

ANNUAL TRAVEL INSURANCE

Customer information under ICA

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

Richtiplatz 1, 8304 Wallisellen

Product: SECURE TRIP PREMIUM PLUS

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?

Trip cancellation

Which events are insured?

- ✓ You have to cancel your trip before you depart due to (e.g.):
 - Illness (including being diagnosed with an epidemic or pandemic disease)
 - Injury
 - Death
 - Personal quarantine

What will be reimbursed?

- ✓ Contractually owed travel costs, deposits, cancellations fees if travel has to be cancelled
- ✓ Additional costs in the event of rebooking of the trip, provided this is more favourable than cancellation

Trip interruption

Which events are insured?

- ✓ Completion of the trip as scheduled is not possible or not reasonable due to (e.g.):
 - Illness (including being diagnosed with an epidemic or pandemic disease)
 - Injury
 - Death
 - Personal quarantine

What will be reimbursed?

- ✓ Prorated portion of travel price of the insured, unused travel services on site
- ✓ Additional accommodation fees in case of interruption of the trip
- ✓ Additional accommodation and transportation expenses if prolongation of the trip is inevitable

Travel delay

Which events are insured?

- ✓ Your travel plans are delayed while you are on your trip due to (e.g.):
 - Delay of the travel carrier by at least 3 hours
 - Traffic accident during your outbound travel

What will be reimbursed?

- ✓ Additional expenses for meals, accommodation, communication and transportation

Baggage and Baggage delay

Which events are insured?

- ✓ Damage / loss of baggage
- ✓ Baggage delay by at least 12 hours

What will be reimbursed?

- ✓ Current value of lost or destroyed items
- ✓ Necessary repair costs for damaged items
- ✓ Costs for essential items

Medical costs abroad

Which events are insured?

- ✓ You have to pay for emergency medical or dental treatment while on your trip due to:
 - Illness (including being diagnosed with an epidemic or pandemic disease)
 - Injury

What will be reimbursed?

- ✓ Costs for medically necessary treatment by a doctor / in hospital
- ✓ Costs of medically prescribed medicines and curative treatments

Emergency medical assistance

Which events are insured during your trip?

- ✓ Illness (including being diagnosed with an epidemic or pandemic disease)
- ✓ Injury
- ✓ Death

Which benefits are provided and covered?

- ✓ Emergency evacuation to the nearest medical facility
- ✓ Medical repatriation
- ✓ Transport to bedside
- ✓ Return of dependents
- ✓ Repatriation in case of death
- ✓ Search and rescue costs

Collision Damage Waiver (CDW)

Which events are insured?

- ✓ Damage to the rental car, e.g. due to an accident or attempted theft
- ✓ Theft of the rental car

What will be reimbursed?

- ✓ The excess, deductible of the comprehensive insurance owed according to the rental car agreement

Cash and bank protection

What is insured?

- ✓ You suffer financial losses due to:
 - Theft
 - Loss of payment means

What will be reimbursed?

- ✓ Financial losses in the event of payment or withdrawal transactions carried out fraudulently by a third party using your card

Breakdown and accident assistance

What is insured?

- ✓ Your vehicle needs to be repaired or towed to a repair facility due to:
 - Mechanical breakdown
 - Vehicle accident

What will be reimbursed?

- ✓ Depending on the event, costs are assumed for (e.g.):
 - Accommodation
 - Return journey
 - Rental car
 - Taxi
 - Return transport of a vehicle

Legal protection

What is insured?

- ✓ Legal protection benefits in conjunction with trips outside Switzerland and Principality of Liechtenstein

What will be reimbursed?

- ✓ Depending on the event, costs are assumed for (e.g.):
 - Expertise and analysis
 - Legal and arbitration
 - Lawyer's fees

Services during your trip (no assumption of costs)

- ✓ You will receive telephone assistance during your trip for:
 - Finding hospitals abroad
 - Advisory service for problems during the trip
 - Notification service for relatives and employers
 - Advance payment to a hospital
 - 24h medical advisory service
 - Credit and customer card blocking service

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
- ✗ Participating in or training for any professional or semi-professional sporting competition
- ✗ Participating in extreme, high-risk sports and activities
- ✗ 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
- ✗ Your intent to receive health care or medical treatment of any kind while on your trip or
- ✗ Travel against the orders or advice of any government or other 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).

For the «Legal protection» insurance components, the insurer is CAP Legal Protection Insurance Company Ltd. based at Neue Winterthurerstrasse 88, 8304 Wallisellen.

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

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



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 treat 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.