

General Policy Conditions (GPC)

Travel insurance

Edition 2021, version 2

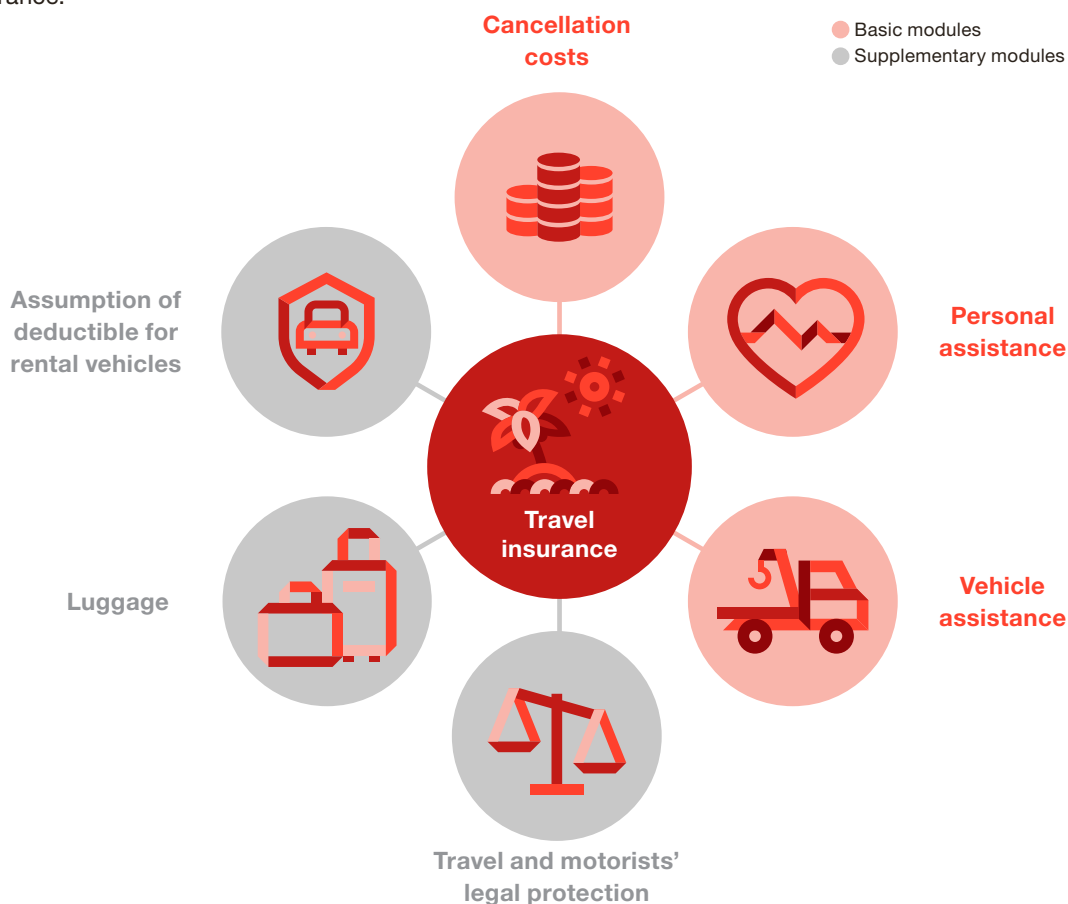
Important introductory information

The General Policy Conditions set out the rights and obligations applicable to both you and us. Please also observe any additional conditions or special conditions. Your insurance contract is also subject to the Swiss Insurance Policies Act (VVG) and Swiss law.

Various modules

Various types of insurance are listed in these GPC. Why is that?

Our travel insurance is structured in modules. This means that you can take out different types of insurance at the same time. These are all insured under the same contract. The following modules are available within travel insurance:



It may be that you have only taken out some of the modules. You are only subject to the conditions of the module that you have taken out. You may disregard the others.

Forms of address

Direct address

We use the pronouns “you” and “we” within this document. This is for reasons of simplicity. To whom do these words refer?

- **You:** This refers to you as the policyholder. Co-insured persons and other claimants are also included.
- **We:** This refers to Generali, i.e. us as your insurer. However, the service provider for travel insurance is our partner Europ Assistance. Exception: In module H “Travel and motorists’ legal protection”, this refers to our subsidiary Fortuna Legal Protection Insurance.

Original version

The legally binding document is the original German version, which prevails in any case of doubt or differences of interpretation.

Definitions

It is important that you and we have the same understanding of specific terms. This avoids any misunderstandings. The following definitions apply to this insurance contract.

Trip	A trip lasts for a maximum of 365 days. It includes at least one overnight stay away from your usual domicile. Or you are more than 30 km away from your domicile. These criteria do not apply to vehicle assistance.
Travel companion	Someone who accompanies you on the same trip.
Family	Family members are: spouses, cohabiting partners, children, parents, in-laws, stepchildren, grandparents and siblings.
Children	Persons up to the age of 25, provided they are not employed. Apprentices and students are not considered to be employed.
Relatives	<ul style="list-style-type: none">– Family members– Persons living in the same household as you– Close friends– Persons responsible for looking after minor children or parents in need of care who are not taking part in the trip
Pets	Cats and dogs only.
Accident	An accident is the sudden, unintentional and damaging effect of an unusual external factor on the human body, resulting in impairment to physical, mental or psychological health, or death. As a result, the person affected cannot travel.
Illness	Illness is any impairment of a person’s physical, mental or psychological health that is not caused by an accident and requires medical care or treatment or results in their inability to travel. The person affected cannot travel due to the illness. Important: If an illness affects psychological health, you must be receiving psychiatric care. Your attending psychiatrist must confirm that you are unable to travel. If an illness is chronic or recurring, we only cover the unexpected, sudden deterioration of that illness.
Chronic illness	You have a chronic or recurring illness. At the time of booking or departure, your state of health is considered to be fit for travel. You have to cancel, shorten or extend the trip. Insurance cover only applies if your illness unexpectedly deteriorates significantly and this is certified by a doctor. Or if you relapse unexpectedly or die.

Breakdown	<p>The breakdown must happen suddenly and in an unpredictable way. The means of transport can no longer be used to continue to the destination. Or it is too dangerous to drive. We understand a breakdown to mean any mechanical or electronic material defect. Because of this defect, you must take the vehicle to a garage or workshop for repair (breakdown assistance or towing). You are entitled to breakdown assistance in the following situations:</p> <ul style="list-style-type: none">- You lock the vehicle keys in the vehicle- You lose the vehicle keys- You have a flat tyre- You fill up with the wrong fuel- No fuel or frozen fuel (including batteries) <p>We also understand breakdown to include failure due to:</p> <ul style="list-style-type: none">- A collision- An accident- Theft and attempted theft- A fire- An explosion- Vandalism- A natural event
Exceptional events	<ul style="list-style-type: none">- War, unrest, riots, revolutions or insurrections- Terrorist attacks- Retaliatory measures- Strikes- Volcanic eruptions- Earthquakes abroad- Fire: fire, smoke (sudden and accidental effects), explosion and implosion, lightning. Insurance also covers damage to items exposed to a fire serving a useful purpose or heat and scorch damage- Natural events: flooding, inundation, storms (wind of at least 75 km/h that uproots trees or take the roofs off buildings in the vicinity of the insured property), hail, avalanches, pressure caused by snow, rockslides, falling stones and landslides- Local weather conditions- Travel destination advised by the FDFA or another official body. The FDFA must not have advised against the travel destination at the time the trip was booked. <p>An official body must confirm the exceptional events at the destination or on the travel route.</p> <p>The period for each claim event ends 60 days after the event has occurred. The entitlement to insurance benefits expires on the 61st day after the event.</p>
Official bodies	<p>These are official administrative bodies; for example, the Federal Department of Foreign Affairs (FDFA) or the Federal Office of Public Health (FOPH).</p>
Public transport	<p>Public transport refers to a means of transport that follows a regular timetable and for which you have to buy a ticket.</p>
CDW	<p>CDW means collision damage waiver. This is another name for module J "Assumption of deductible for rental vehicles (CDW)".</p>

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A Benefits overview

Here you will find an overview of all modules, coverage and maximum insured amounts.

Modules	Duration	Insured amount in CHF
Cancellation costs		
Travel cancellation and delayed departure		
Individual insurance		50,000 per event
Family insurance		100,000 per event
Boarding costs for pets		500 per event
Personal assistance		
Medical assistance		
Search operations		50,000 per person
Rescue operations		Unlimited
Emergency transport		Unlimited
Early or late return journey due to repatriation		
Repatriation via air ambulance/ medical aviation/ambulance vehicle		Unlimited
Repatriation with support from specialist staff		Unlimited
Repatriation without support from specialist staff		Unlimited
Repatriation in the event of death		Unlimited
Treatment costs abroad		250,000 per person
Additional costs		
In the event of death		5,000 per person
Unused part of the trip		Travel arrangement per person
Late return journey		2,000 per person
Replacement trip		Travel arrangement per event
Accompanying minors back to their domicile		Unlimited
Vehicle retrieval (repatriation)		5,000 per event
Costs of visits		3,000 per event
Additional costs after a medical event		1,000 per person
Travel assistance		
Early return journey		
Means of transport		2,000 per person
Accommodation and subsistence costs		2,000 per person
Unused part of the trip		Travel arrangement per event
Late return journey		
Means of transport		2,000 per person
Accommodation and subsistence costs		2,000 per person
Temporary return journey		
Means of transport		2,000 per person
Missed connection		
Means of transport		3,000 per event
Accommodation and subsistence costs		
Damage to travel accommodation		
Accommodation and subsistence costs		1,000 per person
Loss of essential medication		
Forwarding of medication		200 per event
Means of transport		1,000 per person
Accommodation and subsistence costs		1,000 per person

Modules	Duration	Insured amount in CHF
Lost travel documents		
Means of transport		1,000 per person
Accommodation and subsistence costs		2,000 per person
Vehicle assistance		
24-hour breakdown cover and assistance services		
Breakdown assistance and towing		
In Switzerland and abroad		
Breakdown assistance at the location of the claim event and vehicle towing to garage		2,000 per event
Vehicle breakdown		
Waiting for repairs to be completed		
In Switzerland		
Hotel costs (room and breakfast)	1 night per event	150 per person
Abroad		
Hotel costs (room and breakfast)	Up to 5 nights per event	150 per person
Rental vehicle	Up to 5 days per event	
Your onward journey and return journey		
In Switzerland		
Public transport		
Rental vehicle	24 hours per event	
Abroad		
Public transport		
Rental vehicle	48 hours per event	
Collecting your vehicle		
In Switzerland		
Public transport		
Rental vehicle	24 hours per event	
Abroad		
Public transport		
Rental vehicle	48 hours per event	
Vehicle recovery		
In Switzerland		
		1,000 per event
Abroad		
Recovery to Switzerland		Current value of the vehicle per event
Vehicle destruction		Current value of the vehicle per event
Parking costs		
In Switzerland and abroad		
		250 per event
Costs for expert opinions abroad		
		250 per event
Sending spare parts abroad		
		250 per event
Travel and motorists' legal protection		
Disputes in insured legal cases		250,000 per event
Luggage insurance		
Repair and/or replacement costs		
Individual insurance		3,000 per event (Deductible: 200)
Family insurance		5,000 per event (Deductible: 200)
Compulsory replacement purchases (luggage delay of more than 4 hours)		1,000 per person / max. 2,000 per event
Assumption of deductible for rental vehicles (CDW)		
Assumption of deductible		10,000 per event

Generali General Insurance Ltd.

A member of the Gruppo Assicurativo Generali, entered in the Italian Register of Insurance Companies under number 026. Our data protection provisions can be viewed at [generali.ch/en/dataprotection](https://www.generali.ch/en/dataprotection), or you can request a copy from our customer service department.

B Common provisions

The common provisions apply to all travel insurance modules, regardless of the module you have chosen.

B1 Basis of the contract, beginning, duration, domicile

What does the contract cover?

Various types of insurance are listed in your policy. They are all covered by a single contract.

Your rights and obligations, and ours, are set out in the following documents:

- Insurance policy
- General Policy Conditions: common provisions and specific provisions relating to each type of insurance taken out
- Where applicable, other documents such as additional conditions and special conditions

When is the contract valid?

Beginning of the contract: The insurance is valid from the date stated in the policy. However, we have the right to reject your insurance application.

End of the contract: The beginning and end dates of the insurance contract are specified in the policy. If it is not cancelled, the insurance is tacitly extended by one year at the end of the term. The contract may be terminated at the end of the third or any subsequent year, even if it was agreed for a longer period. The contract may be terminated at any time for good cause. Notice of termination must be given in writing or in a form that allows proof by text, subject to a notice period of three months. Notice of cancellation is deemed to be given in good time if the addressee receives it at the latest on the last day before the start of the three-month notice period. If the contract is concluded for less than a year, it is not automatically renewed and it ends after the agreed duration.

Who is insured?

You are insured as the policyholder if you are domiciled in Switzerland. If you move abroad, the insurance will expire at the end of the insurance year, or with immediate effect at your request.

There are two types of contract: individual insurance and family insurance.

1. Individual insurance

The insurance covers:

- You as an individual.
- Minors who do not live in the same household as you.
Conditions: The minors have to travel with you without their parents. You are responsible for the minors during the trip.

2. Family insurance

The insurance covers:

- You as an individual.
- Persons living with you in the same household.
- Your children who do not live in the same household as you.
- Minors who do not live in the same household as you.
Conditions: The minors have to travel with you without their parents. You are responsible for the minors during the trip.

B2 Service providers

Assistance services are provided by Europ Assistance (Switzerland) Ltd. (Europ Assistance), Avenue Perdttemps 23, 1260 Nyon, for the account of Generali General Insurance Ltd. (Generali), Avenue Perdttemps 23, 1260 Nyon.

Legal protection insurance is provided by Fortuna Legal Protection Insurance Company Ltd. (Fortuna), Soodmattenstrasse 2, 8134 Adliswil.

B3 Unilateral contractual amendments

Generali has the right to unilaterally amend the insurance contract in response to

- changes in legislation on which the provisions of the insurance contract are based; or
- changes in supreme court rulings or in FINMA's administrative practice that directly affect the insurance contract.

In addition, Generali may increase or reduce premiums, deductibles, waiting periods and limits of compensation in line with the cost evolution of this insurance product (e.g. increased fees for payment transactions, etc.).

To amend the contract, Generali must notify you of the changes at least 25 days before the end of the current insurance year. If you do not agree with the changes, you may cancel the contract with effect from the end of the current insurance year. If the cancellation is not received by Generali at the latest on the last day of the current insurance year, we will interpret this as meaning that you agree with the changes.

Any contractual amendments in your favour (e.g. reduction in premiums or deductibles) are not a reason for termination.

B4 Cancellation in the event of a claim

After each claim for which we provide benefits, we may withdraw from the contract at the latest upon payment of the compensation. You may withdraw from the contract 14 days at the latest after we have informed you of this payment. If the contract is cancelled by you or by us, the insurance coverage will end 14 days after the other party has been informed of the cancellation.

B5 Premium payment and premium refund

Payment: Unless agreed otherwise, the premium is set for each insurance year. You owe us the premium on the date specified in the insurance policy. The first premium, including stamp tax, is payable when you receive the policy. If the insurance coverage begins later, the premium becomes payable then.

Refund: If the contract is cancelled by you or us before the end of the insurance year, we will refund you part of the premium paid. The amount of the refund will be based on the insurance period remaining. We will not collect instalments that fall due at a later date.

You are not entitled to a premium refund if

- we have provided the insurance benefit and no risk subsequently exists; or
- you cancel the contract in the event of a claim for partial damage within one year of the contract being concluded.

B6 Fees

If you do not pay your invoices, we charge a fee for reminders. For the collection of premiums, Generali may engage a debt collection service, which may charge additional fees.

Generali may charge fees for specific services and administrative expenses in connection with your contract. These include fees for premium payments made at the post office counter and for resending documents already delivered. You can view our fee regulations at [generali.ch/fees](https://www.generali.ch/fees).

B7 Obligations

The insured persons (policyholders and claimants) are obliged to exercise due care. The insured persons must take measures required under the given circumstances to prevent insured events and to keep the claim amount to the lowest amount possible. Certain types of insurance involve specific obligations, which are mentioned in the contract. These obligations must also be observed by the insured persons.

If the insured persons violate legal or contractual regulations or obligations through their own fault, we may reduce or cancel the compensation. In such cases, we reduce the compensation by the extent to which the insured persons' violation of their obligations contributed to the occurrence or extent of the loss or damage. We will not reduce the compensation if the insured persons demonstrate that their behaviour had no impact on the occurrence or extent of the loss or damage.

B8 Notices

Notices to Generali:

You can send all notices and disclosures to the following reporting offices:

- Internet: [generali.ch/address](https://www.generali.ch/address)
- By post: Generali General Insurance Ltd.
Soodmattenstrasse 2
8134 Adliswil

Notices from Generali:

We will validly deliver notices to the contact details last provided by you.

B9 Assignment of claims

If we provide benefits that you can also demand from a third party, then you must uphold these claims and hand them over to us. This also applies to unused tickets, vouchers, etc.

B10 Place of jurisdiction

The following courts have jurisdiction in disputes arising under this contract:

- The court with jurisdiction at your domicile or the claimant's domicile in Switzerland

- The court with jurisdiction at the registered office of the insurance company concerned
- The court with jurisdiction at the place of the insured property, provided it is in Switzerland

B11 Supplementary legal basis

In addition to these provisions, Swiss law applies, in particular the Swiss Federal Law on Insurance Contracts (VVG), the Swiss Insurance Supervision Act (VAG) and the Ordinance on the Supervision of Private Insurance Companies (AVO).

B12 Data protection

We process your personal data in line with all the relevant data protection provisions. Detailed information about such processing is provided in our data protection policy. The currently valid version can be accessed at any time at [generali.ch/dataprotection](https://www.generali.ch/dataprotection).

B13 Economic, trade and financial sanctions

If any statutory economic, trade or financial sanctions are in force that are incompatible with this insurance contract, this insurance contract does not give rise to any insurance coverage or other benefits from Generali. This applies irrespective of any contrary contractual provisions. In particular, Generali is not obliged to pay out a claim or provide any other benefit arising from this contract if this would involve Generali breaching trade or economic sanctions, laws or provisions, bans, restrictions or resolutions of the UN, EU, UK, USA and/or Switzerland (e.g. pursuant to EmbG, overarching list of individuals subject to sanctions, companies and organisations of the State Secretariat for Economic Affairs SECO). The list of sanction provisions that is currently valid can be accessed via [generali.ch/sanction](https://www.generali.ch/sanction) or requested from customer services department.

B14 Limitation period

Claims under the insurance contract lapse five years after the event on which the obligation to pay benefits is based.

B15 Geographical scope

The insurance and the services are valid worldwide. If another scope of application is mentioned in individual insurance modules, this other scope applies.

Personal assistance

We pay treatment costs worldwide except in Switzerland.

Vehicle assistance

Assistance services are insured in all countries that have signed the International Insurance Card agreement, including Kosovo. Coverage continues to apply to sea transport if the embarkation and disembarkation location is included in the geographical scope.

Travel and motorists' legal protection

Legal cases that occur abroad are insured if:

- The country guarantees a due process of law.
- The place of jurisdiction is in this country.
- The Freedom House ([freedomhouse.org](https://www.freedomhouse.org)) "Freedom in the World" index for this country is classified as completely "free" when the claim is reported.

B16 Insured benefits

Benefits are outlined in section A, “Benefits overview”.

B17 Which liability do we exclude?

We are not liable if we cannot provide the services or can only provide them at a later date due to force majeure or the following events:

- Civil wars or foreign wars
- Political instability
- National uprising
- Unrest
- Acts of terrorism
- Extortion
- Restrictions on the free movement of people and goods
- Strikes
- Explosions
- Natural catastrophes
- Fission of an atomic nucleus

C General exclusions

The exclusions apply to all travel insurance modules, regardless of the module you have chosen.

- Events that had already occurred when the insurance contract was concluded, the booking was made or you had departed. Or you knew or should have known when you concluded the contract, made your booking or departed that the events would occur.
- Events in connection with wars, riots, revolution, civil unrest or insurrection, if you were actively involved.
- You cause the event because you take part in:
 - Competitions, races, rallies or training using motor vehicles or boats.
 - Competitions or training in professional sport or in an extreme sport.
 - Expeditions.
 - Risky acts (reckless) where you know that such acts expose you to a particularly large risk.
- You cause the event because you do not follow legal rules; for example, if you drive a motor vehicle or a boat without the required driver’s licence. Or if there is no accompanying person where the law requires such a person.
- You cause the event because you are acting with intent and gross negligence. Or because you fail to do something you should have done. Or because you do not observe the generally accepted duty of care.
- You cause the event because you are drunk, have taken drugs, or are on medication.
- You cause the event because you intentionally commit or try to commit a crime.
- You cause the event because you commit suicide, mutilate yourself or attempt to do so.
- Events that occur as a result of changes in the structure of the atomic nucleus or as a result of radioactive contamination (regardless of the cause).
- Events that occur because a trip cannot take place. The reason for this is measures that restrict the free movement of people and goods in individual cases. Or measures that one or more states have taken. Or another force majeure event.
- Events related to government-decreed epidemics and pandemics, similar events and the resulting quarantines, biological or chemical contamination and radiation. This is regardless of the cause of these events.
- Events related to an earthquake in Switzerland.
- Events that occur in countries or regions where the FDFA advises against travel at the time of booking.
- Events that happen because the airline is grounded. Or because the airline or tour operator has filed for bankruptcy.
- Business trips. **Important:** If you combine private activities with a business trip, we will provide the benefits for parts of the booking that are part of the private trip or private activities.
- All business activities or if you transport people, goods or animals for money.
- The excess and deductible for other types of insurance except for module J, “Assumption of deductible for rental vehicles (CDW)”.
- Costs for travel companions who are not part of the group of insured persons.
- Costs and measures that we have not arranged or approved.

B18 Multiple insurance and subsidiarity: which insurance applies first?

1. For multiple insurance (voluntary or compulsory), we provide benefits on a subsidiary basis, subject to an identical clause in the other insurance contract. In this case, the statutory regulations on multiple insurance apply.
2. If, in the case of multiple insurance, there is a claim to a benefit that exceeds the coverage for the other insurance, our insurance coverage only applies to the part of the benefits that goes beyond the part for the other insurance. With respect to treatment costs abroad, we only provide the benefits in addition to statutory social insurance (UVG and KVG). **Important:** Point 2 does not apply to module H, “Travel and motorists’ legal protection”.

D Services

Our services are always included in your insurance, regardless of the module you have chosen. These services involve providing assistance if you have any questions or emergencies relating to your insured trip – before and during the trip.

D1 Information about the travel destination

Advice and information for humans and animals:

- Vaccinations and travel documents required
- Entry and customs formalities, currencies in use and the exchange rates applicable to them, the current political situation, contagious diseases, epidemics and infectious animal diseases

D2 SOS – Assistance at home

Is there an emergency or is there danger at your domicile during your trip? For example, a break-in, fire or water damage? Then we will support you and help to eliminate the emergency or dangerous situation. For example, we will organise a tradesperson. However, the cost of resolving the emergency or dangerous situation must be paid by you.

D3 Assistance if travel documents or your phone are lost or stolen during the trip

If you lose travel documents, identification papers, credit cards, travel tickets or a phone, we will put you in contact with the provider or issuer. We do not pay for any damage caused by loss or theft.

D4 Psychological support by phone

If you experience psychological trauma during your trip, we offer you and all insured persons psychological support by phone. At your request, we will give you addresses of competent psychologists in Switzerland. As an example, such events may include an accident, bodily harm or attempted bodily harm, the death of a family member, an attack or a natural catastrophe.

D5 Assistance in the event of unforeseen travel changes

An event may occur during your trip that was unforeseeable. As an example, this could be a strike, kidnapping, accident or illness. If transport or repatriation is not necessary according to medical assistance or travel assistance, we will change all bookings for flights and hotels at your request and according to your specifications. You are required to pay for the flight and hotel, and the cost of any trip changes.

D6 Translation and interpreting services

Do you need a translator or interpreting service during your trip? Then we can arrange a contact for you in Switzerland or abroad if you wish. The cost of the translation or interpreter must be paid by you.

E Cancellation costs

You have to cancel or postpone the trip, which results in extra costs. For certain events, we pay the cancellation costs and other costs before your trip. However, we only provide this service if the insured event occurs after the trip was booked.

Important: You pay a specific price for your trip. We will pay no more than the price that you have already paid for the trip, which is capped at the insured amount.

E1 Insured events

You have to cancel your trip (travel cancellation) or postpone it (delayed departure). The following events are then insured:

1. Illness, accident, serious complications in pregnancy, missing person, death

The following events are insured:

- You become ill or are in an accident.
- You are pregnant and there are serious complications.
- You go missing.
- You die.

Insurance cover is also valid if these events occur with respect to:

- A relative.
- A person who represents you in your place of work.
- A person who accompanied you on your trip and who booked the same trip (travel companion).

2. You have to stay at home

Your pet or your travel companion's pet becomes ill, has an accident or dies. **Conditions:** Your physical presence or the physical presence of your travel companion is imperative.

3. Chronic illness

You have a chronic illness. Your illness suddenly and unexpectedly deteriorates. You have to cancel or postpone the trip. This event is only insured if your doctor certifies the unexpected deterioration. Your state of health must be stable and you must have been fit to travel when you booked the trip.

4. At the place of work

The following events are insured:

- You lose your job after booking the trip.
- You unexpectedly start a new job. When booking, you did not know that you would be changing jobs.

Important: A promotion is not considered to be a new job.

- Your deputy suddenly loses their job after you booked the trip. **Conditions:** Your physical presence is imperative.

5. Exceptional events

You have to cancel or postpone your trip due to an exceptional event. Such events are insured. **Conditions:** An official body must confirm the event and it must occur after the trip was booked.



6. Departure for a trip

The following events are insured:

- You travel to the point of departure (e.g. railway station, port or airport) for your trip by public transport. The means of transport is cancelled or delayed.
- You travel to the point of departure (e.g. railway station, port or airport) for your trip using a private vehicle or by taxi. The private vehicle or taxi breaks down or is held up due to a traffic accident. You miss the connection.

Conditions: For a missed connection, this only applies if you have allowed enough time for the transfer and do not interrupt the journey by stopping for a longer period of time.

7. Theft, fire, natural events

The following events are insured:

- Someone has stolen your personal documents that you cannot travel without, and there is not enough time to replace the documents.
- Somebody breaks into your domicile. Or a natural event, fire or water damage seriously damages your domicile.

Conditions: Your physical presence is imperative.

8. Civic duties – summons

- You suddenly and unexpectedly are summoned for a state public service, e.g. travel orders, deployment as a specialist in disasters, etc. You did not know anything about this summons when you booked the trip.
- You suddenly and unexpectedly are summoned to testify as a witness in a court of law. **Important:** The court date must fall within your trip dates. You did not know about the court date when you booked the trip.

E2 Uninsured events

1. Chronic or recurring illness

You have a chronic or recurring illness. When booking, you knew that the illness was likely to deteriorate, or your health was not stable when you left.

2. Medical treatment or procedure

You have to cancel your trip due to a condition. The condition is a complication or a consequence of medical treatment or a medical procedure. This was already planned at the time of booking.

3. Illness or accident injury from which you have not yet recovered

You are ill or were in an accident. Or you had an operation or a medical procedure. You are not recovered at the time of booking and by the date of travel, and the consequences of the accident, operation or procedure have not yet healed.

4. Cancellations and changes to the trip or the itinerary

Your tour operator, organiser, service provider or transport company cancels the booked trip or booked itinerary, changes the order or provides false information about the trip or itinerary. **Important:** The event is not insured even if an authority requests cancellation or changes.

5. Holiday home, timeshare property, private jet in your possession

Costs related to stays in your own holiday home or in your timeshare property and costs of travelling using your private jet.

Please note: There are other exclusions. Please see section C, “General exclusions”.

E3 Insurance benefits

These are our benefits that we provide if an insured event occurs:

You can find the insured amounts and limits under section A, “Benefits overview”.

1. Trip cancellation – you cannot go on the trip

We pay the cancellation costs for your trip if you cannot go on the trip due to an insured event. We also pay the cost of activities that you booked and paid for at your travel destination and are unable to use. E.g. language stays, admission tickets, courses, rental properties, etc. **Conditions:** You did not use these tickets.

2. Delayed start to the trip – you must travel at a later date than planned

You start your trip later than planned due to an insured event. We pay the amount for the part of the trip that you could not make. We also pay the cancellation costs for activities that you booked and paid for at your travel destination and are unable to use. E.g. language stays, admission tickets, courses, rental properties, etc. **Conditions:** You did not use these tickets.

Refund: We pay for trip cancellation and a delayed start to the trip up to a maximum of the amount stated in the benefits overview. This means a maximum of CHF 50,000 for individual insurance and a maximum of CHF 100,000 per event for family insurance.

3. Boarding costs for pets

You have agreed that someone will look after your pet while you are away. That person suddenly becomes ill, has an accident or dies before your trip. They cannot take care of your pet. Your pet therefore has to board. We pay the costs of boarding. We pay a maximum of CHF 500 per event.



F Personal assistance

You have to return earlier or later than planned or interrupt your trip, or you encounter problems completing your onward travel. In the following cases, we will support you with arrangements and pay the costs.

F1 Insured events

For personal assistance, you are insured for events that occur during the trip. The insurance cover consists of medical assistance and travel assistance.

F1.1 Medical assistance

The following events are insured:

1. Illness, accident, serious complications in pregnancy, missing person, death

- You become ill or are in an accident.
- You are pregnant and there are serious complications.
- You have a chronic illness that is likely to deteriorate.
- You go missing.
- You die.

Important: You have a chronic or recurring illness. Your illness suddenly and unexpectedly deteriorates. You have to interrupt, shorten or extend the trip due to this. This event is only insured if your doctor certifies the unexpected deterioration. Your state of health must be stable and you must have been fit to travel when you booked the trip or when you left.

F1.2 Travel assistance

F1.2.1 Early return journey

You have to return from the trip earlier than expected. The following events are insured:

1. Illness, accident, serious complications in pregnancy, missing person, death

- A relative becomes ill or has an accident.
- A relative is pregnant and there are serious complications.
- A relative has a chronic illness that is unexpectedly deteriorating.
- A relative goes missing.
- A relative dies.

Insurance cover is also valid for you if these events occur with respect to:

- Another person who accompanies you on the trip (travel companion) and is not part of the group of insured persons.
- A person who represents you in your place of work.

2. Property damage at your domicile

A natural event, fire or water damage seriously damages your domicile. Or somebody breaks into your domicile. **Conditions:** Your physical presence is imperative.

This also applies if property damage occurs at the domicile of your travel companion.

3. Exceptional events

4. Means of transport failure

You travel by public transport or taxi. Your journey cannot continue because:

- the means of transport breaks down or
- the means of transport is held up due to a traffic accident.

Conditions: If you miss a connection, this only applies if you have allowed enough time.

5. Loss of essential medication

Your essential medication is destroyed or stolen. Or you lose this medication. **Conditions:** You must have been ill before the trip and must be taking medication for this. In addition, provision of your essential medication **cannot** be organised or subsequently delivered.

6. Lost travel documents

Your travel documents are destroyed or stolen. Or you lose these travel documents. **Conditions:** Provision of your travel documents **cannot** be organised or subsequently delivered.

F1.2.2 Late return journey

You have to extend your trip and return later than planned. The following events are insured:

1. Exceptional events

2. Means of transport failure

You travel by public transport or taxi. Your journey cannot continue because:

- the means of transport breaks down or
- the means of transport is held up due to a traffic accident.

Conditions: If you miss a connection, this only applies if you have allowed enough time.

3. Lost travel documents

Your travel documents are destroyed or stolen. Or you lose these travel documents. **Conditions:** Provision of your travel documents **cannot** be organised or subsequently delivered.

F1.2.3 Temporary return journey

You have to interrupt your trip and travel back. The following events are insured:

1. Illness, accident, serious complications in pregnancy, missing person, death

- A relative becomes ill or has an accident.
- A relative is pregnant and there are serious complications.
- A relative has a chronic illness that is unexpectedly deteriorating.
- A relative goes missing.
- A relative dies.

2. Property damage at your domicile

A natural event, fire or water damage seriously damages your domicile. Or somebody breaks into your domicile. **Conditions:** Your physical presence is imperative.

F1.2.4 Other travel assistance events

In addition to the events mentioned in the early, late or temporary return journey, the following events are also insured:

- You travel by public transport or taxi. It arrives at the destination at least three hours later than planned. As a result, you miss your connection.
- A natural event, fire or water damage damages your travel accommodation.
- Your essential medication is destroyed or stolen. Or you lose this medication. **Conditions:** You must have been ill before the trip and must be taking medication for this. In addition, it must be possible to organise or deliver your essential medication.
- Your travel documents are destroyed or stolen. Or you lose these travel documents. **Conditions:** Your travel documents can be organised or subsequently delivered.

F2 Uninsured events

1. Chronic or recurring illness

You have a chronic or recurring illness. When booking, you knew that the illness was likely to deteriorate, or your health was not stable when you left. The treatment costs are also not covered by the insurance.

2. Accident, illness, serious complications in pregnancy, missing person, death

If you travel with several companions who are not part of the group of insured persons, then these events are not insured:

- One of these travel companions becomes ill or has an accident.
- One of these travel companions is pregnant and there are serious complications.
- One of these travel companions has a chronic illness that unexpectedly deteriorates.
- One of these travel companions goes missing.
- One of these travel companions dies.

3. Medical treatment or procedure

You have to cancel, interrupt or extend your trip due to a condition. The condition is a complication or a consequence of medical treatment or a medical procedure. This was already planned at the time of booking and before departure.

4. Transfer to another hospital

You are in a hospital in Switzerland. You are moving to another Swiss hospital. We do not pay the cost of the transfer.

Please note: There are other exclusions. Please read section C, “General exclusions”.

F3 Insurance benefits

You can find the insured amounts and limits under section A, “Benefits overview”.

F3.1 Medical assistance

We provide these benefits for medical assistance if an insured event has occurred:

1. Search-and-rescue operations

We pay the costs of:

- Rescue operations (unlimited)
- Necessary search operations (up to CHF 50,000 per person)

2. Emergency transport

We pay the costs of a necessary transfer if you have to see a doctor or go to hospital.

3. Early or late return journey due to repatriation

You cannot continue on your trip for medical reasons and have to return. In these cases, we organise and pay for the return journey (repatriation) directly to the domicile.

We organise and pay for:

- Repatriation via air ambulance/medical aviation/ambulance vehicle.
- Repatriation with support from specialist staff if this is necessary for medical reasons.
- Repatriation without support from specialist staff.
- Repatriation to the place of burial in the event of death.

We also organise and pay for one additional person who accompanied you on your trip to travel to your domicile.

Important: We determine, organise and coordinate the assistance required. Based on your medical interests and the health rules in place, our doctors decide whether repatriation takes place, the means of transport used and the hospital you are taken to.

You must obtain our consent before you do anything yourself. Or before you pay any costs. You must comply with the solution proposed by us.

4. Treatment costs abroad

You are under 81 years old. You have Swiss health and accident insurance. Then we pay emergency medical costs worldwide, except in Switzerland. We pay out for up to 90 days after the duration stated in the insurance contract. We pay for:

- Treatment costs that are not covered by the Swiss social insurance system (KVG and UVG).
- Treatment costs for outpatient treatment and for a stay in hospital that is not covered by supplementary insurance.

You have to be in hospital abroad. We pay the costs of medical services in the country in which you are staying up to CHF 250,000. **Conditions:** The services must be necessary. We pay the local price. A doctor or pharmacist with a relevant licence to practice the profession must organise the services.

Uninsured treatment costs

- You have received a diagnosis. You have treatment planned or you will start it before you leave. You may have to go into hospital for this. We do not pay any medical expenses or hospital costs for treatment.
- Dental treatment and diseases of the jaw.
Exception: Emergency dental treatment.
- Visual aids; for example, glasses or contact lenses.
- Medical aids and prostheses, including dentures.
- Thermal bath treatments.
- Accommodation in a nursing home.
- Rehabilitation measures, physiotherapy, chiropractic therapy.
- Immunisations and vaccinations.
- Check-ups, health check-ups, tests and analyses.
Exception: On medical prescription.
- Treatment of a diagnosis during pregnancy that was known before departure. **Exception:** We pay when there are complications that could not have been foreseen, unless you are more than 28 weeks pregnant.
- Medical and paramedical services and products where the therapeutic benefit is not recognised in Switzerland.
- Artificial insemination and voluntary termination of a pregnancy.
- Deductibles from health insurance providers and other provident schemes.
- Subsistence and telephone costs.

Please note: There are other exclusions. Please read section C, "General exclusions".

5. Additional costs of medical assistance

5.1 In the event of death

We pay for the costs of the urn or coffin up to an amount of CHF 5,000.

5.2 Unused part of the trip

You have used the "Early return journey through repatriation" benefit. And you have not used the "Replacement trip" benefit. We pay costs for the part of your trip that you could not make, up to the price of your travel arrangement, which is capped at CHF 50,000 for individual insurance and CHF 100,000 for family insurance.

5.3 Late return journey

You have used the "Late return journey" benefit. We pay additional costs up to CHF 2,000 per person for:

- Your means of transport for the return journey.
- Your accommodation.
- Your subsistence costs.

Important: We organise your return journey directly to your domicile. We choose a means of transport that is similar to the one you booked or used for your trip.

5.4 Replacement trip

You used repatriation by air ambulance/medical aviation/ambulance vehicle and did not use the "Unused part of the trip" benefit. That is why we pay for a replacement trip. **Impor-**

tant: We only pay as much as the cost of the booked trip. This is capped at CHF 50,000 for individual insurance and CHF 100,000 for family insurance.

Important: You have not used the "Replacement trip" benefit within 24 months of the event? Then we provide the "Unused part of the trip" benefit.

5.5 Accompanying minors back to their domicile

Minors accompanied you on your trip. You or another insured person cannot look after the children. We arrange for the minors to be looked after on the return journey. We pay for a first-class rail journey or economy flight for the carer who accompanies the children back to their domicile. We also pay the accommodation and subsistence costs for the accompanying person.

5.6 Vehicle retrieval (repatriation)

We arrange for your vehicle to be retrieved from all countries that have signed the International Insurance Card agreement, including Kosovo. We will pay costs if none of your accompanying persons can return your vehicle back to its usual location. In this case, we pay up to CHF 5,000 for a driver to drive the vehicle directly back to its usual location.

5.7 Costs of visits

You have to go into hospital abroad for more than five days. We organise and pay the costs of the outbound and return journey for two family members from Switzerland to your hospital bed. We pay for a first-class rail journey or economy flight. We also pay the costs of hotel and subsistence costs up to CHF 3,000 per event. **Important:** The same conditions apply if a child under 19 has to go into hospital for more than 48 hours.

5.8 Additional costs after a medical event

A trip cannot go as planned due to a medical event involving an insured person. In this case, we cover any additional costs for other insured persons up to CHF 1,000 per person.

F3.2 Travel assistance

We provide these benefits for travel assistance if an insured event has occurred:

1. Early return journey

You have to return earlier than planned. We pay for:

- Costs for you to be able to contact us.
- The organisation and costs of an additional means of transport for your direct return journey to your domicile. We pay for a first-class rail journey or economy flight up to CHF 2,000 per person.
- Costs for the "unused part of the trip".
- Costs for additional accommodation and subsistence costs that you need in the event of an unscheduled stopover, up to CHF 2,000 per person.

You may have to travel back earlier due to an exceptional event. We pay if fewer than 15 days have passed between the exceptional event and the time you contacted us about a means of transport for the return journey.

2. Late return journey

You have to return later than planned. We pay for:

- Costs for you to be able to contact us.
- The organisation and costs of an additional means of transport for your direct return journey to your domicile. We pay for a first-class rail journey or economy flight up to CHF 2,000 per person.
- Costs for additional accommodation and subsistence costs that you need in the event of an unscheduled stopover, up to CHF 2,000 per person.

Perhaps due to an exceptional event, you can only return later than planned. We pay if fewer than 15 days have passed between the exceptional event and the time you contacted us about a means of transport for the return journey.

3. Temporary return journey

You have to interrupt the trip and travel back temporarily. We pay for the organisation and costs of an additional means of transport for your direct return journey to your domicile and the outbound journey back to your destination. We pay up to CHF 2,000 per person. We do not cover the costs of the missed part of the trip or missed activities.

4. Missed connection

You miss a connection due to a delay of at least three hours.

- We pay the costs for you to be able to contact us.
- We organise a means of transport for your missed connection.
- If necessary, we organise accommodation and pay for the accommodation and subsistence costs.

We cover costs up to CHF 3,000 per event.

G Vehicle assistance

You are travelling in a vehicle. Your vehicle breaks down and you can no longer drive. This results in extra costs. In the following cases, we organise and pay for breakdown cover and assistance services and other costs. We provide these benefits at all times.

G1 Insured vehicles

The following vehicles are covered by the insurance:

Vehicles (up to 7.5 tonnes)

Only the following types of vehicle are insured:

- Passenger vehicle
- Camper vans and caravans
- Trailers with an unladen weight of up to 350 kg
- Motorcycles
- Bicycles and electric bicycles

Conditions: The vehicle must be in your name or you must be driving the vehicle. Otherwise, the insurance coverage does not apply.

Vehicle breakdown: what is the duration of the breakdown?

You can no longer drive your vehicle. The breakdown starts as soon as your vehicle is in the nearest garage or workshop. A

Conditions: This only applies if you have allowed enough time for the connection.

5. Damage to travel accommodation

You cannot stay at the planned location because your accommodation is damaged. We organise accommodation and pay the accommodation and subsistence costs, up to CHF 1,000 per person.

6. Loss of essential medication

You were ill before the trip and had to take medication. The medication is essential. We pay the costs of forwarding on medication, up to CHF 200 per event.

Important: We do not pay the costs of the actual medication.

You do not receive the essential medication locally and forwarding is not possible. Then we organise and pay for:

- The means of transport for the direct return journey to your domicile, up to CHF 1,000. We pay for a means of transport that is similar to the one you booked or used for your trip.
- Accommodation and subsistence costs if you have to stay in a place for longer than planned, up to CHF 1,000.

7. Lost travel documents

You no longer have your travel documents, such as your identity card, passport, credit cards or travel and flight tickets. We organise and pay for:

- A necessary means of transport up to CHF 1,000.
- If necessary, accommodation and subsistence costs up to CHF 2,000.



mechanic will collect your vehicle from there. They will verify for how long you will be unable to use the vehicle. The breakdown ends when the mechanic has repaired your vehicle.

G2 Uninsured vehicles

- Vehicles with dealers' licence plates ("U" number).
- Rental vehicles that you rent from a company or a private individual. Or if you rent out your own vehicle.
- Vehicles that someone uses for commercial transport of persons.
- Vehicles that someone uses to transport items or materials for commercial purposes.
- Vehicles intended for export.
- Driving school vehicles when a learner driver drives them.

G3 Insured events

Your vehicle has a breakdown.

G4 Uninsured events

1. Vehicle defects before travelling

The vehicle has not been properly maintained. Your vehicle already had a defect before you started driving. Or you could have known that there was already a defect.

2. Driving on roads that are illegal or unsuitable for your vehicle

You are driving your vehicle on a road. The competent authority has not approved the road for traffic or for your vehicle. Your vehicle is not insured on this road.

3. Damage on retrieval

We will have your insured vehicle retrieved. Damage may be incurred as a result of this. We do not pay for this damage, unless we have acted with gross negligence.

4. Product recalls, installation of accessories and damage to lacquer

5. Repair costs and spare parts

You must have your vehicle repaired to continue driving. We do not pay for repairs or spare parts.

6. Items in the vehicle

You leave items in the vehicle; for example, during a retrieval, a repair in the garage or in the event of a collision. We do not accept any liability for these items.

Please note: There are other exclusions. Please read section C, "General exclusions".

G5 Insurance benefits

We provide these benefits in the event of an insured event.

You can find the insured amounts and limits under section A, "Benefits overview".

G5.1 24-hour breakdown cover and assistance services

1. Breakdown assistance and towing

In Switzerland and abroad

We pay for breakdown assistance and towing, up to CHF 2,000. We organise breakdown assistance at the location of the claim event and towing of the vehicle to the nearest garage.

G5.2 Vehicle breakdown

Your vehicle breaks down. You cannot drive any further. You can choose between the "Waiting for repairs to be completed" and "Your onward journey and return journey" benefits. We organise and pay for:

1. Waiting for repairs to be completed

A garage repairs your vehicle. We support you so that you can wait for the repair to be completed locally. We pay hotel costs (bed and breakfast) if you unexpectedly have to stay overnight, or we can provide you with a rental vehicle abroad if necessary.

Has your vehicle broken down in Switzerland? We pay hotel costs up to CHF 150 per person for one night.

If your vehicle breaks down abroad, you may choose between the following: We pay hotel costs up to CHF 150 per person per night for the duration of the repair, for a maximum of five nights. Or we pay for a rental vehicle for the duration of the repair, for a maximum of five days.

Important: We pay for a rental vehicle in the same category as your vehicle.

2. Your onward journey and your return journey

In Switzerland and abroad

You cannot wait for your vehicle to be repaired. Or someone has stolen your vehicle. We organise and pay for one of two means of transport, so that you can continue to your destination:

- First-class rail journey or economy flight. **Conditions:** We only pay for a flight if a rail journey would take longer than seven hours.
- Rental vehicle for 24 hours in Switzerland or 48 hours abroad. **Important:** We pay for a rental vehicle in the same category as your vehicle.

If your car has not been repaired in the meantime, we will also organise and pay for the above-mentioned means of transport, so that you can drive home.

Important: We choose the means of transport.

3. Collecting your vehicle

In Switzerland and abroad

Your vehicle has been repaired. Or your stolen vehicle has been found. So your vehicle can be collected. We pay one of the two means of transport for you or someone of your choice:

- First-class rail journey or economy flight. **Conditions:** We only pay for a flight if a rail journey would take longer than seven hours.
- Rental vehicle for 24 hours in Switzerland or 48 hours abroad. **Important:** We pay for a rental vehicle in the same category as your vehicle.

Important: We choose the means of transport.

4. Vehicle recovery

In Switzerland

Your car breaks down in Switzerland. Local repairs take more than five working days. We have your vehicle brought to the garage that you usually use. We pay the costs of recovering your vehicle up to CHF 1,000.

Abroad

Your car breaks down abroad. Local repairs take more than five working days. Or your stolen vehicle has been found and it is no longer roadworthy. We have your vehicle brought to the garage in Switzerland that you usually use. We pay for repatriation up to a maximum of the current value of your vehicle.

We cannot take your vehicle to your garage? Then we choose the garage that is closest to your domicile. We will return the vehicle as quickly as possible.

This benefit only applies to vehicles that weigh up to 3.5 tonnes. For heavier vehicles, we apply the conditions of point 3 of article G5, "Collecting your vehicle".

Important: We are not liable if repatriation is delayed through no fault of our own.

You no longer want to bring the vehicle back to Switzerland. We will support you with the formalities of disposal or destruction of the vehicle. **Important:** You have to pay the cost of disposal or destruction of your vehicle.

5. Parking costs

In Switzerland and abroad
We pay parking costs up to CHF 250.

6. Costs for expert opinions abroad

An expert reviews the damage to the vehicle and gives the reasons for recovery. We pay the costs of this expert opinion up to CHF 250.

7. Sending spare parts abroad

The spare parts needed to repair your vehicle are not available at the location of the claim event. We order the spare parts as soon as possible and send them to the location of the claim event. We cover postage up to CHF 250. **Important:** There may be customs fees. You are required to pay these yourself.



H Travel and motorists' legal protection

Do you need representation in disputes in insured legal cases as part of your insured trip? The benefits in this module are provided at all times.

H1 General information

1. Duration

Insurance coverage exists if the triggering event and the need for legal protection occur during the term of the contract and Fortuna is notified within this period.

2. Insured capacity

You and/or insured persons are insured in their capacity as:

- Owner(s), holder(s), renter(s), driver(s) or passenger(s) of a vehicle (including electronic vehicles) that is registered for road traffic and used commercially or privately.
- Owner(s), renter(s) or skipper(s) of vessels registered in Switzerland, moored on and approved for Swiss waters.

H2 Insured areas

The following areas are insured:

1. Civil damages law

Assertion of statutory, non-contractual liability claims, insofar as there is no relationship under private or public law, is covered by the insurance, i.e.:

- Due to an accident in which the driver of a private or rented passenger vehicle is involved.
- Due to an accident in which the insured person is involved as a pedestrian, cyclist, motorcyclist or as a passenger in a private or public land vehicle, vessel or aircraft or while engaging in a sport.
- Due to assault, robbery or simple theft.

2. Insurance law

The insurance covers disputes with Swiss private or public insurance institutions to which the insured person is affiliated and which are related to an event listed under point 1 of article H2, "Civil damages law".

3. Criminal law

The insurance covers defence costs in criminal proceedings against the insured person due to a traffic accident.

4. Licence suspension

Proceedings before Swiss administrative bodies related to the suspension of a driver's licence as a result of a traffic accident are insured.

5. Contract law

Disputes arising from the following contracts that are concluded for or during a trip are insured:

- Package tour booking
- Accommodation booking
- Apartment or a holiday home rental (including camping pitches)
- Transport and transfer contract for luggage and/or a motor vehicle abroad
- Transport and air transport
- Motor vehicle rental and repair

H3 Cover restrictions

- Contracts that are not expressly mentioned in point 5 of article H2, "Contract law".
- Disputes with Fortuna and its employees or persons engaged to defend the interests of the insured person.
- Representation of interests in the event of involvement in brawls or affrays.
- Defence against third-party claims for damages.
- Disputes in connection with an intentional criminal offence alleged against the insured person.
- Disputes in connection with wars, terrorist events, violations of neutrality, riots and strikes.
- Disputes in connection with harmful radiation, nuclear fission/fusion and natural catastrophes.

- Proceedings before international or supranational courts.
- Disputes subject to debt enforcement and bankruptcy law or which arise in connection with the collection of debts. This does not include collection costs in accordance with article H4, “Insured benefits”.
- If at the time of inception of the legal case, the driver had a blood alcohol level of 1.5‰ or 0.75 mg/l or more, or had consumed other prohibited substances affecting their ability to drive.
- If at the time of inception of the legal case, the driver did not have a valid driver’s licence, was not authorised to operate the vehicle or was driving a vehicle not equipped with valid registration plates or not covered by the insurance required by law.
- Journeys using a vehicle not permitted by law.
- Participation in races, competitions or training drives.
- Disputes in the event of claims or proceedings relating to any of the above exemptions.

Please note: There are other exclusions. Please see section C, “General exclusions”.

H4 Insurance benefits

You can find the insured amounts and limits under section A, “Benefits overview”.

Fortuna covers the following benefits for registered and insured legal cases up to a maximum amount of CHF 250,000:

- Handling of the legal case and your representation by Fortuna’s internal legal service.
- Costs of a lawyer or legal representative.
- Court and other procedural costs imposed on you.
- Any reimbursement of litigation costs to the other party that are imposed on you.
- Costs of expert opinions ordered by Fortuna or the courts.
- Costs of mediation proceedings agreed with Fortuna or ordered by a Swiss court.
- Collection costs for claims awarded to you in an insured legal case. Such costs are covered only until a certificate of shortfall (Pfändungsverlustschein) or bankruptcy notice is issued.

I Luggage insurance

Your luggage is insured. Insurance coverage begins when you leave your domicile for a trip. It ends as soon as you return to your domicile.

I1 Insured property

Your luggage is insured. This includes:

- All items for your personal needs that you have with you on the trip.
- All items that you hand over to a transport company for transport during the trip.
- All items that you give to a company for safekeeping during the trip.
- Any souvenirs you buy on the trip.

- Advance bail payment in order to avoid pre-trial custody, up to a maximum of CHF 100,000 per event in Europe or CHF 50,000 per event outside Europe.
- Assumption of costs for a lawyer in the event of arrest for the first police interrogation, up to CHF 500.
- Legal advice in the insured areas provided over the telephone by Fortuna’s internal legal service.
- Costs of travel for court proceedings abroad.
- Translation costs for court proceedings abroad.

H5 Benefits not covered

- Fines, contractual penalties and other punitive payments imposed on you.
- Payment of damages of any kind.
- Costs that others would have to bear if this legal protection insurance did not exist.
- Disputes concerning claims that were assigned or transferred to an insured person or a third party after the occurrence of the insured event.
- Costs for blood or other analyses and medical examinations.
- Costs of official notarisations, entries and deletions from official registers, and authorisations of all kinds.

Please note: There are other exclusions. Please read section C, “General exclusions”.

H6 Direct indemnity in lieu of litigation

Instead of covering the insured benefits, Fortuna has the right to compensate the insured person directly for the financial interest at stake, thereby discharging its obligation to provide insurance benefits. This is based on the material value in dispute, taking due account of the litigation and collection risks.

H7 Same event

Where multiple disputes involving an insured person or several individuals insured under the same policy arise from the same event, such disputes taken together are deemed to be a single legal case.



I2 Uninsured property

- All items while you are using them.
- Jewellery of any kind and accessories, watches and clocks, perfumes, beauty products, furs, art or collectibles, musical instruments, alcohol, tobacco products, perishable goods and weapons, including weapon accessories.
- Travel tickets that are not in your name.
- Cash, subscriptions, securities, certificates and documents of any kind (except travel documents).

- Software, precious metals, gemstones and pearls, postage stamps, merchandise, samples and items of art or collector’s value.
- Items that you cannot prove you bought or existed with receipts or proof of purchase.
- Smartphones, tablets and laptops in luggage that you have entrusted to a transport company or a depot.
- Items of predominantly artistic or sentimental value, dental gold, prostheses of any kind.
- Motor vehicles, vessels and aircraft, hang gliders, paragliders, parachutes for which third-party liability insurance is required under Swiss law or which must be entered in the aircraft register. Accessories and trailers are also not insured.

Please note: There are other exclusions. Please see section C, “General exclusions”.

I3 Insured events

The following events are covered by the insurance:

1. You bring your luggage with you:

- Your luggage is stolen.
- Your luggage is damaged or destroyed.

2. You hand your luggage over to a **transport company** for transport. Or you give your luggage to a **company for safe-keeping**:

- Your luggage is lost.
- Your luggage is damaged or destroyed.

3. Your luggage arrives **more than four hours late** on the outbound journey.

I4 Uninsured events

- Your commute to work does not count as a trip.
- Damage from wear and tear.
- Damage through deterioration.
- Weather damage. However, natural events are covered.
- Damage due to insufficient or inadequate manufacturing or packaging.
- Damage because you left the item lying around, misplaced or lost it.
- Damage that you caused yourself.

Please note: There are other exclusions. Please see section C, “General exclusions”.

I5 Insurance benefits

You can find the insured amounts and limits under section A, “Benefits overview”.

Your luggage insurance covers these benefits:

- In the event of theft, damage or loss, we pay the replacement cost at the time of the claim up to CHF 3,000 for individual insurance and up to CHF 5,000 for family insurance per event. This is the cost you would have to pay if you were to buy new luggage. You have to pay a deductible of CHF 200 per claim event.
- Your luggage arrives at least four hours late on the outbound journey. We pay costs of up to CHF 1,000 per person, up to a maximum of CHF 2,000 per event, for urgently needed items that you have to buy as replacements.



J Assumption of deductible for rental vehicles (CDW)

You hire a rental vehicle on your trip. There are problems with the rental vehicle that result in extra costs.

J1 Insured rental vehicles

You have signed a rental agreement and are driving the rental vehicle. The following rental vehicles up to 3.5 tonnes are insured.

Only the following types of vehicle are insured:

- Passenger vehicle
- Camper vans and caravans
- Trailers with an unladen weight of up to 350 kg
- Motorcycles
- Bicycles and electric bicycles
- Vessels

Rental contract conditions

We only pay the deductible if:

- You have signed a rental contract with a rental agency in Switzerland.
- You have signed a rental contract with a rental or sharing agency abroad.

- You use the rental vehicle privately in accordance with the rental contract.
- The rental contract is in your name.

Coverage for the deductible applies from the start date for the rental. It ends on the day on which you return the vehicle according to the rental contract. Coverage ends when you return the vehicle at the latest.

J2 Uninsured rental vehicles

- Vehicles with dealers’ licence plates (“U” number).
- Vehicles at sharing agencies (e.g. Mobility) in Switzerland.
- Vehicles that someone uses for commercial transport of persons.
- Vehicles that someone uses to transport items or materials for commercial purposes.
- Vehicles intended for export.
- Driving school vehicles when a learner driver drives them.

J3 Insured events

The following events are insured:

- Your rental vehicle is damaged.
- Your rental vehicle is stolen.

J4 Uninsured events

The deductible is not covered for:

- Damage caused because you do not meet the rental contract requirements.
- Damage that you have caused the rental company due to a breach of contract.
- Damage caused because you have lost or damaged the vehicle key.
- The vehicle was not properly maintained. The vehicle already had a defect before the journey started. Or you could have known that there was already a defect.

- You are driving the rental vehicle on a road. The competent authority has not approved the road for traffic or for your rental vehicle. Your rental vehicle is not insured on this road.

Please note: There are other exclusions. Please see section C, “General exclusions”.

J5 Insurance benefits

You can find the insured amounts and limits under section A, “Benefits overview”.

For an insured event, we cover the deductible up to CHF 10,000 per event.

Is the damage less than the deductible? Then we pay the actual damage.

K In the event of a claim

K1 Claims reporting

You must report any loss or damage to the respective company without delay. The responsible company may request that the claims form be submitted in writing or in another form that allows proof by text.

Europ Assistance

By phone: +41 848 800 400

In writing: Europ Assistance, Avenue Perdtemps 23, 1260 Nyon

E-mail: travel@europ-assistance.ch

Online: generali-travel-ch.eclaims.europ-assistance.com/

Fortuna

E-mail: info.rvg@fortuna.ch

In writing: Fortuna Legal Protection Insurance Company Ltd.,
Soodmattenstrasse 2, 8134 Adliswil

Online: generali.ch/report-a-legal-case

K2 Procedure in the event of a claim

The procedure in the event of a claim in module H, “Travel and motorists’ legal protection”:

You have reported the legal case. Fortuna will talk to you about how to proceed. The aim is to handle the legal case in the best way possible. Fortuna will determine the next steps. Fortuna has the right to appoint another representative.

K3 Your obligations in the event of a claim

As an insured person, you must comply fully with your contractual and legal obligations relating to notification, disclosure of information and conduct.

If an insured person violates legal or contractual obligations through their own fault, we may reduce or cancel the compensation. In such cases, we reduce the compensation by the extent to which the insured person’s violation of their obliga-

tions contributed to the occurrence or extent of the loss or damage. We will not reduce the compensation if the insured person demonstrates that their behaviour had no impact on the occurrence or extent of the loss or damage.

K3.1 Obligations relating to claims processing

You must assist in claims processing to the extent required and observe the following points:

- Inform us of claims without delay.
- Provide us with all the information in writing or in another form that allows proof by text, where this information substantiates your claims and allows us to investigate them.
- Provide us with all necessary documents relating to the relevant loss or damage, in particular the completed claims report with the required enclosures (see below under “Documents”).

If you fail to comply with the cooperation obligation to substantiate the insurance claim, we may request that you do so in writing, setting a deadline of 10 days. If you do not comply with this request, the obligation to pay benefits will lapse.

Documents: You request a refund for payments. You must send all original receipts for these payments to Europ Assistance, using the address provided above.

- Cancellation cost invoice
- Flight tickets and train tickets, admission tickets, receipts, etc.
- Receipts for expenses that were incurred unexpectedly
- Certificate of death
- Booking confirmation
- Documents or official certificates confirming that the insured event has occurred (e.g. detailed doctor’s certificate with diagnosis, employer’s certificate, police report, breakdown report, etc.)
- Invoices for the insured additional costs

- Statement of facts
- Missing person's report submitted to the FDFA
- Evidence of delay from the transport company

You must release your doctor from the obligation to maintain professional confidentiality vis-à-vis Europ Assistance. Experts such as doctors or experts who determine damage for an event may not be related to you or by marriage or benefit directly from this.

K3.2 Specific obligations

Personal assistance

Europ Assistance determines, organises and coordinates the assistance required.

You must ask for Europ Assistance's consent before you do anything yourself. Or before you pay any costs. You must comply with the solution proposed by Europ Assistance.

Vehicle assistance

Vehicle rental companies usually require you to pay or leave a deposit by credit card. They also usually stipulate a minimum age and driving experience. It is your responsibility to ensure that you can meet these conditions. Europ Assistance is not responsible if the vehicle rental company does not have a vehicle for you or if you do not meet the conditions.

Travel and motorists' legal protection

Please observe the following points:

1. Settlement

Settlements that contain obligations on the part of Fortuna may only be concluded by the insured person or their legal representative with Fortuna's written - or in a form that allows proof by text - consent.

2. Damages

Any court costs or damages awarded to the insured person in or out of court must be reimbursed to Fortuna in full.

3. Selection of a lawyer

- **Issuing orders:** Insured persons may not engage a legal representative or initiate any legal action or other legal recourse before Fortuna has given its approval in writing or in a form that allows proof by text. Otherwise, Fortuna is released from its obligation to perform.
- **Selecting a legal representative:** If it becomes necessary to engage the services of a lawyer for court or administrative proceedings for which representation by a lawyer is required, or if this is necessitated by a conflict of interest, the insured person may freely choose a legal representative in consultation with Fortuna. The legal representative must be qualified in the area of law applicable to the case and have its registered office within the district covered by the authorities responsible for the court or administrative proceedings. If Fortuna rejects the chosen legal representative, the insured person may propose three other, mutually independent legal representatives, of which Fortuna must select one.

- **Release:** The insured person releases the representative engaged from the obligation of professional confidentiality vis-à-vis Fortuna and authorises the representative to disclose all documents and information relevant to the case to Fortuna.
- **Payment commitment:** Fortuna may impose a limit or deadline on a payment commitment, make it contingent on or subject to conditions or limit it to certain legal matters or segments of proceedings.

4. Difference of opinion

- **No probability of success:** In the event of differences of opinion related to the handling of a legal case or if Fortuna declines to provide benefits for a measure due to there being no prospect of success, Fortuna must justify its opinion in writing or in a form that allows proof by text without delay and inform the insured person of the possibility of proceeding in the event of a difference of opinion. In this case, compliance with deadlines pertaining to legal recourse, forfeiture, limitation periods, etc. becomes the responsibility of the insured person.
- **Arbitration:** If the insured person does not agree with the opinion held by Fortuna, the insured person may submit the matter within 90 days of receipt of the refusal to a qualified Swiss lawyer or professor of law as sole arbitrator. The arbitrator must be chosen jointly by the insured person and Fortuna, and will decide on the basis of a simple exchange of written submissions. The arbitrator will demand an advance from both parties in the amount of the full anticipated cost of the proceedings. No damages may be awarded. If the insured person does not demand such arbitration within 90 days of receipt of the rejection, the right to arbitration will be deemed to be waived. In all other respects, the provisions of the Swiss Code of Civil Procedure apply.
- **Measures at the insured person's own cost:** If the insured person initiates proceedings at their own cost after Fortuna declined the provision of benefits and secures a judgement that is more favourable for the insured person than the opinion notified in writing or in a form that allows proof by text by Fortuna or than the result of arbitration, Fortuna will assume the necessary costs incurred up to the maximum insured amount.

Luggage insurance

You must provide Europ Assistance with receipts or purchase confirmations for the stolen, damaged or lost items, and the statement of facts.

Your luggage was damaged, delivered late or lost in transit. You must have this confirmed immediately by the responsible body in a statement of facts. For example, by hotel management, the tour guide, the transport company, etc. The statement of facts must include the cause, the circumstances and the extent of the damage. You must also immediately request compensation from the relevant body.

You must provide damaged items to Europ Assistance.

Assumption of deductible for rental vehicles (CDW)

You are required to send Europ Assistance the following documents:

- Copy of the rental contract for the vehicle.
- Proof of payment of the deposit (receipt for vehicle rental or proof of the amount being debited from the credit card).
- Copy of the statement of facts (police report, accident statement).
- Copy of the final invoice from the rental company.
- Settlement showing payment of the deductible.
- Copy of the general terms and conditions of business and insurance of the rental company.