

# Annual travel insurance

## Secure Travel

### Insurance benefits – explained in a nutshell

#### Trip cancellation

If the trip is cancelled or postponed due to illness, injury, medical problem, death or any other reason listed in the General terms and conditions, the costs owed under the contract will be reimbursed.

#### Trip interruption

If the trip is cancelled, interrupted or terminated prematurely for one of the reasons listed in the General terms and conditions, the additional costs will be covered and/or the pro rata amount of the unused, non-refundable benefits will be reimbursed.

#### Travel delay

If your journey is delayed by at least 3 hours, you will be reimbursed for pre-paid, non-refundable trip expenses as well as a certain maximum amount for additional expenses. If you miss the start of your cruise or tour, additional transport and accommodation costs will be reimbursed so that you can start or continue your trip.

#### Baggage

If baggage is damaged, stolen or lost by a carrier during the trip, the cost of repair or replacement less a current value deduction will be covered.

#### Baggage delay

If a carrier delays the delivery of baggage during the journey, the cost of the necessary items until the baggage arrives will be reimbursed.

#### Medical costs abroad

If a sudden, unexpected illness, injury or medical problem occurs during the trip abroad, the reasonable and customary costs for emergency medical or dental care will be reimbursed in addition to the statutory social insurance.

#### Emergency medical assistance

Assumption of the costs in the event of serious illness, injury or serious medical problem for transfer to the nearest hospital, medical repatriation, a visiting trip, repatriation of relatives and/or repatriation in the event of death.

#### Collision Damage Waiver (CDW)

The deductible of the comprehensive insurance owed in accordance with the rental car agreement is assumed. This also applies to vehicles from car sharing providers.

#### Cash protection

If you withdraw cash from your account at an ATM during your trip and it is stolen, while being carried by you as well as during a burglary at your accommodation, we will reimburse you for the stolen money, up to the maximum benefit listed for «Cash protection» cover in your Cover summary.

#### Important information

- Valid worldwide for an unlimited number of journeys within a year.
- The «breakdown and accident assistance» benefit applies in Switzerland and Europe.
- The sums insured under the insurance benefits apply per case or per event.
- In the event of theft for the insurance benefit «baggage», a deductible of CHF 200.– shall apply per case.
- For the «Emergency medical assistance» coverage, there is a maximum benefit of CHF 5'000.– for the transport to bedside and a maximum benefit of CHF 10'000.– (Basic), CHF 20'000.– (Plus) and CHF 30'000.– (Complete) for search and rescue.
- Only available to people who are permanently resident in Switzerland.
- The insurance policy is extended automatically unless it is terminated at least one month prior to the expiry date.
- The General terms and conditions of Insurance (GTC) apply.

#### Procedure in the event of a claim

Please refer to the information in the GTC on how to proceed in the event of a claim. You can file a claim quickly and easily at [www.allianz-protection.com](http://www.allianz-protection.com)

### Breakdown and accident assistance

If a motor vehicle driven by the policyholder is involved in a breakdown or accident, the costs of roadside assistance, towing or recovery are covered.

### Travel legal protection

Assumption of legal protection benefits in connection with travel abroad.

### Services during your trip



Finding hospitals abroad



Advance payment to a hospital



Advisory service for problems during the trip



24h medical advisory service

If you have any questions about our products, we will be happy to advise you on **+41 44 283 32 22** or [info.ch@allianz.com](mailto:info.ch@allianz.com)



Insurance benefits	Secure Travel Basic	Secure Travel Plus	Secure Travel Complete
Trip cancellation	Individual 2'500.– Family 5'000.–	Individual 10'000.– Family 20'000.–	Individual 50'000.– Family 100'000.–
Trip interruption	unlimited*	unlimited*	unlimited*
Travel delay	2'000.–	2'000.–	2'000.–
Baggage	-	Individual 1'000.– Family 1'500.–	Individual 3'000.– Family 5'000.–
Baggage delay	-	500.–	500.–
Medical costs abroad	-	-	1'000'000.–
Emergency medical assistance	unlimited*	unlimited*	unlimited*
Collision Damage Waiver (CDW)	-	-	10'000.–
Cash protection	-	-	2'000.–
Breakdown and accident assistance	-	unlimited*	unlimited*
Travel legal protection	-	-	Europe 250'000.– World 50'000.–
Services during your trip	Finding hospitals abroad, Advisory service for problems during the trip, Advance payment to a hospital, 24h medical advisory service		
Individual up to 65 years Individual 66-75 years Individual over 76 years Family up to 65 years Family over 66 years	CHF 96.– CHF 141.– CHF 178.– CHF 190.– CHF 340.–	CHF 159.– CHF 211.– CHF 266.– CHF 259.– CHF 511.–	CHF 285.– CHF 417.– CHF 525.– CHF 557.– CHF 997.–

\* The sum insured is limited for some benefits.