

# Annual travel insurance

## Secure Trip

### 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 the journey is delayed due to a delay on the part of the carrier or for any other reason specified in the General terms and conditions, the costs paid in advance and any additional costs incurred will be refunded.

#### 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 and bank account protection

In the event of loss or theft of the credit card, bank card, post card or other debit card or customer card with payment function, the financial losses will be reimbursed in the event of payment or withdrawal transactions carried out fraudulently by a third party.

#### 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 sum insured under the «baggage» benefit applies per year. The sums insured under the other 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 30'000.– 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 three months 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.

## Legal protection

Assumption of legal protection benefits in connection with travel abroad.

## Services during your trip



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

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 Trip Budget	Secure Trip Classic	Secure Trip Premium	Secure Trip Premium PLUS
Trip cancellation	Junior 25'000.– Individual 25'000.– Family 50'000.– Incl. deductible of 20%	Junior 25'000.– Individual 25'000.– Family 50'000.–	Junior 50'000.– Individual 50'000.– Family 100'000.–	Junior 50'000.– Individual 50'000.– Family 100'000.–
Trip interruption	unlimited*	unlimited*	unlimited*	unlimited*
Travel delay	2'000.–	2'000.–	2'000.–	2'000.–
Baggage	-	-	-	Junior 4'000.– Individual 4'000.– Family 6'000.–
Baggage delay	-	-	-	500.–
Medical costs abroad	-	-	1'000'000.–	1'000'000.–
Emergency medical assistance	unlimited*	unlimited*	unlimited*	unlimited*
Collision Damage Waiver (CDW)	-	-	10'000.–	10'000.–
Cash and bank account protection	-	-	2'000.–	2'000.–
Breakdown and accident assistance	-	-	unlimited*	unlimited*
Legal protection	-	-	Europe 250'000.– World 50'000.–	Europe 250'000.– World 50'000.–
Services during your trip	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 services			
Premium	Junior CHF 79.– Individual CHF 109.– Family CHF 199.–	Junior CHF 159.– Individual CHF 195.– Family CHF 299.–	Junior CHF 215.– Individual CHF 295.– Family CHF 419.–	Junior CHF 255.– Individual CHF 365.– Family CHF 499.–

\* The sum insured is limited for some benefits.