particular, there is no entitlement to benefits for accidents and illnesses that had already occurred at the time of conclusion of the contract, including the associated consequences, complications, deteriorations or relapses, as well as chronic and recurring illnesses, regardless of whether the insured person was aware of their existence at the time of conclusion of the contract.
- No insurance cover applies for accidents and illnesses that happened while on a business trip against advice in connection with an epidemic/pandemic of the insured person's home country's government or of local authority at the trip destination.

Bank account protection

- In particular, there is no entitlement to benefits for losses resulting from the misuse of debit, credit or customer cards, mobile devices or PIN, TAN, other identification or legitimization data, a digital signature or genuine bearer securities or identity papers which had fallen into the hands of a third party prior to making the application or which a third party had become aware of or which the insured person had lost.

Flight delay

- In particular, there is no entitlement to benefits if the airline fails to provide contractually agreed services or fails to do so in full.
- There is no entitlement to benefits if the insured person is actually responsible for the delay.

Luggage

- In particular, there is no entitlement to benefits for losses attributable to failure by the insured person to observe normal precautions, leaving items behind or leaving items unattended, even for a short period, at a location accessible to anybody outside the direct personal influence of the insured person or misplacing, losing or leaving things.

Mobile devices protection

- In particular, there is no entitlement to benefits for losses attributable to failure by the insured person to observe normal precautions, improper handling or other misuse or the laying, losing, leaving or forgetting of the mobile device.

Collision damage waiver for rental vehicles (CDW)

- In particular, there is no entitlement to benefits for losses as a result of gross negligence on the part of the driver.
- There is no entitlement to benefits for losses relating to a breach of contract vis-à-vis the rental firm.
- There is no entitlement to benefits for losses where the insurance in question does not involve an excess.

Capital accident

- No insurance cover applies for consequences of involvement in fights and brawls, unless the insured person was injured by those fighting as an innocent bystander or as a result of going to a defenceless person's aid.

Travel personal liability

- No insurance cover applies for claims as a result of a contractually assumed liability which goes beyond the statutory regulations and due to non-compliance with statutory or contractual compulsory coverage.

Breakdown and accident assistance

- In particular, there is no entitlement to benefits if the Allianz Travel emergency call centre has not agreed to the benefits in advance or the roadside assistance or towing has not been organised by the Allianz Travel emergency call centre.

Which obligations are incumbent on the policyholder and insured persons?

The following list contains only the main obligations. Other obligations are set out in the General terms and conditions of insurance and the ICA:

All insurance components

- In any event, the insured person is obliged to do everything to mitigate the loss and help resolve the claim; for losses caused by illness or accident, the insured person must ensure that the attending doctors are released from their duty of confidentiality vis-à-vis Allianz Travel.
- If the entitled person is in breach of his/her obligations, Allianz Travel can withhold or reduce the benefits.

Cancellation costs

- Once the insured event has occurred, the pre-booked service must be cancelled immediately with the travel company or accommodation/course provider and then Allianz Travel must be notified of the claim event in writing and sent any documents required (see GTC section II A 6) (for contact address, see GTC section I 13).

Medical assistance / Travel assistance / Assistance in the event of death / Breakdown and accident assistance

- Once the insured event has occurred, the Allianz Travel emergency call centre must be notified immediately and its agreement obtained for any assistance measures or assumption of associated costs. The Allianz Travel emergency call centre is available around the clock: telephone +41 44 283 34 25, fax +41 44 283 33 33. The same applies to any agreement to private treatment as part of the cover for Health care costs abroad.

Search and rescue costs / Benefits in the event of kidnapping / Health care costs abroad / Bank account protection / Flight delay / Luggage / Mobile devices protection / Collision damage waiver for rental vehicles (CDW) / Capital accident / Travel personal liability

- Once the insured event has occurred, Allianz Travel must be notified of the claim event immediately in writing and sent the required documents listed in the special provisions for the individual insurance components (for contact address, see GTC section I 13).

Luggage / Mobile devices protection

- The cause, circumstances and extent of the event must be confirmed immediately and in detail (for theft and robbery via the closest police station to the crime scene, for damage via the transport company, the third party responsible or the travel company/hotel management and for loss or late delivery via the public transport company responsible). The amount of the loss must be documented by the original receipts.

Travel legal protection

- Any need for legal assistance must be reported as quickly as possible to CAP Legal Protection, Major Customer Support, P.O. Box, 8010 Zurich, telephone +41 58 358 09 09, fax +41 58 358 09 10, capoffice@cap.ch, reference Z75.1.685.643.

How much is the premium?

The amount of the premium depends on the risks insured and stipulated level of cover. The amount of the premium is defined with the application and results from the insurance policy.

When does the insurance begin and end?

The beginning and end of the insurance are defined in the application and detailed in the insurance policy.

Right of revocation

The insured person may revoke his/her accession to the collective insurance contract within a period of 14 days of entering into the insurance scheme by notifying the insurer in text form (e.g. letter, e-mail). The right of revocation is excluded for provisional cover commitments and insurance cover with a duration of less than one month.

When processing personal data essential to the transaction of insurance business, Allianz Travel observes the Swiss Data Protection Act (FADP). If necessary, Allianz Travel will use the claims form to obtain the necessary approval from the insured person to process the data.

The personal data processed by Allianz Travel includes data relating to the conclusion of the contract and the policy/claims handling. The information processed mainly comprises the policyholder's or insured person's details from the insurance application and the claims statement. In the interests of all policyholders, data may also be exchanged with previous insurers and reinsurers within and outside Switzerland. Allianz Travel also processes personal data in connection with product enhancements as well as for its own marketing purposes.

In order to offer value-for-money comprehensive insurance cover, some of the benefits offered by Allianz Travel are provided by legally independent companies both domestically and abroad. These may be Allianz Group companies or cooperation partners. For the purposes of fulfilling its contractual obligations, Allianz Travel must exchange data both within and outside the group.

Allianz Travel stores data electronically or physically in compliance with the legal provisions.

Persons whose data is processed by Allianz Travel have the right, in accordance with the Data Protection Act (DPA), to ask what data concerning them Allianz Travel actually processes; they may also request the rectification of incorrect data.

Table of benefits

Insurance components	Insured benefits	Maximum insured amount	
A Cancellation costs (Indemnity insurance)	Assumption of cancellation costs in the event of cancellation of the business trip or assumption of additional travel costs in the event of a delayed start to the trip.	per event	in accordance with policy
B Medical assistance (Indemnity insurance)	Organisation and assumption of the costs of transfer to the nearest hospital, repatriation to a hospital near the place of residence, the extra return journey without medical accompaniment, supervision of any accompanying minors or the hospital visit for another person. The sum insured is limited for some benefits.	per event	unlimited
C Travel assistance (Indemnity insurance)	Organisation and assumption of the costs of the extra return journey, temporary return journey or onward journey. The sum insured is limited for some benefits.	per event	unlimited
D Assistance in the event of death (Indemnity insurance)	Organisation and assumption of the costs of cremation and return of the coffin or urn, or assumption of the costs for accommodation for insured accompanying persons in the event of local burial.	per event	unlimited
E Search and rescue costs (Indemnity insurance)	Assumption of search and rescue costs abroad.	per event	CHF 30,000
F Benefits in the event of kidnapping (Indemnity insurance)	Assumption of the costs for the outward and return journey for closely related persons to the insured person to the place of the kidnapping. Assumption of the costs charged to the insured person for crisis consulting services.	per event	CHF 5,000
G Health care costs abroad (Indemnity insurance)	Assumption of health care costs not covered by health or accident insurance for any emergency medical interventions during the business trip abroad. The sum insured is limited for some benefits.	per event	in accordance with policy
H Bank account protection (Indemnity insurance)	Assumption of financial losses caused by third parties on a business trip.	per event	CHF 2,000
J Flight delay (Indemnity insurance)	Assumption of the additional costs incurred for hotel, rebooking or telephone calls.	per event	in accordance with policy
K1 Luggage (Indemnity insurance)	Compensation for items brought on business trips by the insured person for his/her own personal needs including any aids to perform professional activities. In the event of theft, an excess of CHF 200 per claim event will apply. The sum insured is limited for some benefits.	per event	CHF 5,000
K2 Mobile devices protection (Indemnity insurance)	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.	per event	in accordance with policy
L Collision damage waiver for rental vehicles (CDW) (Indemnity insurance)	Assumption of the costs of the contractually owed excess as a result of damage to a rental vehicle.	per event	CHF 10,000
M Capital accident (Lump-sum insurance)	Assumption of the costs in the event of disability or death.	per event	in accordance with policy
N Travel personal liability (Indemnity insurance)	Assumption of costs which are raised against the insured person during the business trip due to statutory liability provisions.	per event	in accordance with policy
O Breakdown and accident assistance (Indemnity insurance)	Organisation and assumption of the costs of roadside assistance, towing and recovery of a motor vehicle. The sum insured is limited for some benefits.	per event	unlimited
P Travel legal protection (Indemnity insurance)	Assumption of legal protection costs in conjunction with business trips undertaken outside Switzerland and the Principality of Liechtenstein.	per case	Europe CHF 250,000 World CHF 50,000

Table of service features excluding assumption of costs

Q	Service components	Service features
1	Mediation and notification service	Mediation of hospitals and doctors abroad and notification of relatives and the employer.
2	Advance payment to a hospital	Advance payment in the event of hospitalisation outside the country of residence.
3	Home care	Forwarding the telephone numbers of tradesmen in the event of an emergency situation at the person's place of residence.

Contact address for complaints

Allianz Travel
Complaint Management
Richtiplatz 1
P.O. Box
CH-8304 Wallisellen

General terms and conditions of insurance (GTC)

AWP P&C S.A., Saint-Ouen (Paris), Wallisellen Branch (Switzerland), hereinafter referred to as Allianz Travel, grants the benefits agreed under the collective insurance contract with sample name and outlined in the General terms and conditions of insurance (GTC). In addition, the provisions of the Swiss Insurance Contract Act (ICA) apply.

I	Common provisions to all insurance components	6
II	Special provisions for the individual insurance components	7
A	Cancellation costs	7
B	Medical assistance	8
C	Travel assistance	9
D	Assistance in the event of death	10
E	Search and rescue costs	10
F	Benefits in the event of kidnapping	10
G	Health care costs abroad	11
H	Bank account protection	12
J	Flight delay	12
K1	Luggage	12
K2	Mobile devices protection	13
L	Collision damage waiver for rental vehicles (CDW)	14
M	Capital accident	14
N	Travel personal liability	15
O	Breakdown and accident assistance	15
P	Travel legal protection	16
III	Special provisions relating to the individual service components	17
Q	Overview of services excluding assumption of costs	17

I Common provisions to all insurance components

The Common provisions to all insurance components only apply insofar as the Special provisions for the individual insurance or service components contain no provisions to the contrary.

1 Insured persons

Contractually permanent employees of the policyholder, provided they are in ongoing employment or in a fixed mandate relationship with the policyholder (hereinafter referred to as «insured persons»), as well as their spouses or life partners and/or their children accompanying them during a business trip are covered.

2 Object of insurance

Only business trips lasting no longer than 365 days are covered. The insurance cover expires after this period during a longer trip.

3 Geographical scope

Unless otherwise specified in the Special provisions for the individual insurance or service components, the insurance applies worldwide.

4 Applicability of the General terms and conditions of insurance

The General terms and conditions of insurance are transferred or issued to the policyholder with the insurance policy. The policyholder confirms by signing the insurance policy that it has received, read, understood and accepted the General terms and conditions of insurance.

5 Non-insured events and benefits

5.1 An event is not insured if it has already occurred at the time of conclusion of the contract, the trip is booked or the pre-booked service begins or if its occurrence was foreseeable for the insured person at the time of conclusion of the contract, the trip was booked or the pre-booked service began.

5.2 Events are not insured, which the insured person has triggered in the following ways:

- abuse of alcohol, drugs or medicines;
- suicide or attempted suicide;
- participation in strikes or unrest;
- participation in races, training sessions or other types of driving on race or training tracks;
- participation in hazardous activities whereby the insured person knowingly exposes himself or herself to danger, such as diving to depths of more than 40 m, canyoning, bungee jumping or paragliding as well as climbing, mountaineering, mountain tours at altitudes of 5,000 m or higher or participation in expeditions etc.;

- negligent or premeditated actions/or failure to act;
- committing or attempting to commit crimes or offences.

5.3 The following events and their consequences are not insured: war, terror attacks, any type of unrest, natural catastrophes and incidents involving atomic, biological or chemical substances.

5.4 The following events and their consequences are not insured: epidemics and pandemics, except as expressly covered under section II A: Cancellation costs, section II B: Medical assistance, section II C: Travel assistance and section II G: Health care costs abroad.

5.5 Events in countries or regions to which the Swiss authorities (Federal Department of Foreign Affairs FDFA, Federal Office of Public Health FOPH or World Health Organization WHO) have already advised against travel at the time of booking the trip are not insured.

5.6 The consequences of events associated with official instructions, e.g. airport/airspace closures, roadblocks, quarantine measures (except as expressly covered under section II A: Cancellation costs and section II C: Travel assistance), police measures, decrees etc., are not insured.

5.7 Travel for the purpose of medical treatment is not insured.

5.8 Events are not insured where the assessor (expert, doctor etc.) directly benefits or is related, including by marriage, to the insured person.

5.9 Events are not insured where economic, trade or financial sanctions or embargoes imposed by Switzerland are directly applicable to the contracting parties and exclude the insurance cover. That extends to economic, trade or financial sanctions or embargoes imposed by the United Nations, European Union or United States of America, provided they are not in opposition to Swiss legislation.

5.10 Activities related to an insured event are not insured, e.g. the cost of replacing the insured items or for law enforcement purposes.

5.11 Costs related to kidnappings are not insured (except as expressly covered under section II F: Benefits in the event of kidnapping).

6 Duties in the event of a claim

6.1 The insured person is obliged to do everything to mitigate the loss and help resolve the claim.

6.2 The insured person is obliged to observe his/her contractual or legal reporting, notification and conduct-related duties in full (e.g. immediately reporting the insured event to the contact address given in section I 13).

6.3 If the loss occurred due to illness or an accident, the insured person must ensure that the attending doctors are released from their duty of confidentiality vis-à-vis Allianz Travel.

6.4 If the insured person is also able to claim benefits paid out by Allianz Travel from third parties, the insured person must uphold these claims and cede them to Allianz Travel.

6.5 The claims forms are available on our website: www.allianz-travel.ch/claims

7 Breach of duties

If the entitled person is in breach of his/her obligations, Allianz Travel can withhold or reduce the benefits.

- 8.1 **Closely related persons**
Closely related persons are:
- relatives (spouse, parents, children, parents-in-law, grandparents and brothers and sisters);
 - life partners including their parents and children;
 - carers of non-travelling minors or relatives in need of care;
 - very close friends with whom there is very close contact.
- 8.2 **Switzerland**
The territory of Switzerland for the purpose of insurance cover includes Switzerland and the Principality of Liechtenstein.
- 8.3 **Europe**
Europe includes all countries on the European continent and the Mediterranean, plus the Canary Islands, Madeira and those countries bordering the Mediterranean and outside Europe. The eastern border to the north of Turkey encompasses Azerbaijan, Armenia, Georgia and the Ural mountain range.
- 8.4 **Business travel**
Business travel is a temporary work-related absence from the insured person's place of work or residence, excluding the route to and from work, including any period of up to 14 free days or holidays in the same place directly before, after or during the absence in question. Any reference to travel in the GTC refers exclusively to business travel.
- 8.5 **Travel companies**
Travel companies (tour operators, travel agents, airline companies, car hire companies, hotels, course organisers etc.) include all companies involved in providing a travel-related service to the insured person on a contractual basis.
- 8.6 **Public transport**
Public transport is any means of transport running regularly according to a timetable and requiring a travel ticket. Taxis, rental cars and aeroplanes do not count as public transport.
- 8.7 **Serious illness / serious accident**
Illness or accidents are considered serious if they result in a temporary or permanent inability to work or an inability to travel.
- 8.8 **Epidemic**
A contagious disease recognized by the World Health Organization (WHO) or an official government authority in the insured person's country of residence or trip destination.
- 8.9 **Pandemic**
An epidemic that is recognized as a pandemic by the World Health Organization (WHO) or an official government authority in the insured person's country of residence or trip destination.
- 8.10 **Quarantine**
Mandatory confinement (including ordered isolation), intended to stop the spread of a contagious disease to which the insured person has been exposed.
- 8.11 **Personal accident**
An accident is the sudden, unintended detrimental outcome of an unusual external factor on the human body.
- 8.12 **Motor vehicle accident**
An accident is any damage to the insured motor vehicle resulting from a sudden and violent external event making any further use thereof impossible or illegal. That includes in particular events resulting from impact, such as collision, overturning, crashing, subsidence and immersion.
- 8.13 **Breakdown**
A breakdown means any sudden and unforeseen failure of the insured vehicle as a result of an electrical or mechanical defect that makes it impossible to continue the journey or that means continuing the journey is no longer permitted by law. The following are equivalent to a breakdown: tyre defect, fuel shortage, vehicle key locked inside the vehicle or flat battery. Loss of or damage to the car key or using the wrong type of fuel does not qualify as a breakdown and is not insured.
- 8.14 **Natural catastrophe**
Extremely serious natural event directly causing at the location affected by the event, the death of a significant number of people and devastating material damage to public infrastructure.
- 8.15 **Natural hazards**
Natural hazards are losses stemming from natural events, such as high water, flooding, storm (winds of at least 75 km/h), hail, avalanche, snow pressure, rock fall, rockslide or landslide. Losses from earthquake or volcanic eruption do not count as natural hazards.
- 8.16 **Official instruction**
An official instruction is a public directive issued by an authority (at federal, canton or municipal level) for the attention of a natural person or legal entity, to behave (by way of action, tolerance or forbearance) in a specific manner. This includes, for example, airport/airspace closures, roadblocks, quarantine measures, police measures and decrees etc.
- 8.17 **Monetary value**
Monetary value covers cash, credit cards, securities, savings accounts, precious metals (inventories, bars or merchandise), coins, medals, loose precious stones and pearls.
- 8.18 **Mobile devices**
Electronic devices for mobile, network-independent data, language and picture communication and navigation, which are suitable for mobile

use without causing any significant physical exertion due to their size and weight. Mobile telephones, tablets and laptops count as mobile devices for the purposes of these GTC.

9 Multiple insurance and claims against third parties

- 9.1 In the event of (voluntary or mandatory) multiple insurance, Allianz Travel provides its 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.
- 9.2 If an insured person is entitled to benefits under any other (voluntary or mandatory) insurance contract, cover is restricted to that part of the Allianz Travel benefits that exceeds the cover provided under the other insurance contract. Overall costs are reimbursed once only.
- 9.3 If Allianz Travel provides benefits in spite of a subsidiarity situation, these benefits count as an advance and the insured person or beneficiary will cede his/her claims against the third party (voluntary or mandatory insurance) to Allianz Travel to the extent of those benefits.
- 9.4 If the insured or entitled person has been compensated by a liable third party or the third party's insurer, any compensation due under this contract is rendered void. If a claim is made against Allianz Travel instead of the liable party, the insured or entitled person must concede his/her liability claims up to the extent of the compensation received from Allianz Travel.

10 Limitation period

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

11 Place of jurisdiction and applicable law

- 11.1 Lawsuits against Allianz Travel may be brought before the court at the company's registered office or at the Swiss place of residence of the insured or entitled person.
- 11.2 The Swiss Insurance Contract Act (ICA) applies in addition to these provisions.

12 Hierarchy of regulations

- 12.1 The Special provisions for the individual insurance components take precedence over the Common provisions to all insurance components.
- 12.2 In the event of linguistic differences between the French, Italian, English and German GTC, the German version will always apply where any doubt exists.

13 Contact address

Allianz Travel
Richtplatz 1
P.O. Box
CH-8304 Wallisellen
info.ch@allianz.com

II Special provisions for the individual insurance components

A Cancellation costs

1 Insured amount

The insured amount can be seen in the table of benefits.

2 Temporal scope

Insurance cover starts on the booking of the business trip and ends with the start of the insured business trip. The start of the trip is when the insured person enters the reserved means of transport or the reserved accommodation, if no means of transport was reserved.

3 Insured events

- 3.1 Serious illness, serious accident, death, complications of pregnancy
- 3.1.1 Serious illness (including being diagnosed with an epidemic or a pandemic disease such as e. g. COVID-19), serious accident, complications of pregnancy or the death of one of the following persons, provided the event concerned has occurred after the relevant booking was made or after the conclusion of the contract:

- the insured person;
 - the accompanying spouse or life partner and/or children of the insured person;
 - a non-travelling person who is closely related to the insured person;
 - the deputy at work, provided the insured person's presence is indispensable.
- 3.1.2 For mental illness, insurance cover only applies if
- a psychiatrist confirms an inability to work and travel and
 - the inability to work is documented by a certificate of absence supplied by the employer.
- 3.1.3 Chronic illness is only covered by the insurance if the trip has to be cancelled due to a medically documented, unexpected, acute deterioration. Cover is contingent on the person being able to travel at time of booking or conclusion of the contract and demonstrably being in a stable state of health.
- 3.2 Pregnancy
- In the event of the insured or an accompanying person becoming pregnant, insurance cover only applies if this occurred after the trip was booked or after the insured person has concluded the contract and the date of the return journey is after the 24th week of pregnancy or if the pregnancy occurred subsequent to booking the trip or at the time of conclusion of the contract and a vaccination was required for the destination, which would pose a risk to the unborn child.
- 3.3 Quarantine
- If the insured person is quarantined before their business trip by order or other requirement of a government or public authority, based on their suspicion that the insured person, specifically, has been exposed to a contagious disease (including an epidemic or a pandemic disease such as e. g. COVID-19). This does not include any quarantine that applies generally or broadly to some or all of a population or geographical area, or that applies based on where the person is travelling to, from or through.
- 3.4 Damage to property at the place of residence
- If the insured person's property is seriously damaged at his/her place of residence due to theft, fire, water or natural hazards and he/she has to be present at home as a result.
- 3.5 Delay or lack of public transport for the outward journey
- If the booked business trip cannot begin due to the delay or cancellation of the public transport used for the outward journey to the starting point arranged for travel purposes.
- 3.6 Failure of vehicle on the outward journey as a result of breakdown or accident
- If the private vehicle or taxi used for the outward journey to the starting point arranged for travel purposes becomes unusable due to a breakdown or accident during the actual journey. Problems with keys and fuel are not insured.
- 3.7 Strike
- If a strike (excluding strikes by the travel company or its service providers) makes the business trip impossible.
- 3.8 Danger at the destination
- If war, terror attacks or unrest of any kind at the destination place the insured person's life in danger and if an official Swiss entity (Federal Department of Foreign Affairs) advises against travel to the destination in question.
- 3.9 Natural catastrophe
- If a natural catastrophe at the destination places the insured person's life in danger.
- 3.10 Theft of passport or ID card
- If the insured person's passport or identity card is stolen just before the trip and, as a result, the insured person is unable to travel. Note: there are emergency passport offices at some airports.
- 3.11 Cancellation of the business appointment due to illness, accident or death of the business partner
- If the insured person's booked business trip has to be cancelled due to the cancellation of the planned business appointment caused by the business partner suffering illness, accident or death.

4 Insured benefits

- 4.1 Cancellation costs
- If the insured person cancels the contract with the travel company due to an insured event, Allianz Travel will pay the contractual cancellation costs owed up to the agreed insured amount. Any costs invoiced by the policyholder to the insured person for rebooking services prior to the cancellation will only be assumed if the rebooking is due to an insured event as defined under section II A 3. There is no compensation for costs, fees or credit reductions resulting from the loss or forfeiture of air miles, prize awards or other rights of use (time-sharing etc.).
- 4.2 Delayed departure
- If the insured person starts the business trip late due to an insured event, instead of paying the cancellation costs, Allianz Travel will pay (up to the amount equivalent to the cancellation costs):
- the additional travel costs arising from the delayed departure;
 - the costs for the unused portion of the stay, pro rata to the insured travel price (without transport costs); the departure day counts as a used travel day.

- 4.3 Cover for tickets to events, courses and seminars or meeting fees
- If the insured person cancels event, course, seminar or meeting reservations scheduled during a business trip due to an insured event, Allianz Travel will pay the contractually owed cancellation costs up to the stipulated insured amount.
- 4.4 Expenses incurred for disproportionate or recurrent handling charges or insurance premiums are not reimbursed.

5 Non-insured events and benefits (in addition to section I 5)

- 5.1 If an illness or the consequences of an accident, an operation or a medical intervention had already occurred by the time the trip was booked or the insured person has concluded the contract and have failed to heal by the travel date. If convalescence from an operation/medical intervention, which was already planned at the time the trip was booked or the insured person has concluded the contract but only performed afterwards, is not complete by the departure date.
- 5.2 If an event listed under section II A 3.1 and II A 3.2 was not immediately diagnosed by a doctor and documented by a doctor's report at the time of occurrence.
- 5.3 If the travel company cannot provide contractually agreed services or is unable to do so in full, cancels the trip or would have to cancel it due to specific circumstances. Specific circumstances necessitating cancellation of the trip include (inter alia) recommendations by the Federal Department of Foreign Affairs not to travel to the area in question.
- 5.4 If official instructions render the planned completion of the booked journey impossible, except as expressly covered under section II A 3.3.
- 5.5 Cancellation costs are not insured if the cancellation, depending on circumstances, arises from a psychological reaction to a health hazard, act of terror, aircraft accident or natural catastrophe or due to fear of civil unrest, acts of war, acts of terror or aviophobia (fear of flying).

6 Duties in the event of a claim (in addition to section I 6)

- 6.1 In order to claim Allianz Travel benefits, the insured or entitled person must immediately cancel the service booked with the travel company or accommodation provider on occurrence of the insured event.
- 6.2 In the event of a claim, Allianz Travel must be sent the following documents in writing (see section I 13):
- claims forms are available on our website: www.allianz-travel.ch/claims
 - invoice of cancellation costs;
 - booking confirmation;
 - documents and/or official attestations documenting the occurrence of the loss event (e.g. detailed medical certificate with diagnosis, employer attestation, police report etc.).

B Medical assistance

1 Insured amount

The insured amount can be seen in the table of benefits.

2 Insured events

Serious illness, serious accident, complications of pregnancy or unexpected worsening of a chronic illness

If during the business trip the insured person suffers a serious illness (including being diagnosed with an epidemic or a pandemic disease such as e. g. COVID-19), a serious accident, complications of pregnancy or a medically certified, unexpected worsening of a chronic illness.

3 Insured benefits

In order to claim Allianz Travel benefits, the insured or entitled person must immediately inform the Allianz Travel emergency call centre on occurrence of the insured event and obtain its agreement for any assistance measures or the assumption of associated costs. Regarding medical benefits, only Allianz Travel doctors can decide about the nature and time of any measure taken and whether it is necessary. The Allianz Travel emergency call centre is available around the clock (conversations with the emergency call centre are recorded):

Telephone +41 44 283 34 25
 Fax +41 44 283 33 33

If, during a business trip, the insured person has to terminate, interrupt or extend the booked business trip as a result of an insured event, Allianz Travel will assume the following costs:

- 3.1 Transfer to the nearest suitable hospital
Organisation and assumption of the costs of transfer to the nearest hospital suitable for treatment based on relevant medical findings.
- 3.2 Medically supervised repatriation to a hospital at the place of residence
Organisation and assumption of the costs of a medically supervised repatriation to a hospital suitable for treatment at the place of residence of the insured person if this is necessary for medical reasons.
- 3.3 Extra return journey to the place of residence without medical accompaniment
Organisation and assumption of the costs of an extra return journey as a result of medical findings, without accompaniment by medical staff to the place of residence of the insured person.
- 3.4 Supervision of accompanying minors
Organisation and assumption of the costs for the outward and return journey of a person (1st class train ticket, economy class flight ticket) to supervise minors who, as a result of a repatriation or extra return journey of both parents or the only parent on the business trip to the place of residence, would need to continue the business trip alone or return home.
- 3.5 Arrangement of a stand-in
Organisation and assumption of the costs for the outward and return journey for a stand-in to the place of work (1st class train ticket, economy class flight ticket), if the insured person is no longer able to work abroad due to an insured event. No further costs are reimbursed.
- 3.6 Visit
Organisation and assumption of the costs of a visit (1st class train ticket, economy class flight ticket, middle-class hotel) up to a maximum of CHF 5,000 for up to two closely related persons to visit the insured person in hospital if he/she is hospitalised for more than seven days or is in a critical condition abroad.
- 3.7 Unused part of the business trip
If the insured person has to terminate the business trip prematurely due to an insured event, the costs for the unused part of the business trip will be reimbursed pro rata to the price of the insured travel price. Compensation is limited to the amount of the insured cancellation costs. There is no reimbursement for the cost of the originally booked return journey or for the unused and originally booked accommodation, provided Allianz Travel assumes the cost of the replacement accommodation.
- 3.8 Unforeseen expenses
Assumption of the additional costs up to a total of CHF 750 per insured person if unforeseen expenses (taxi fares, costs of accommodation and telephone calls etc.) are incurred in connection with an insured event. These limits include an additional compensation limit of a maximum of CHF 200 for the costs of telephone calls.
- 3.9 Additional communication costs in the event of a delayed return journey
Assumption of any additional communication costs incurred (telephone/data package) up to a maximum of a further CHF 150 per event if the insured person has to extend the business trip due to an insured event.
- 4 Non-insured events and benefits (in addition to section I 5)

- 4.1 If the Allianz Travel emergency call centre has not agreed to the benefits in advance.
- 4.2 If the insured person has travelled against advice in connection with an epidemic/pandemic of their home country's government or of local authority at their trip destination.
- 4.3 Costs for outpatient or inpatient treatment.
- 4.4 Cost of meals, lost working time and other financial loss.

5 Duties in the event of a claim (in addition to section I 6)

- 5.1 In order to claim Allianz Travel benefits, the insured or entitled person must immediately inform the Allianz Travel emergency call centre on occurrence of the insured event and obtain its agreement for any assistance measures or assumption of associated costs (see section II B 3).
- 5.2 In the event of a claim, Allianz Travel must be sent the following documents in writing (see section I 13):
- claims forms are available on our website: www.allianz-travel.ch/claims
 - booking confirmation;
 - documents and/or official attestations documenting the occurrence of the loss event (e.g. detailed medical certificate with diagnosis);
 - receipts for unforeseen expenses/additional costs.

C Travel assistance

1 Insured amount

The insured amount can be seen in the table of benefits.

2 Insured events

- 2.1 Serious illness (including being diagnosed with an epidemic or a pandemic disease such as e. g. COVID-19), serious accident, death, complications of pregnancy or the unexpected worsening of a chronic illness during the business trip:
- an accompanying person who is closely related to the insured person;
 - a non-travelling person who is closely related to the insured person;
 - the deputy at work, provided the insured person's presence is indispensable.
- 2.2 Damage to property at the place of residence
If the insured person's property is seriously damaged at his/her place of residence due to theft, fire, water or natural hazards and he/she has to be present at home as a result.
- 2.3 Quarantine
If the insured person is quarantined during their business trip by order or other requirement of a government or public authority, based on their suspicion that the insured person, specifically, has been exposed to a contagious disease (including an epidemic or a pandemic disease such as e. g. COVID-19). This does not include any quarantine that applies generally or broadly to some or all of a population or geographical area, or that applies based on where the person is travelling to, from or through.
- 2.4 Denied transportation on the onward or return journey or denied entry on suspicion of illness
If the insured person during their business trip is denied transportation or entry on the suspicion that the insured person is suffering from a contagious disease (including an epidemic or a pandemic disease such as e. g. COVID-19). This does not include refusals that are due to the insured person having disregarded or having failed to comply with applicable travel and/or entry regulations, or refusals that are due to general travel and/or entry restrictions.
- 2.5 Unrest or natural catastrophes
If it can be proven that unrest or natural catastrophes at the destination make it impossible to continue the business trip or represent an actual risk to the life or property of the insured person.
- 2.6 Acts of war or terror attacks
If it can be proven that acts of war or terror attacks at the destination within 14 days of their initial occurrence demonstrably make the completion of the business trip non-viable or if there is danger to the life of the insured person.
- 2.7 Strike
If it can be proven that a strike (excluding a strike by the travel company or its service providers) makes it impossible for the insured person to continue the business trip to the destination.
- 2.8 Impact of document theft
If theft of personal documents (passport, ID card, travel tickets or accommodation vouchers) makes it temporarily impossible for the insured person to continue the business trip or make the return journey to Switzerland.

3 Insured benefits

In order to claim Allianz Travel benefits, the insured or entitled person must immediately inform the Allianz Travel emergency call centre on occurrence of the insured event and obtain its agreement for any assistance measures or the assumption of associated costs. The Allianz Travel emergency call centre is available around the clock (conversations with the emergency call centre are recorded):

Telephone +41 44 283 34 25
Fax +41 44 283 33 33

If, during a business trip, the insured person has to terminate, interrupt or extend the booked business trip as a result of an insured event, Allianz Travel will assume the following costs:

- 3.1 Extra return journey in the event of the trip being terminated prematurely or a return journey being delayed
Organisation and assumption of the additional costs for the extra return journey (1st class train ticket, economy class flight ticket) to the place of residence of the insured person or rather, where appropriate and reasonable, the transport costs for continuing the business trip.
- 3.2 Temporary return journey
Organisation and assumption of the costs of a temporary return journey to the place of residence of the insured person due to an event as per section II C 2.1 or II C 2.2. Expenses for the unused part of the trip are not reimbursed.
- 3.3 Additional costs in the event of document theft
Organisation and assumption of the additional costs for the stay (hotel, local transport costs and additional costs for the return journey) up to a maximum of CHF 2,000 per event in the event of the theft of personal documents so that it is temporarily impossible to continue the business trip or make the return journey to Switzerland. The theft must be reported to the relevant police station immediately. No compensation is available for other unforeseen expenses.

- 3.4 Unused part of the business trip
If the insured person has to terminate the business trip prematurely due to an insured event, the costs for the unused part of business trip will be reimbursed pro rata to the price of the insured travel price. Compensation is limited to the amount of the insured cancellation costs. There is no reimbursement for the cost of the originally booked return journey or for the unused and originally booked accommodation, provided Allianz Travel assumes the cost of the replacement accommodation.
- 3.5 Unforeseen expenses
Assumption of the additional costs up to a total of CHF 750 per insured person if unforeseen expenses (taxi fares, costs of accommodation and telephone calls etc.) are incurred in connection with an insured event. These limits include an additional compensation limit of a maximum of CHF 200 for the costs of telephone calls.

4 Non-insured events and benefits (in addition to section I 5)

- 4.1 If the Allianz Travel emergency call centre has not agreed to the benefits in advance.
- 4.2 If the travel company does not provide contractually agreed services or is unable to do so in full, terminates the trip or would have to cancel or terminate it due to specific circumstances. Specific circumstances necessitating cancellation or abandonment of the trip include recommendations by the Federal Department of Foreign Affairs not to travel to the area in question.
- 4.3 If the insured person has travelled against advice in connection with an epidemic/pandemic of their home country's government or of local authority at their trip destination.
- 4.4 If official instructions render the planned completion of the booked journey impossible, except as expressly covered under section II C 2.3.
- 4.5 Cost of meals, lost working time and other financial loss.

5 Duties in the event of a claim (in addition to section I 6)

- 5.1 In order to claim Allianz Travel benefits, the insured or entitled person must immediately inform the Allianz Travel emergency call centre on occurrence of the insured event and obtain its agreement for any assistance measures or assumption of associated costs (see section II C 3).
- 5.2 In the event of a claim, Allianz Travel must be sent the following documents in writing (see section I 13):
- claims forms are available on our website: www.allianz-travel.ch/claims
 - booking confirmation;
 - documents and/or official attestations documenting the occurrence of the loss event (e.g. detailed medical certificate with diagnosis, employer attestation, police report etc.);
 - receipts for unforeseen expenses/additional costs.

D Assistance in the event of death

1 Insured amount

The insured amount can be seen in the table of benefits.

2 Insured event

Death of an insured person during the business trip.

3 Insured benefits

In order to claim Allianz Travel benefits, the insured or entitled person must immediately inform the Allianz Travel emergency call centre on occurrence of the insured event and obtain its agreement for any assistance measures or the assumption of associated costs. The Allianz Travel emergency call centre is available around the clock (conversations with the emergency call centre are recorded):

Telephone +41 44 283 34 25
Fax +41 44 283 33 33

If an insured person dies during the business trip, Allianz Travel will provide one of the following benefits (section II D 3.1 or II D 3.2):

- 3.1 Return transport in the event of death
Organisation and assumption of the costs of cremation (including urn) outside the country of residence or of the costs of a coffin in accordance with the minimum requirements of the international Agreement on the Transfer of Corpses (zinc coffin or lining) as well as the costs of returning the coffin or urn to the last place of residence of the insured person. Disposal of the lead coffin is also covered.

- 3.2 Additional costs for insured accompanying person in the event of local burial
Assumption of the costs of accommodation for insured accompanying persons to the place of burial up to a maximum of CHF 300 per event. No compensation is available for any other costs.

- 3.3 Unused part of the business trip
If the insured person dies during the business trip, the costs for the unused part of the business trip will be reimbursed pro rata to the price of the insured travel price. Compensation is limited to the amount of the insured cancellation costs. The costs of the return journey originally booked are not reimbursed.

4 Non-insured events and benefits (in addition to section I 5)

If the Allianz Travel emergency call centre has not agreed to the benefits in advance.

5 Duties in the event of a claim (in addition to section I 6)

- 5.1 In order to claim Allianz Travel benefits, the insured or entitled person must immediately inform the Allianz Travel emergency call centre on occurrence of the insured event and obtain its agreement for any assistance measures or assumption of associated costs (see section II D 3).
- 5.2 In the event of a claim, Allianz Travel must be sent the following documents in writing (see section I 13):
- booking confirmation;
 - record of death or certificate of death;
 - receipts for additional costs.

E Search and rescue costs

1 Insured amount

The insured amount can be seen in the table of benefits.

2 Temporal and geographical scope

The insurance applies for business trips throughout the entire world, with the exception of Switzerland, the Principality of Liechtenstein.

3 Insured event

If during the business trip the insured person is deemed to be missing or needs to be rescued from a physical emergency. The Allianz Travel emergency call centre can be contacted around the clock for support (conversations with the emergency call centre are recorded):

Telephone +41 44 283 34 25
Fax +41 44 283 33 33

4 Insured benefits

Assumption of any necessary search and rescue costs.

5 Duties in the event of a claim (in addition to section I 6)

- 5.1 In order to claim Allianz Travel benefits, the insured or entitled person must report the insured event or claim event in writing to Allianz Travel.
- 5.2 In the event of a claim, Allianz Travel must be sent the following documents in writing (see section I 13):
- documents and/or official attestations documenting the occurrence of the loss event (e.g. detailed medical certificate with diagnosis);
 - invoice of the rescue company.

F Benefits in the event of kidnapping

1 Insured amount

The insured amount can be seen in the table of benefits.

2 Insured event

If the insured person is kidnapped during the business trip.

3 Insured benefits

- 3.1 Travel of closely related persons to the place of the kidnapping
Assumption of the costs for the outward and return journey for up to two persons closely related to the insured person to the place of the kidnapping. The entitlement to benefits exists only for the first outward and return journey, irrespective of the duration and circumstances of the kidnap.
- 3.2 Costs for crisis consulting
Assumption of the costs charged to the insured person by official bodies for crisis consulting services.

4 Non-insured events and benefits (in addition to section I 5)

If the insured events caused by gross negligence on the part of the insured person or if the insured person has attempted to deceive the insurer

5 Duties in the event of a claim (in addition to section I 6)

- 5.1 In order to claim Allianz Travel benefits, the insured or entitled person must report the insured event or claim event in writing to Allianz Travel.
- 5.2 In the event of a claim, Allianz Travel must be sent the following documents in writing (see section I 13):
- proof of costs incurred (e.g. flight ticket etc.);
 - documents or official attestations proving the kidnapping.

G Health care costs abroad

1 Insured amount

- 2 The insured amount can be seen in the table of benefits.
Insured persons

Persons as per section I 1 are insured up to their 81st birthday.

3 Temporal and geographical scope

- 3.1 The insurance applies for business trips throughout the entire world, with the exception of the country in which the insured person has his or her principal place of residence or principal health insurance.
- 3.2 The costs of medical and hospital treatment are paid abroad up to 90 days after the agreed period of insurance, provided the illness or accident occurred during the period of insurance.

4 Insured events

Serious illness, serious accident
If the insured person becomes seriously ill (including being diagnosed with an epidemic or a pandemic disease such as e.g. COVID-19) during a business trip or suffers a serious accident and emergency treatment is required.

5 Insured benefits

- 5.1 Allianz Travel provides benefits in the form of a follow-up insurance to accompany the statutory social insurance system offered in Switzerland (health insurance, accident insurance etc.) or any supplementary insurance for emergency hospitalisation and emergency outpatient treatment costs if these insurance schemes do not provide full cover.
- 5.2 Assumption of the costs of the following medical benefits in the respective country, provided the treatment required is prescribed by a registered doctor or dentist or a person with the appropriate licence to practice:
- treatment measures including medication;
 - hospitalisation;
 - treatment by a government-approved chiropractor;
 - hire of medical aids;
 - in the event of an accident: initial provision of prostheses, spectacles, hearing aids etc.;
 - repair or replacement of medical aids, if they were damaged by an accident and require medical treatment;
 - transfer to the nearest appropriately equipped hospital;
 - gynaecological, paediatric or general routine examinations (maximum of one check-up per year);
 - analgesic dental treatment (emergency treatment, no dentures) up to a maximum of CHF 3,000.

- 5.3 In order for the costs of private emergency treatment during an inpatient stay to be covered, the express agreement of the doctors at the Allianz Travel emergency call centre must be obtained in advance. The Allianz Travel emergency call centre is available around the clock (conversations with the emergency call centre are recorded):

Telephone +41 44 283 34 25
Fax +41 44 283 33 33

5.4 Capacity limit and exclusion of benefits

- 5.4.1 If no cover is provided by a Swiss health and/or accident insurer, Allianz Travel will cover the difference between the documented total costs of hospital and outpatient treatment and the costs assumed under the mandatory part of a Swiss health or accident insurance arrangement (although not exceeding the insured amount). Benefits shall be provided insofar as the costs were caused by illness or accident. Additional services are not provided in this case.
- 5.4.2 In the event of accident or illness, Allianz Travel will only assume the emergency treatment costs up to such time as – at the sole discretion of the doctors at the Allianz Travel emergency call centre – the insured person is fit to be repatriated or make the return journey.
- 5.4.3 There is no entitlement to the assumption or reimbursement of treatment costs in a private ward without the prior express agreement of the doctors at the Allianz Travel emergency call centre.
- 5.4.4 The doctors at the Allianz Travel emergency call centre will agree to or refuse treatment in a private ward as per section II G 5.3 at their own discretion, taking account of the local medical conditions of the country in question and having considered the medical necessity or reasonableness of the treatment in question. In the event that the insured person receives treatment in a private ward without obtaining the agreement of the doctors at the Allianz Travel emergency call centre or despite them expressly assigning the person to a general ward, the insured person shall bear sole responsibility and the costs for this.

6 Refund of costs

- 6.1 Allianz Travel provides cost refunds under this insurance and as a follow-up to the statutory social insurance system (health insurance, accident insurance etc. and similar insurance systems in the country where the insured person is mainly resident or has his or her main health insurance) plus any supplementary insurance for all inpatient hospital stays. The insured person remains the debtor to the service providers (doctor etc.) for all outpatient treatments carried out locally.
- 6.2 The cost refund must in any case be requested from Allianz Travel emergency call centre. The Allianz Travel emergency call centre is available around the clock (conversations with the emergency call centre are recorded):

Telephone +41 44 283 34 25
Fax +41 44 283 33 33

7 Non-insured events and benefits (in addition to section I 5)

- 7.1 Accidents and illnesses that have already occurred at the time of conclusion of the contract, including associated consequences, complications, deteriorations or relapses, particularly in relation to chronic and recurring illnesses, regardless of whether the insured person was aware of their existence at the time of conclusion of the contract.
- 7.2 Accidents and illnesses that happened while on a business trip against advice in connection with an epidemic/pandemic of the insured person's home country's government or of local authority at the trip destination.
- 7.3 Consultations and treatment for tooth and jaw diseases (except analgesic dental treatment).
- 7.4 Consultations and treatment for tiredness and exhaustion conditions and nervous or mental illnesses.
- 7.5 Consultations and treatment for cancer including check-ups.
- 7.6 Prophylactic medication, sleeping pills, tranquilisers, vitamins, homeopathic remedies, vaccinations, first-aid boxes, amphetamines, hormones and cholesterol-reducing medication.
- 7.7 Pregnancy, abortion and birth, together with any associated complications, and the consequences of contraceptive or abortion measures.
- 7.8 Accidents while driving a motor vehicle for which the insured person does not meet the legal licensing requirements.
- 7.9 Accidents that occur while parachute jumping or piloting aeroplanes and aircraft.
- 7.10 Massage and wellness treatments and plastic surgery.
- 7.11 Costs of any excess or deductibles in relation to statutory social insurance schemes (health insurance, accident insurance etc.) and any supplementary insurance.

8 Duties in the event of a claim (in addition to section I 6)

- 8.1 The insured person must agree to a medical examination by the company doctor at any time at Allianz Travel's request.

- 8.2 In order to claim Allianz Travel benefits, the insured or entitled person must report the insured event or claim event in writing to Allianz Travel.
- 8.3 In the event of a claim, Allianz Travel must be sent the following documents in writing (see section I 13):
- claims forms are available on our website: www.allianz-travel.ch/claims
 - booking confirmation;
 - statements/rulings in relation to Swiss statutory social insurance schemes (health insurance, accident insurance) plus any supplementary insurance;
 - medical report/detailed medical certificate with diagnosis;
 - invoice(s) for doctor's and/or hospital expenses and medicines (incl. corresponding receipts).

H Bank account protection

1 Insured amount

The insured amount can be seen in the table of benefits.

2 Temporal and geographical scope

Insurance cover applies worldwide exclusively for events occurring on business trips and insured in accordance with section II H 3.

3 Insured events

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. Misuse is when the third party is neither entitled nor commissioned or authorised to perform the action by the insured person. A loss for which the insured person is liable according to legal or contractual conditions is covered if the account-holding financial institution, card contracting partner, network provider or provider of other payment systems has issued a written refusal to reimburse part or all of the misappropriated sum.

4 Insured items

Insured are:

- all private accounts held by an insured person at financial institutions in Switzerland, the Principality of Liechtenstein or in a border area up to 50 km as the crow flies from the Swiss border;
- all private and company cards issued by a card contracting partner in Switzerland, the Principality of Liechtenstein or in a border area up to 50 km as the crow flies from the Swiss border in the name of the insured person;
- all private and business mobile devices.

Financial losses are insured, in particular those incurred through misuse:

- of credit, bank, post office or other debit cards, of customer cards with a payment function and mobile devices (incl. smartphones) for the cashless payment of goods and services or withdrawals from cash dispensers;
- of card numbers for payment processes (e.g. on the internet);
- of mobile devices through unauthorised calls or use of the internet;
- of online banking;
- of telephone, fax and e-mail banking;
- of direct debit, transfer orders and the redemption of cheques.

5 Non-insured events and benefits (in addition to section I 5)

- 5.1 Losses resulting from misuse of debit cards, credit or customer cards, mobile devices or PIN, TAN, other identification or legitimisation data, a digital signature or genuine bearer securities or identity papers, which fell into the hands of a third party prior to making the application or which a third party had become aware of or which the insured person had lost.
- 5.2 Losses which the insured person only has to bear because:
- he or she failed to meet the duty of disclosure to the account-holding financial institution, card contracting partner, network provider or provider of other payment systems (immediate notification on learning of the loss, theft, misuse or other unauthorised use of an insured item);
 - he or she allowed the time period for reviewing and identifying an unauthorised payment to lapse without taking any action during that time.

5.3 Losses arising indirectly from misuse, e.g. lost profit or loss of interest.

5.4 Losses arising from misuse by an insured person.

6 Duties in the event of a claim (in addition to section I 6)

6.1 In the case of misuse of an insured item in accordance with section II H 4 or suspicion of a corresponding misuse, it must be immediately reported to the card contracting party, the network provider or the provider of other payment systems. In addition, immediate blocking must be arranged.

6.2 Suspicion of misuse must be reported immediately to the closest police station to the crime scene.

6.3 In order to claim Allianz Travel benefits, the insured or entitled person must immediately report the insured event or claim event in writing to Allianz Travel.

6.4 In the event of a claim, Allianz Travel must be sent the following documents in writing (see section I 13):

- claims forms are available on our website: www.allianz-travel.ch/claims
- confirmation by the police that criminal charges have been filed in relation to the claim;
- written explanation by the affected account-holding financial institution, card contracting partner, network provider or provider of other payment systems to compensate the financial loss.

J Flight delay

1 Insured amount

The insured amount can be seen in the table of benefits.

2 Insured event

If a connecting flight is missed due to a delay of at least three hours for which the first airline is solely responsible.

3 Insured benefits

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.

4 Non-insured events (in addition to section I 5)

4.1 If the airline does not provide contractually agreed services or is unable to do so in full, terminates the trip or would have to cancel or terminate it due to specific circumstances.

4.2 If the insured person is responsible for the delay.

5 Duties in the event of a claim (in addition to section I 6)

5.1 In order to claim Allianz Travel benefits, the insured or entitled person must report the insured event or claim event in writing to Allianz Travel.

5.2 In the event of a claim, Allianz Travel must be sent the following documents in writing (see section I 13):

- claims forms are available on our website: www.allianz-travel.ch/claims
- booking confirmation;
- evidence of delay from the airline incl. details of the duration of the delay and any compensation received;
- receipts for additional costs.

K1 Luggage

1 Insured amount

The insured amount can be seen in the table of benefits.

2 Temporal and geographical scope

The insurance is valid worldwide, excluding the insured person's place of residence. The insurance cover is valid during the business trip.

3 Insured items

The insured person's luggage is insured including any aids to perform professional activities, i.e. any items for personal use and all items required to perform professional activities, which are taken on the business trip or transferred to a transport company for carriage and owned by the insured person or their employer.

4 Insured events

The insurance covers:

- theft;
- robbery (theft with the threat or use of violence against the insured person);
- 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.

5 Insured benefits

- 5.1 In the event of total damage or loss, the current value of the insured item will be reimbursed. The market value is the actual purchase cost less an annual depreciation cost of 10% in the first year following the purchase date and 20% for the following years, up to a maximum of 50%.
- 5.2 In the event of partial damage, the costs of repairing the damaged items are limited to the current value.
- 5.3 The material value will be paid in respect of films and data, visual and audio media.
- 5.4 In the event of late delivery/handover by at least four hours of luggage by a public transport company, the compensation for absolutely necessary purchases and rental costs during the delay is up to 20% of the insured amount.
- 5.5 For identity cards, vehicle licences and keys, the costs will be limited to the cost of replacement.
- 5.6 A maximum of CHF 200 will be reimbursed for glasses and contact lenses.
- 5.7 The insured person must pay an excess of CHF 200 per claim in the event of theft.

6 Non-insured items

Non-insured items are:

- valuable items such as fur, jewellery, precious stones, pearls and watches;
- mobile devices (see insurance component Mobile devices protection);
- motor vehicles, ships and aircraft, including accessories in each case;
- valuable items covered by special insurance;
- securities, deeds, business documents, travel tickets and vouchers, cash as well as credit and customer cards and stamps;
- any items left on a vehicle during the day or left overnight (10 p.m. to 6 a.m.) in or on a vehicle in which the insured person is not sleeping;
- precious metals, loose precious stones and pearls, commercial goods, samples of goods, items of artistic value or value to collectors and professional tools;
- hearing devices and hearing aid accessories, medical aids and prostheses;
- theft, loss and destruction of cash (see insurance component Bank account protection).

7 Non-insured events and benefits (in addition to section I 5)

- 7.1 The insurance does not cover any loss attributable to:
- failure on the part of the insured person to exercise a general duty of care;
 - misplaced, lost or left items;
 - items left or deposited, even for a short time, in a location accessible to the general public that is not under the direct, personal control of the insured person;
 - any method of safekeeping inappropriate to the value of the item (see section II K1 8);
 - temperature and climatic influences as well as general wear and tear;
 - disturbances, plundering, official action and strikes or losses caused directly or indirectly as a result.

- 7.2 In the event of late delivery of luggage, costs arising at the destination airport or place of destination after the return flight are not insured.

8 Conduct-related duties on a business trip

Valuable items such as photo, film, video and audio equipment, and the accessories in each case, must be kept under separate lock and key (suitcase, locker, safe) in a closed room that is not generally accessible, when not being carried or used. The method of safekeeping must in all cases be appropriate to the value of the item.

9 Duties in the event of a claim (in addition to section I 6)

- 9.1 The insured person must have the cause, circumstances and extent of the event confirmed immediately and in detail:
- by the closest police station to the crime scene in the event of theft or robbery;
 - to the responsible third party, travel and/or hotel management in the event of damage by the transport company;
 - by the responsible public transport company in the event of loss or late delivery/handover.
- 9.2 If the loss or damage during carriage by a public transport company is only discovered following delivery, the facts of the case must be reported to the transport company in writing within two working days and confirmed by the company.
- 9.3 The amount of the loss must be documented by the original receipts. If that proves impossible, Allianz Travel may reduce or refuse to pay the benefits.
- 9.4 Damaged items must be kept available for Allianz Travel until the claim is settled definitively and sent, at its request, for assessment at the insured person's own expense.
- 9.5 In order to claim Allianz Travel benefits, the insured or entitled person must report the insured event or claim event in writing to Allianz Travel.
- 9.6 In the event of a claim, Allianz Travel must be sent the following documents in writing (see section I 13):
- claims forms are available on our website: www.allianz-travel.ch/claims
 - booking confirmation;
 - confirmation of loss by the transport company (e.g. Property Irregularity Report [PIR]);
 - police report in the event of theft or robbery;
 - confirmation by the transport company of the definitive loss of the luggage and compensation letter;
 - purchase receipt, in the absence of the guarantee, if there was damage involved the repair bill or cost of repair estimate.

K2 Mobile devices protection

1 Insured amount

The insured amount can be seen in the table of benefits.

2 Temporal and geographical scope

The insurance is valid worldwide, excluding the insured person's place of residence. The insurance cover is valid during the business trip.

3 Insured items

Mobile devices (Mobile telephones, tablets and laptops) owned by the insured person or their employer and taken by the insured person for their own personal needs and/or to exercise professional duties on the business trip are insured.

4 Insured events and benefits

- 4.1 In the event of damage to, or the destruction of an insured device during a business trip, Allianz Travel will provide the following benefits:
- 4.1.1 Payment of the repair costs of the insured device, taking account of its acquisition value (original price incl. all taxes) or the ex-subscription price (mobile telephones/tablets including a contract with provider) and the compensation limits depending on the age of the device outlined in section II K2 4.3.
- 4.1.2 If a repair is not possible or in the event of a total economic loss (repair costs exceed current value), Allianz Travel will reimburse the cost of a replacement device of the same type and quality in new condition and taking account of the compensation limits as a function of the age of the device listed in section II K2 4.3.
- 4.2 In the event of the theft or robbery of an insured device during a business trip, Allianz Travel will provide the following benefits:

- 4.2.1 Reimbursement of costs for a replacement device of the same type and quality, taking account of the compensation limits listed under section II K2 4.3 depending on the age of the device. A device of similar value is one that is the same type/model to the maximum value of the acquisition price or "ex-subscription" price of the insured device.
- 4.3 The insurance benefit is calculated as follows:
 Device < 1 year old: Replaced at new value
 Device > 1 year to < 2 years old: 80% of the original acquisition price;
 Device > 2 years to < 3 years old: 60% of the original acquisition price;
 Device > 3 years to < 4 years old: 40% of the original acquisition price;
 Device > 4 years to < 5 years old: 20% of the original acquisition price.
- 4.4 If an insured device proves to no longer be functional due to an insured event, Allianz Travel will reimburse the insured person for the cost of a required loaned unit (incl. delivery) up to CHF 200.

5 Non-insured events and benefits (in addition to section I 5)

- 5.1 The insurance does not cover any loss attributable to:
- failure of the entitled person to exercise normal precautions;
 - programming, setting up, maintaining, reconditioning or changing the original features or cleaning the device;
 - improper handling or other misuse;
 - fire, lightning, explosion or natural hazards;
 - misplacing, losing, leaving lying around, forgetting or getting lost in another way;
 - loss of use of the damaged device;
 - wear and tear.
- 5.2 Not insured are:
- Damage that does not affect the functionality of the device (cosmetic damage, e.g. scratches, dents, discolouration);
 - data loss, decrease in value and consequential damages of any type;
 - Product components that have to be replaced on a regular basis; these include batteries (rechargeable and non-rechargeable);
 - Damage to accessories of the devices (e.g. headphones, charging cables, any type of input device, external storage or recharging unit);
 - Software costs including operating system, data loss, external data carriers, subsequent installations, conversions, upgrades;
 - Damage to software and damage caused by software or software viruses (except for costs for software updates as part of covered repairs).

6 Duties in the event of a claim (in addition to section I 6)

- 6.1 The insured person must have the cause, circumstances and extent of the event confirmed immediately and in detail:
- by the closest police station to the crime scene in the event of theft or robbery.
- 6.2 The amount of the loss must be documented by the original receipts. If that proves impossible, Allianz Travel may reduce or refuse to pay the benefits.
- 6.3 Damaged items must be kept available for Allianz Travel until the claim is settled definitively and sent, at its request, for assessment at the insured person's own expense.
- 6.4 In order to claim Allianz Travel benefits, the insured or entitled person must report the insured event or claim event in writing to Allianz Travel.
- 6.5 In the event of a claim, Allianz Travel must be sent the following documents in writing (see section I 13):
- claims forms are available on our website: www.allianz-travel.ch/claims
 - booking confirmation;
 - police report in the event of theft or robbery;
 - purchase receipt, in the absence of the guarantee, if there was damage involved the repair bill or cost of repair estimate.

L Collision damage waiver for rental vehicles (CDW)

1 Insured amount

The insured amount can be seen in the table of benefits.

2 Duration of cover

Cover starts on the date given in the rental agreement and ends on the date given in the rental agreement or at the latest when the vehicle is returned to the rental firm. The cover applies to losses triggered during the rental agreement term.

3 Insured vehicles

Cars, motorhomes, campervans, caravans, camping buses, minibuses or motorbikes hired by an insured person during the business trip are

insured (exhaustive list) if they were driven by the insured person himself. Taxis, driving school vehicles and vehicles used on a car-sharing basis (e.g. Mobility) are not covered.

4 Insured events

Damage to the hired vehicle or any loss resulting from the theft of the hired vehicle during the rental period are insured. The condition for payment is a covered event triggered by another insurance and a resulting excess.

5 Insured benefit

- 5.1 In the event of a claim, Allianz Travel will reimburse the insured person any excess charged by the rental firm.
- 5.2 The amount of the benefit depends on the excess owed under the contract and is limited to the maximum insured amount.
- 5.3 If the insured loss as per section II L 4 does not amount to the excess owed under the contract, Allianz Travel will assume the full costs, provided they relate to an insured event.

6 Non-insured events (in addition to section I 5)

- 6.1 Claims whereby the insurance in question does not involve an excess.
- 6.2 Claims resulting from gross negligence by the driver.
- 6.3 Claims caused by the driver of the vehicle under the influence of alcohol (exceeding the legal alcohol limit of the country in question) or under the influence of drugs or medication.
- 6.4 Claims arising in connection with a contractual infringement vis-à-vis the rental firm.
- 6.5 Losses occurring on non-public or non-official roads.
- 6.6 Claims involving caravans and other types of trailer.
- 6.7 Claims rejected by the provider of comprehensive or theft insurance.

7 Duties in the event of a claim (in addition to section I 6)

- 7.1 In order to claim Allianz Travel benefits, the insured or entitled person must report the insured event or claim event in writing to Allianz Travel.
- 7.2 In the event of a claim, Allianz Travel must be sent the following documents in writing (see section I 13):
- claims forms are available on our website: www.allianz-travel.ch/claims
 - rental agreement with indication of the excess;
 - damage report from the rental firm;
 - loss settlement from the rental firm;
 - credit card statement with the charge for the damage.

M Capital accident

1 Insured amount

The insured amount can be seen in the table of benefits.

2 Insured event

Accident
 If the insured person has an accident during the business trip. An accident is the sudden, unintended detrimental outcome of an unusual external factor on the human body.

3 Insured benefits

- 3.1 In the event of death
 The agreed insured amount if the insured person dies within three years of suffering an accident and due to the consequences of that accident.
- 3.1.1 Payment of this capital is made to the legal heirs, provided the insured person has not left written instructions to the contrary.
- 3.1.2 If the accident causes the death of the insured person, the agreed insured amount will be paid out minus any disability payments already paid for the same accident.
- 3.2 In the event of disability
 The capital sum is calculated in accordance with the following principles, if the insured person suffers permanent physical or psychological damage to their health within three years of the accident, as a result of the accident.
- 3.2.1 The disability capital is calculated on the basis of the degree of disability and the insured amount agreed in the insurance policy. Benefits are limited to 100% of the stipulated capital.

3.2.2 The assessment of the degree of disability is carried out according to medical report, irrespective of the profession or occupation of the insured person. It is therefore irrelevant whether and to what extent a loss of earnings occurs.

The following fixed degrees of disability apply in the event of total loss or full loss of use:

– loss of at least two limbs of a long finger or a limb of the thumb	5 %
– loss of a thumb	20 %
– loss of a hand	40 %
– loss of an arm in the elbow or above the same	50 %
– loss of a big toe	5 %
– loss of one foot	30 %
– loss of a leg in the knee joint	40 %
– loss of a leg above the knee joint	50 %
– very severe painful functional impairment of the spinal column	50 %
– paraplegia	90 %
– tetraplegia	100 %
– loss of one auricle	10 %
– loss of hearing in one ear	15 %
– complete deafness	85 %
– loss of vision on one side	30 %
– complete blindness	100 %
– loss of nose	30 %
– scalping	30 %
– very severe disfigurement of the face	50 %
– severe impairment of chewing ability	25 %
– loss of a kidney	20 %
– loss of spleen	10 %
– loss of the genital organs or of reproductive capacity	40 %
– loss of sense of smell or taste	15 %
– very severe impairment of pulmonary function	80 %
– very severe impairment of kidney function	80 %
– impairment of partial mental functions such as memory and concentration	20 %
– habitual shoulder luxation	10 %
– post-traumatic epilepsy with seizures or in long-term medication without seizures	30 %
– very severe organic speech impediments, very heavy motor or psych organic syndrome	80 %

3.2.3 In the event of the partial loss or partial loss of use, a corresponding degree of disability is applied.

3.2.4 If several body parts or organs are simultaneously affected, the degree of disability is established by adding up the individual losses, up to 100% of the insured amount.

3.2.5 In cases which are not mentioned above, the degree of disability will be determined on the basis of the above percentages.

3.2.6 If previous physical deficiencies complicate the aftermath of the accident, they do not increase the degree of disability above that of a physically sound person having suffered an accident. If body parts were missing or could not be used in part or in full before the accident, the already existing level of disability will be deducted from the degree of disability determined according to the criteria above.

3.2.7 Compensation will only be paid for psychological or nervous disorders, if they can be traced to an organic disease of the nervous system caused by the accident.

3.3 Maximum liability/maximum benefit

If the same event leads to the death or disability of several persons insured with Allianz Travel, the benefits to be paid by Allianz Travel are limited to CHF 10,000,000 for all persons insured with Allianz Travel. If the claims exceed this amount, this sum will be applied proportionally taking into account the individual insured amount given in the insurance policy.

4 Non-insured events (in addition to section I 5)

If the disability or death is due to:

- accidents while driving a motor vehicle for which the insured person does not meet the legal requirements;
- accidents when parachute jumping or piloting aircraft;
- consequences of involvement in fights and brawls, unless the insured person was injured by those fighting as an innocent bystander or as a result of going to a defenceless person's aid.

5 Duties in the event of a claim (in addition to section I 6)

5.1 In order to claim Allianz Travel benefits, the insured or entitled person must report the insured event or claim in writing to Allianz Travel. Allianz Travel must be informed of a death as soon as possible, so that a post-mortem can be carried out, if other causes of death are possible as well as an accident.

The breach of the duty of disclosure will void the claim to insurance benefits, except where, under the circumstances, such omission is regarded as having arisen without fault.

5.2 In the event of a claim, Allianz Travel must be sent the following documents in writing (see section I 13):

- booking confirmation;
- documents and/or official attestations documenting the occurrence of the loss event (e.g. detailed accident report with diagnosis, police report, proof of disability, death certificate etc.).

N Travel personal liability

1 Insured amount

The insured amount can be seen in the table of benefits.

2 Insured events

Insurance cover applies for claims brought against the insured person by virtue of statutory liability provisions due to:

- personal injury: i.e. death, injury or other damage to the health of persons;
- property damage: i.e. destruction, damage or loss of property.

3 Insured benefit

Travel personal liability insurance protects the assets of the insured person as a private individual against legal liability claims made by third parties during the business trip. Allianz Travel will pay justified third-party claims and represent the insured person vis-à-vis the claimant. It shall defend itself against claims that are not legitimate, and help the insured persons to reduce increased claims.

4 Non-insured events and benefits (in addition to section I 5)

No insurance cover shall be provided for:

- 4.1 liability related to a professional activity;
- 4.2 claims as a result of a contractually assumed liability which goes beyond the statutory regulations and due to non-compliance with statutory or contractual compulsory coverage;
- 4.3 liability as per CO 54 (liability of persons lacking capacity to consent);
- 4.4 liability as owner, driver or active user of motor vehicles incl. go-carts and their trailers;
- 4.5 liability as owner, driver or user of ships and any type of aircraft;
- 4.6 losses to used ships and aircraft, including equipment and accessories;
- 4.7 claims arising from the loss of or damage to data and programs (software);
- 4.8 claims for damage to or the loss of business keys or other means of opening business locking systems, e.g. swipe cards incl. associated costs;
- 4.9 expenses to prevent damage (damage prevention costs);
- 4.10 claims related to the transmission of infectious diseases involving people, animals or plants;
- 4.11 claims related to genetic modifications;
- 4.12 claims related to asbestos or materials containing asbestos.

5 Duties in the event of a claim (in addition to section I 6)

5.1 In order to claim Allianz Travel benefits, the insured or entitled person must report the insured event or claim in writing to Allianz Travel (deaths within 24 hours).

5.2 If the insured person is subjected to judicial or extra-judicial proceedings or if criminal proceedings are initiated against the insured person, Allianz Travel must be informed immediately and all documents must be forwarded to Allianz Travel.

5.3 The insured person is obliged to support Allianz Travel in establishing the facts of the case, conducting negotiations with the claimant and in defending against unjustified or excessive claims. The insured person may not admit or satisfy claims either in full or in part without the agreement of Allianz Travel.

5.4 In the event of a claim, Allianz Travel must be sent the following documents in writing (see section I 13):

- booking confirmation;
- documents and/or official attestations documenting the occurrence of the loss event (e.g. detailed medical certificate with diagnosis, police report etc.).

O Breakdown and accident assistance

1 Insured amount

The insured amount can be seen in the table of benefits.

2 Geographical scope

The insurance protection applies exclusively to events in the following countries: Albania, Andorra, Austria, Belgium, Bosnia-Herzegovina, Bulgaria, Croatia, Cyprus (Greek part), Czech Republic, Denmark, Estonia, Finland, France, Germany, Gibraltar, Greece, Hungary, Iceland, Ireland, Italy, Kosovo, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Monaco, Montenegro, Netherlands, North Macedonia, Norway, Poland, Portugal, Romania, San Marino, Serbia, Slovakia, Slovenia, Spain, Sweden, Switzerland, Turkey (European part), the United Kingdom. Switzerland is understood to include the Principality of Liechtenstein. The insurance cover extends to transport by sea if the points of departure and destination are in the covered geographical area.

3 Insured vehicles

The motor vehicle driven by the insured person during the business trip (cars and caravans up to 3.5 t plus motorbikes).

4 Insured events and benefits

In order to claim Allianz Travel benefits, the insured or entitled person must immediately inform the Allianz Travel emergency call centre on occurrence of the insured event and obtain its agreement for any assistance measures or the assumption of associated costs. The Allianz Travel emergency call centre is available around the clock (conversations with the emergency call centre are recorded):

Telephone +41 44 283 34 25
Fax +41 44 283 33 33

4.1 Roadside assistance / Towing / Recovery

If the vehicle is no longer roadworthy due to a breakdown or accident, Allianz Travel will organise and assume the costs of roadside assistance where the event occurred or for the vehicle to be towed to a nearby and competent garage. The recovery costs following an accident (returning the vehicle to the road) are insured up to CHF 2,000.

4.2 Overnight stay / Return journey / Rental car

If the vehicle has been stolen or cannot be repaired at a suitable, nearby garage on the same day (or within 48 hours in another country, on the basis of an expert opinion), Allianz Travel will organise and pay for one of the following three benefits, provided it has agreed to the benefits in advance:

4.2.1 Accommodation

If the vehicle cannot be repaired on the same day or a continuation of the journey or return is not possible due to theft, Allianz Travel will organise and pay up to CHF 120 for each occupant to stay overnight in the insured person's country of residence or if abroad, up to CHF 120 per occupant per night up to a maximum of two nights.

4.2.2 Return journey

Assumption of the costs of the return journey for all occupants to the insured person's place of residence by public transport (Switzerland: 1st class rail ticket/abroad: 1st class rail ticket or economy class flight ticket if the train journey exceeds six hours). If the return journey to the insured person's country of residence is by taxi, due to the absence of public transport, the resulting cost will be covered up to a maximum of CHF 300.

4.2.3 Rental car

Allianz Travel will organise and pay for a rental car for the continuation of the journey or the return for a maximum of two days (up to CHF 500) for events occurring in Switzerland or for a maximum of five days (up to CHF 1,500) for events occurring abroad. Fuel costs and other ancillary costs are not covered. The insured person undertakes to fulfil the contractual provisions of the car hire firm.

4.3 Taxi costs

If taxi costs are incurred in relation to an insured event as outlined under section II O 4.2, Allianz Travel will assume said costs for up to CHF 100 per event.

4.4 Return transport of a vehicle

If the vehicle cannot be repaired in the insured person's country of residence on the same day, or within 48 hours if abroad, Allianz Travel will organise and assume the costs of the return of the unusable or recovered vehicle to the closest repair workshop at the insured person's place of residence. When transporting a vehicle from abroad, the transport costs will only be covered if they are lower than the current value of the vehicle following the event. If the vehicle is not returned to the insured person's country of residence, Allianz Travel will organise the disposal and assume the customs duty.

4.5 Unavailability of vehicle driver

If the driver becomes seriously ill, suffers a serious accident or dies and no accompanying person is able to return the vehicle, Allianz Travel will organise and pay for the return journey for the other occupants as per section II O 4.2.2 and the return of the vehicle to the workshop nearest to the insured person's place of residence.

4.6 Delivering spare parts when abroad

If the competent garage close by is unable to obtain the spare parts needed, Allianz Travel will organise and assume the costs for immediate delivery if possible. The costs of the spare parts are not covered.

5 Non-insured events and benefits (in addition to section I 5)

5.1 If the Allianz Travel emergency call centre has not agreed to the benefits in advance.

5.2 The benefits under sections II O 4.2 up to II K 4.6 can only be claimed if the roadside assistance or towing under section II O 4.1 has already been organised by Allianz Travel.

5.3 If the vehicle is in a condition that does not meet road traffic regulations at the time of the incident, or if maintenance work recommended by the manufacturer was not carried out.

5.4 Breakdowns and accidents occurring on non-public or non-official roads.

5.5 Breakdowns and accidents occurring on trips forbidden by law or by the authorities.

5.6 If it is a commercially used vehicle or rental car.

5.7 If the event was caused by vandalism or a natural event.

5.8 Losses to the vehicle and other cargo insofar as any associated costs are not insured.

5.9 The repair costs and spare parts are not insured.

5.10 Allianz Travel is not liable for losses caused by a service provider it has commissioned.

6 Duties in the event of a claim (in addition to section I 6)

6.1 In order to claim Allianz Travel benefits, the insured or entitled person must immediately inform the Allianz Travel emergency call centre on occurrence of the insured event and obtain its agreement for any assistance measures or assumption of associated costs (see section II O 4).

6.2 Damage to the insured vehicle caused by a service provider commissioned by Allianz Travel in relation to an insured event must be claimed against said service provider or the responsible party directly.

P Travel legal protection

1 Insured amount

The insured amount can be seen in the table of benefits.

2 Subject and geographical scope

The insured person enjoys legal protection exclusively for business trips outside Switzerland and the Principality of Liechtenstein. The risk bearer is CAP Legal Protection Insurance Company Ltd. based in Wallisellen.

3 Exclusively insured disputes and proceedings

3.1 Defence in criminal and administrative proceedings due to crimes of negligence.

3.2 Assertion of non-contractual liability claims as the victim of any type of accident as well as assault, theft or robbery.

3.3 Disputes with private or public insurers covering the insured person.

3.4 Contractual disputes arising from the following contracts concluded for the business trip or on the business trip:

- hiring or loan of a vehicle approved for road traffic of up to 3.5 t;
- repair or transport of such a vehicle;
- travel and hosting agreement;
- temporary renting of a holiday apartment;
- transport of persons or luggage.

4 Insured benefits

4.1 Services provided by CAP legal service

4.2 Cash payments up to the maximum insured amount per loss event when travelling within Europe and per loss event when travelling outside Europe (provided this insurance variant was concluded) for:

- costs of expertise and analysis commissioned by CAP, the insured person's lawyer or the court;
- legal and arbitration costs;
- parties' expenses;
- lawyers' fees;
- necessary translation costs;
- bail (only by way of loan to prevent being remanded in custody).

Deducted from that are the intervention costs awarded to the insured person during the proceedings or in similar circumstances.

5 Processing of a claim

- 5.1 The need for legal assistance must be reported as quickly as possible to: CAP Legal Protection, Major Customer Support, P.O. Box, 8010 Zurich, tel. +41 58 358 09 09, fax +41 58 358 09 10, e-mail: capoffice@cap.ch, www.cap.ch, Reference Z75.1.685.643.
- 5.2 The insured person may – subject to precautionary measures to safeguard the deadline – not mandate any legal representative, initiate any proceedings, conclude any settlement or initiate any legal measures without approval from CAP. The insured person must also submit all documents pertaining to the loss event to CAP. Should the insured person fail to fulfil these duties, CAP may withhold benefits. If the insured person does not comply with these obligations, CAP / the legal protection insurer may refuse to pay benefits if the insured person does not prove that he/she was not at fault in the circumstances for the breach of these obligations or that the breach had no influence on the scope of the benefits owed by CAP.
- 5.3 If the involvement of an independent legal representative is required for court or administrative proceedings in accordance with applicable procedural law, or if there is a conflict of interest (two opposing parties insured with CAP or one insured person against an Allianz Group company), the insured person has a free choice of legal representative. If CAP does not accept the proposed legal representative, the insured person has the right to propose three other legal representatives from different law firms, one of which CAP is obliged to accept.
- 5.4 In the event of differences of opinion between the insured person and CAP regarding the measures to take by way of settlement of the loss event, the insured person may request a legal verdict on the matter from an arbitrator, selected by the insured person and CAP jointly.

6 Non-insured cases and benefits

- 6.1 If the insured person did not have a driving licence at the time of the loss event or was not authorised to drive the vehicle.
- 6.2 In the event of disputes with the tax or customs authorities or in the event of proceedings due to contravention of tax or customs regulations (e.g. smuggling).
- 6.3 If the insured person wants to launch proceedings against CAP, Allianz Travel, its representatives or people who provide claim-related services.
- 6.4 If there are disputes or conflicts of interest between people insured under the same legal protection insurance policy (this exclusion does not apply to the policyholder itself).
- 6.5 If the request for legal aid is submitted following expiry of the insurance.
- 6.6 Criminal and administrative ruling costs.

III Special provisions relating to the individual service components

Q Overview of services excluding assumption of costs

1 Mediation and notification service

- 1.1 Sourcing of hospitals and doctors abroad
Allianz Travel will find for the insured person, if necessary, a correspondence doctor or hospital in the place where they are staying. In the

event of communication problems, Allianz Travel will provide translation support.

1.2 Notification service for relatives and employers

If Allianz Travel organises measures, it will inform the relatives and employer of the insured person where necessary about the facts of the case and the measures taken.

2 Advance payment to a hospital

If the insured person experiences a serious illness, a serious accident, complications associated with pregnancy or a medically confirmed, unexpected worsening of a chronic condition during the business trip and needs to be hospitalised outside their country of residence, Allianz Travel will make an advance payment of up to CHF 5,000 towards hospital costs where necessary. Allianz Travel must be reimbursed for the advance payment within 30 days of leaving the hospital.

3 Home care

If, during the business trip, there is an emergency at the insured person's permanent residence in Switzerland and this is due to fire, a natural event, break-in, water-related events or glass breakage, Allianz Travel will provide the insured person with the telephone number of a suitable tradesman. The tradesman will be commissioned by the insured person and perform immediate work to ensure there is no further loss. The costs for the emergency rectification of the loss must be borne by the insured person. The insured person receives the invoice directly from the tradesman.

4 Contact for services

In order to claim the services listed under section III Q 1 up to III Q 3, the insured person may call the following numbers around the clock, 365 days a year, both before and during the trip:

Telephone +41 44 283 34 25
Fax +41 44 283 33 33

5 Liability

Allianz Travel is not liable for:

- financial and consequential losses or any health impairments resulting from the information associated with the respective services;
- losses arising due to problems reaching the relevant service providers or institutions or losses or consequential losses arising during and after their work;
- financial losses arising from the loss of credit, bank or post office cards.



Allianz Travel

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