

Customer information

Vehicle insurance

Release 2021

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Transparency is important to us. We are providing you here with information about Generali and about the most important features of your insurance product.

You can find the contractual rights and obligations and details about the individual insurance coverage here:

- Insurance policy
- General Policy Conditions (GPC)
- Special or Supplementary Policy Conditions

Your insurance contract is subject to Swiss law and is governed by the Swiss Federal Law on Insurance Contracts (VVG).

Do you need any more information?
Generali will be happy to help you.

A. Customer information

1. Who is the contracting partner?

Your contracting partner is Generali General Insurance Ltd. (hereinafter «Generali»), Avenue Perdtemps 23, 1260 Nyon 1. In the event of a claim, assistance services are, however, provided by Europ Assistance Suisse SA on behalf of Generali. Europ Assistance Suisse SA is a company of the General Insurance Group with its registered office at Avenue Perdtemps 23 in 1260 Nyon 1.

Generali is a public limited company under Swiss law. It belongs to the Generali Insurance Group in Trieste/Italy and also offers life insurance (Generali Personal Insurance Ltd., Soodmattenstrasse 10, 8134 Adliswil 1) and legal protection insurance (Fortuna Legal Protection Insurance, Soodmattenstrasse 2, 8134 Adliswil).

2. Which risks are insured and to what extent?

Generali offers the following insurance options so you, your passengers and your vehicle are safe while on the move. Unless otherwise stated, each of the following insurances is an indemnity insurance policy.

Third-party liability insurance

Third-party liability insurance covers damage or losses you cause to other people.

Generali provides you with cover if a person is injured or killed, or if property is damaged by your vehicle. The insurance covers the settlement of justified claims as well as defence against unjustified claims, but only up to the sum insured you have agreed to in your policy.

Generali also provides cover if you as the keeper of the vehicle suffer a bodily injury when you are a passenger in your vehicle. This does not apply if you yourself are driving or if the person who is at the wheel is not responsible for the accident.

Accidental damage insurance

Partial accidental damage insurance covers damage to your vehicle as a result of: theft, fire, natural hazards, heavy snow, glass breakage, collision with animals, marten damage, wilful or malicious actions by third parties, falling aeroplanes or celestial bodies, as well as assistance services.

Comprehensive accidental damage insurance additionally covers collision damage sustained by your vehicle.

Other insurance cover:

If you like, you can also take out cover for the following services: The insurance of items being transported (incl. veterinary treatment for household pets being transported in your vehicle), damage to parked vehicles, rental of a replacement vehicle or Glass Plus (extended glass breakage cover). You can also take out the «Generali repair service» for your car (passenger vehicle), giving you the additional benefit of a reduced premium.

Thanks to our **precautional insurance cover**, you enjoy automatic comprehensive accidental damage insurance cover for 30 days for vehicles up to four years of operational age and partial accidental damage insurance cover for vehicles from 5 to 10 years of operational age. This starts upon issuance of your insurance certificate and the official permit.

Precautional insurance cover applies to passenger vehicles up to a maximum of CHF 150 000.–, motorcycles up to CHF 35 000.– and commercial vehicles (trucks and delivery vehicles) up to CHF 400 000.–. The catalogue price including all extra equipment is the determining factor.

Comprehensive accidental damage insurance cover applies only to motorcycles with a cubic capacity in excess of 50.01 cm³ and a catalogue price of at least CHF 5 000.– (including extra equipment).

In the event of collision damage, you must pay the first CHF 1 000.– of the compensation yourself.

The requirement for this cover is that the partial or comprehensive accidental damage insurance is concluded within 30 days. This cover is not only valid in the event of a change of vehicle, but also for new and initial registrations.

Accident insurance

This insurance is a fixed-sum insurance (exceptions are treatment costs as well as luggage and accessories). If an accident with your vehicle leads to death or temporary or permanent disability, Generali covers you against the financial consequences. This includes accidents that occur while getting into or out of the vehicle, while carrying out emergency repairs during a journey or while rescuing injured persons.

All persons listed in the policy are insured. Cash payments, treatment costs and medical assistance are described in the insurance policy and General Policy Conditions (GPC).

24-hour breakdown cover and assistance

Europ Assistance provides assistance on behalf of Generali in the event of breakdown, theft, attempted theft or accidents involving your vehicle. If other insurance contracts exist that cover the same benefits, Europ Assistance provides benefits on a subsidiary basis.

3. Where is your insurance valid?

Your insurance is valid in Switzerland, the Principality of all EU and EEA member states, as well as in Andorra. Accidental damage insurance, accident insurance, 24-hour breakdown cover and assistance are also valid in Kosovo. However, if you wish to visit European countries that are not EU or EEA member states, you must order a valid International Insurance Card from Generali beforehand. Your insurance will not be valid in any countries or areas that are crossed out or excluded on the International Insurance Card.

This applies in all cases in countries in which frontier insurance has to be taken out.

Generali also provides you with cover from Assistance abroad, provided your stay is not for longer than 90 days.

If you move abroad or register foreign licence plates for your vehicle, your insurance will no longer be valid.

4. When is your insurance valid?

The term of your insurance is specified in your policy. It begins:

- on the date listed on your insurance certificate for third-party liability and precautional insurance cover;
- on the date listed in your policy for accidental damage and accident insurance and 24-hour breakdown cover and assistance.

If neither you nor we give notice of cancellation, the insurance will be tacitly extended by another year at the end of each 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.

In the event of a claim for which Generali must provide coverage, the contract can be terminated with the following notice periods:

- for Generali: at the latest when the compensation is paid out;
- for you: at the latest 14 days after you were notified of the payment.

If you or Generali give notice of cancellation, the relevant insurance cover ceases 14 days after receipt of the notification.

5. What premium and fees do you pay?

Your premium is due once a year on the date specified in the policy. If you pay only a part of your premium, Generali will apply a surcharge to each instalment.

Your premium depends on the risks insured and on the scope of cover selected.

Generali has two premium scales, depending on the insurance cover in question:

- a premium that is coupled to your claims and fluctuates between 35% and 200% of the basic premium. The fewer claims you submit, the less you pay for collision accidental damage and third-party liability.
- a fixed premium that is independent of the claims you submit (partial accidental damage insurance, accident insurance, 24-hour breakdown cover and assistance).

Generali offers you the opportunity of taking out no-claims bonus protection. In other words, your premium level will remain the same following the first reported claim per calendar year that affects the premium level.

If you terminate the contract during the insurance year, Generali will refund the prepaid part of your premium for the unexpired portion of your insurance period, unless:

- we have provided the insurance benefit and thereafter there is no longer a risk, or

- you terminate the contract in the event of a partial loss within one year after contract conclusion.

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 precedents or in FINMA's administrative practice that directly affect the insurance contract.

In addition, Generali may increase or reduce premiums, deductibles, waiting periods, limits of compensation, the premium scale (with the exception of amendments due to claims pursuant to Art. 8 GPC) in line with the cost evolution of this insurance product (e.g. increased fees for payment transactions).

To amend the contract, Generali must notify you of the new contractual provisions at least 25 days before the end of the current insurance year. If you are not in agreement with the changes, you may terminate 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, the changes shall be deemed to have been approved by you.

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

If you do not pay your invoices, we charge a fee for reminders. For the collection of premiums, we may appoint a debt collection service, which may charge additional fees. If Generali has to request the withdrawal of your licence plates from the cantonal driver and vehicle licensing office, you will be charged an additional fee of CHF 100.–.

If you adjust your contract more than three times within one insurance year, we may charge fees of up to CHF 50.– per contract amendment.

Generali may charge fees for specific services and administrative expenses in connection with your contract. These include, for example, fees for payments of premiums at the post office counter or resending of documents already delivered. You can call up our fee regulations at www.generali.ch/fees.

6. Do you have deductibles?

In the event of a claim, you must pay the deductible agreed in the contract.

If you have opted for the Generali repair service in your contract but you arrange your collision, parking or glass breakage damage to be repaired by a vehicle repair shop of your own choosing, you will be charged an additional deductible of CHF 200.–

7. What happens if you don't pay?

If you fail to pay your invoices on time, you will be sent a reminder. Generali grants you 14 days from receipt of the reminder to pay the outstanding premium. Following this, we will cease

paying any benefits. You will only be insured again once you have paid the premium including late payment interest and the late payment fee.

Generali offsets your deductible against any benefits or sends you an invoice. If you fail to pay this invoice within four weeks, you will receive a reminder. If after 14 days of receiving this reminder you have still not settled the invoice, your contract will be cancelled. You will still have to pay the deductible.

If Generali has to discontinue your third-party liability insurance, Generali shall be obliged to notify the relevant vehicle licensing office. You will then be required to return your licence plates.

8. How do you make a claim?

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.

Generali

Telephone: +41 800 82 84 86

Online claims form: www.generali.ch/en/schaden

Generali General Insurance Ltd., Soodmattenstrasse 2,
P.O. Box 1047, 8134 Adliswil 1

Europ Assistance

Telephone: +41 848 800 400

E-mail: help@europ-assistance.ch

Europ Assistance (Schweiz) AG, Avenue Perdtemps 23,
1260 Nyon 1

It is your obligation to provide the respective company with all the required information and documents.

If you fail to do this or do not act in good faith, the respective company is not obliged to pay any benefits. It will only pay benefits if you are not personally responsible for the lack of cooperation and if this did not have any impact on the claim.

Fraudulent actions will result in the refusal of benefits and may lead to the institution of criminal proceedings.

9. Does a right of revocation exist and what are its effects?

You can revoke your offer to enter into a contract or the acceptance in writing or in any other form that allows proof by text. The prescriptive period for revocation is 14 days and begins as soon as you have applied for or accepted the contract. The time limit is met if, on the last day of the prescriptive period, you inform us of revocation or post your written notice of revocation.

The revocation has the effect that the offer to enter into a contract or the acceptance of such is ineffective from the beginning. Any benefits already received must be refunded. You do not owe us any further compensation. You must reimburse us in part or in full for the costs of special clarifications that we have made in good faith with a view to concluding the contract, where equity so requires.

There is no right of revocation for provisional insurance cover.

10. Data protection

Generali collects, processes, transmits and stores the data required for the verification of the application, contract execution and fulfilment of regulatory requirements in compliance with the relevant data protection regulations, in particular the Federal Law on Data Protection. Generali may use the personal data submitted to it to assess risks, determine premiums and administer contracts, and for all actions relating to the provision of benefits under the insurance contract, for statistical evaluations, for customer satisfaction surveys and for marketing and advertising purposes.

Data may be forwarded to any domestic or foreign third parties involved in the insurance policy, in particular to co-insurers and reinsurers, other companies belonging to the Generali Group, pledgees, authorities and lawyers. Where necessary, Generali will request separate consent for data collection or processing. In connection with an insured event, medical personnel providing treatment must be released from confidentiality vis-à-vis Generali. Generali will store the data electronically or physically in a protected and confidential manner. The data will continue to be stored for at least a further 10 years after the termination of the contract or after the settlement of a claim. The policyholder and the insured person are entitled to request from Generali the information provided for by law on the processing of the data concerning them.

You can find further information on data protection at www.generali.ch/en/dataprotection.