

COURSE CANCELLATION INSURANCE

Customer information under ICA

Insurer: AWP P&C S.A., Saint-Ouen (Paris), Wallisellen Branch (Switzerland)
Richtiplatz 1, 8304 Wallisellen

Product: **SECURE COURSE CANCELLATION**

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). Full information on the content and scope of the insurance cover as well as on the rights and obligations arising therefrom, are set out in your insurance documents (insurance policy or confirmation of insurance and General terms and conditions, GTC).



WHAT IS INSURED?

Course cancellation

Which events are insured?

- ✓ You cannot attend any or all portions of a session due to (e.g.):
 - Illness (including being diagnosed with an epidemic or pandemic disease)
 - Injury
 - Death
 - Pregnancy

What will be reimbursed?

- ✓ Prorated amount of the costs corresponding to the part of the session not attended

All covers are indemnity insurances.



WHAT ARE THE MAIN EXCLUSIONS?

The following list contains only the most important insurance cover exclusions. Further exclusions are contained in the exclusionary clauses of the GTC as well as the ICA:

All insurance components

- ✗ Any loss, condition, or event that was known, foreseeable, intended, or expected when your insurance contract was purchased
- ✗ Pre-Existing medical conditions
- ✗ Your intentional self-harm or if you attempt or commit suicide
- ✗ The use or abuse of alcohol or drugs, or any related physical symptoms
- ✗ Acts committed with the intent to cause loss
- ✗ Nuclear reaction, radiation, or radioactive contamination
- ✗ War (declared or undeclared) or acts of war
- ✗ An act of gross negligence by you or a traveling companion or
- ✗ Acts, travel alerts/bulletins, or prohibitions by any government or public authority



WHAT DUTIES DO YOU HAVE?

The following list contains only the main duties. Other duties are set out in the GTC and the ICA:

- You are obliged to do everything to mitigate the loss and help resolve the claim.
- You are obliged to observe your contractual or legal reporting, notification and conduct-related duties in full.
- If the loss occurred due to illness or an accident, you must ensure that the attending doctors are released from their duty of confidentiality vis-à-vis us.



INSURER, POLICYHOLDER AND INSURED PERSONS

Who is the insurer?

The insurer is AWP P&C S.A., Saint-Ouen (Paris), Wallisellen Branch (Switzerland) based at Richtiplatz 1, 8304 Wallisellen (referred to as «we, us, our» in this document).

Who is the policyholder?

The policyholder is the person designated as such in the insurance policy.

Which persons are insured?

All persons listed as insureds in the insurance policy (referred to as «you or your» in this document).



GEOGRAPHICAL SCOPE OF THE INSURANCE COVER

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



WHEN YOUR COVERAGE BEGINS AND ENDS

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



HOW MUCH IS THE PREMIUM?

The amount of the premium depends on the risks insured and selected cover. The amount of the premium is defined in the insurance policy or confirmation of insurance.



RIGHT OF REVOCATION AND DATA PROCESSING

Right of revocation

The policyholder may revoke the contract within a period of 14 days from the application to conclude the contract or the declaration of acceptance thereof by notifying us in text form (e.g. letter, e-mail). The right of revocation is excluded for provisional cover commitments and contracts with a duration of less than one month.

How do we tread data?

When processing personal data essential to the transaction of insurance business, we observe the Swiss Data Protection Act (FADP). If necessary, we will use the claims form to obtain the necessary approval from the insured person to process the data. The personal data processed by us 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. We also process 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 us 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, we must exchange data both within and outside the group.

We store data electronically or physically in compliance with the legal provisions. Persons whose data is processed by us have the right, in accordance with the Data Protection Act (DPA), to ask what data concerning them we actually process; they may also request the rectification of incorrect data.