

Travel Accident Advantage for Visa, Mastercard® Business/Company and Diners Club® Corporate Cards and for Diners Club® Corporate Travel Accounts issued by Cornèr Bank Ltd.

General Terms of Insurance – European Travel Insurance Ltd. – 01.2018 edition

Only the masculine form is used in the following to facilitate legibility; however, the appropriate feminine form is also intended. To be used for information purposes only. The German wording prevails in case of litigation. Please keep this insurance confirmation in a safe location together with your other insurance documents.

I. Amounts insured

In case of death:

Platinum Visa and Mastercard Business/Company Cards	CHF 1,000,000
Platinum Global Card Visa and Mastercard Business/Company Cards	CHF 1,000,000
Platinum Intercard Visa and Mastercard Business/Company Cards	CHF 1,000,000
Gold Visa and Mastercard Business/Company Cards	CHF 500,000
Gold Global Card Visa and Mastercard Business/Company Cards	CHF 500,000
Premier Intercard Visa and Mastercard Business/Company Cards	CHF 500,000
Diners Club Corporate Cards	CHF 500,000
Diners Club Corporate Travel Accounts	CHF 500,000
Classic Visa and Mastercard Business/Company Cards	CHF 300,000
Classic Global Card Visa and Mastercard Business/Company Cards	CHF 300,000
Classic Intercard Visa and Mastercard Business/Company Cards	CHF 300,000
Prepaid Visa and Mastercard Business/Company Cards	CHF 300,000
Direct Global Card Visa and Mastercard Business/Company Cards	CHF 300,000
Direct Intercard Visa and Mastercard Business/Company Cards	CHF 300,000

In case of permanent disability:

Platinum Visa and Mastercard Business/Company Cards	up to CHF 1,000,000
Platinum Global Card Visa and Mastercard Business/Company Cards	up to CHF 1,000,000
Platinum Intercard Visa and Mastercard Business/Company Cards	up to CHF 1,000,000
Gold Visa and Mastercard Business/Company Cards	up to CHF 500,000
Gold Global Card Visa and Mastercard Business/Company Cards	up to CHF 500,000
Premier Intercard Visa and Mastercard Business/Company Cards	up to CHF 500,000
Diners Club Corporate Cards	up to CHF 500,000
Diners Club Corporate Travel Accounts	up to CHF 500,000
Classic Visa and Mastercard Business/Company Cards	up to CHF 300,000
Classic Global Card Visa and Mastercard Business/Company Cards	up to CHF 300,000
Classic Intercard Visa and Mastercard Business/Company Cards	up to CHF 300,000
Prepaid Visa and Mastercard Business/Company Cards	up to CHF 300,000
Direct Global Card Visa and Mastercard Business/Company Cards	up to CHF 300,000
Direct Intercard Visa and Mastercard Business/Company Cards	up to CHF 300,000

II. Insurer

European Travel Insurance Ltd.
St. Alban-Anlage 56
Post office box
CH-4002 Basel
Switzerland

For information and enquiries:
Phone: +41 58 275 22 10
Email: info@erv.ch

III. Insured persons

Based on the group insurance policy concluded between Cornèr Banca SA (hereinafter referred to as "Cornèrcard") in Lugano and European Travel Insurance Ltd., (hereinafter referred to as "ERV"), ERV grants the following persons insurance coverage in accordance with the General Terms of Insurance (hereinafter referred to as the "GTI"), provided that they are in possession of a valid Visa, Mastercard and/or Diners Club Business/Company/Corporate credit, Direct and/or prepaid card issued by Cornèrcard (hereinafter referred to as "Card") and pay for the journey with one of these cards: the cardholder, employees, consultants, guests and family members and persons living in the same household and who are accompanying the cardholder on a business trip (hereinafter referred to as "insured person").

Coverage also extends to those persons (hereinafter referred to as "insured person") whose business trip was paid for using a Diners Club Corporate Travel Account (hereinafter referred to as a "CTA").

IV. Scope of the insurance and territorial validity

The benefits of the travel accident Advantage will be provided if an insured person sustains physical injury as the result of an accident during a travel. This insurance is valid worldwide (Switzerland and Principality of Liechtenstein included).

V. Beginning, duration and conditions

Visa, Mastercard Business/Company and/or Diners Club Corporate Cards: The insurance begins as soon as Cornèrcard has issued the card and the cardholder is in possession of the card. The insurance is valid as long as the cardholder is in possession of a valid card or until the expiry date of the contract between ERV and Cornèr. For insurance coverage to be effective, all travel costs (or the general abonnement SBB) must have been paid in advance and at least 51% of the costs have been paid with one or more valid Cards. If a cardholder has more than one Card issued by Cornèrcard, the insurance coverage is only extended to the Card with which the biggest part of the travel costs were paid. Under no circumstances can the insurance benefits be extended to a combination of different Cards.

Diners Club Corporate Travel Accounts: For an insured event to benefit from coverage, at least 51% of the cost of the travel must have been paid in advance using the CTA.

"Travel" refers to any stay at a location at least 50 kilometers away from the habitual place of residence.

The specified "amounts insured" refer to an insured amount for each insured person in accordance with Item III. "Insured person".

VI. Insured events and benefits

A. In the event of the death of the insured person resulting from an accident, the statutory heirs will receive the agreed amount. Alternative beneficiaries may only be named in writing by the insured person to ERV. When paying out the insurance benefit, ERV will apply the arrangement that it was last advised of in writing, which is why it must be notified of changes in a timely and appropriate manner.

B. In the event of 100% disability resulting from an insured accident and certified as such by a physician within no more than five years of the date of the accident, ERV will pay out the agreed capital. In the event of partial disability, ERV will pay out the corresponding percentage.

- a) In the cases listed below, the degree of disability is deemed to be binding:
- Loss of both legs or feet, both arms or hands: 100%
 - Loss of one arm or one hand and also one leg or one foot: 100%

- Full paralysis, incurable, a mental disorder precluding any gainful activity: 100%
- Loss of one arm at the elbow or above: 70%
- Loss of one underarm or one hand: 60%
- Loss of one thumb: 22%
- Loss of one index finger: 15%
- Loss of one another finger: 8%
- Loss of one leg at the knee joint or above: 60%
- Loss of one leg in the upper thigh: 50%
- Loss of one foot: 40%
- Loss of vision in both eyes: 100%
- Loss of vision in one eye: 30%
- Loss of vision in the second eye where only one eye is functioning: 70%
- Loss of hearing in both ears: 60%
- Loss of hearing in one ear: 15%
- Loss of hearing in one ear, if the hearing in the other ear was entirely lost before the insured event occurred: 45%

- b) The complete non-function of limbs or organs is equivalent to loss.
c) If the loss or non-function is only partial, an accordingly reduced degree of disability applies.
d) If several body parts are lost or become non-functional at the same time, the percentages are added together, but the degree of disability never exceeds 100%.
e) In cases not listed above, the degree of disability is determined on the basis of certification by a physician based on the percentages listed above, taking into account the circumstances of the insured person.
f) If body parts were already partly or entirely missing or non-functional prior to the accident, the pre-existing degree of disability calculated according to the above principles will be deducted when determining disability.

C. Disappearance and exposure

If the body of the insured person is not recovered within a year of their disappearance, it will be assumed that they have suffered a death by accident for the purposes of this event. If an insured person is exposed to natural elements and weather conditions as a consequence of the covered accident event and dies or suffers physical injury as a result, the insurance also covers this.

D. The amounts insured are listed under Item I. "Amounts insured".

VII. Benefit limits

- a) In case of death: Insured children who have not yet reached the age of 16 at the time of the accident, maximum CHF 10,000.
b) In case of disability: Insured children who have not yet reached the age of 16 at the time of the accident, maximum CHF 200,000.
c) If several insured persons suffer an accident due to the same event, the indemnities payable by ERV are limited to a maximum of CHF 20 million for death and disability. If the claims exceed this amount, this amount is applied proportionately.

VIII. Exclusions:

- a) Accidents due to suicide, self-mutilation or attempts to achieve these;
b) Accidents resulting from war events or terrorism;
c) Accidents that arise as a result of participation in:
 - competitions, races, rallies or training with motor vehicles or boats,
 - competitions and training related to professional or extreme sports,
 - trekking and mountain tours at sleeping altitudes of over 4,000 metres above sea level,
 - dangerous activities (risky behaviour) in which the insured person deliberately exposes himself to particularly significant danger;
- d) Accidents that arise as a result of deliberate or grossly negligent action or inaction or which are attributable to a failure to observe the general duty of care;
e) Accidents that arise under the influence of alcohol, narcotics, sedatives or pharmaceuticals; does not apply to unintentional ingestion or accidents with pharmaceuticals as a result of the involvement of third parties;
f) Accidents that arise as a result of illegal activity, committed by the insured person or one of their beneficiaries;
g) Accidents on the way to work.

IX. Obligations in case of a claim

In case of a death resulting from an accident, ERV must be notified immediately in writing. At its request, eligible parties must allow the performance of an autopsy or exhumation. Among other things, the original copy of a detailed medical certificate and/or death certificate must be submitted to ERV. In case of a claim, the insured person will be advised by ERV of their other obligations and the consequences of their injury.

X. Expiration of insurance coverage for an insured person

The insurance coverage for an insured person expires in the following cases:
1. on the expiry date of the contract between ERV and Cornèrcard;
2. on the date as of which an insured person is no longer a cardholder.

XI. Prescription

Entitlements arising from this contract expire five years after occurrence of the insured event.

XII. Claims office

The office for all written communications is:

European Travel Insurance Ltd.
St. Alban-Anlage 56
Post office box
CH-4002 Basel
Switzerland
Phone: +41 58 275 27 27
Fax: +41 58 275 27 30
Email: claims@erv.ch

XIII. Place of jurisdiction and legal venue

The obligations arising from this insurance policy are to be fulfilled in Switzerland. ERV may be brought before a court of law at the registered place of business of its office in Basel for its entire Swiss business, or at the domicile of the insured person or eligible party, being located in Switzerland. If the insured person or eligible person has their domicile abroad, the only legal venue applicable is Basel.

XIV. Applicable law

The insurance contract is solely governed by Swiss law, in particular the Swiss Federal Law on Insurance Contracts.

Business Travel Insurance for Visa, Mastercard® Business/Company and Diners Club® Corporate Cards and for Diners Club® Corporate Travel Accounts issued by Cornèr Bank Ltd.

General Terms of Insurance – Allianz Global Assistance – 01.2018 edition

To enhance readability, the masculine forms of personal and possessive pronouns used below are understood to include the corresponding feminine forms. Please keep this confirmation in a safe place with your other insurance documents.

I. Common provisions applying to all types of insurance

1. Amounts insured

A Cancellation costs

Platinum Visa and Mastercard Business/Company Cards	up to CHF 60,000 per insured event
Gold/Premier Visa and Mastercard Business/Company Cards	up to CHF 30,000 per insured event
Diners Club Corporate Cards	up to CHF 30,000 per insured event
Classic/Prepaid Visa and Mastercard Business/Company Cards	up to CHF 15,000 per insured event
Diners Club Corporate Travel Accounts	up to CHF 30,000 per insured event

B Travel interruption and travel assistance

Platinum Visa and Mastercard Business/Company Cards	up to CHF 60,000 per insured event
Gold/Premier Visa and Mastercard Business/Company Cards	up to CHF 30,000 per insured event
Diners Club Corporate Cards	up to CHF 30,000 per insured event
Classic/Prepaid Visa and Mastercard Business/Company Cards	up to CHF 15,000 per insured event
Diners Club Corporate Travel Accounts	up to CHF 30,000 per insured event

C Travel delays

Platinum Visa and Mastercard Business/Company Cards	up to CHF 5,000 per insured event
Gold/Premier Visa and Mastercard Business/Company Cards	up to CHF 3,000 per insured event
Diners Club Corporate Cards	up to CHF 3,000 per insured event
Classic/Prepaid Visa and Mastercard Business/Company Cards	up to CHF 1,500 per insured event
Diners Club Corporate Travel Accounts	up to CHF 3,000 per insured event

D Travel baggage

Platinum Visa and Mastercard Business/Company Cards	up to CHF 15,000 per insured event
Gold/Premier Visa and Mastercard Business/Company Cards	up to CHF 10,000 per insured event
Diners Club Corporate Cards	up to CHF 10,000 per insured event
Classic/Prepaid Visa and Mastercard Business/Company Cards	up to CHF 5,000 per insured event
Diners Club Corporate Travel Accounts	up to CHF 10,000 per insured event

E Medical treatment and medical assistance expenses

Platinum Visa and Mastercard Business/Company Cards	up to CHF 1,500,000 per insured event
Gold/Premier Visa and Mastercard Business/Company Cards	up to CHF 1,500,000 per insured event
Diners Club Corporate Cards	up to CHF 1,500,000 per insured event
Classic/Prepaid Visa and Mastercard Business/Company Cards	up to CHF 1,500,000 per insured event
Diners Club Corporate Travel Accounts	up to CHF 1,500,000 per insured event

F Travel liability

Platinum Visa and Mastercard Business/Company Cards	up to CHF 3,000,000 per insured event
Gold/Premier Visa and Mastercard Business/Company Cards	up to CHF 3,000,000 per insured event
Diners Club Corporate Cards	up to CHF 3,000,000 per insured event
Classic/Prepaid Visa and Mastercard Business/Company Cards	up to CHF 3,000,000 per insured event
Diners Club Corporate Travel Accounts	up to CHF 3,000,000 per insured event

G Deductible waiver for rental cars (CDW)

Platinum Visa and Mastercard Business/Company Cards	up to CHF 10,000 per insured event
Gold/Premier Visa and Mastercard Business/Company Cards	up to CHF 10,000 per insured event
Diners Club Corporate Cards	up to CHF 10,000 per insured event
Classic/Prepaid Visa and Mastercard Business/Company Cards	up to CHF 10,000 per insured event
Diners Club Corporate Travel Accounts	up to CHF 10,000 per insured event

2. Who is the insurer?

Allianz Global Assistance
AWP P&C S.A., Saint-Ouen (Paris)
Wallisellen branch (Switzerland)
Hertistrasse 2
8304 Wallisellen
Switzerland

For information or inquiries

Phone: +41 44 283 32 22
Fax: +41 44 283 33 83
E-mail: info@allianz-assistance.ch

3. Who is insured?

Based on the group insurance policy concluded between Cornèr Banca SA (hereinafter referred to as "Cornèrcard") in Lugano and AWP P&C S.A., Saint Ouen (Paris), Wallisellen branch (hereinafter referred to as "AGA"), AGA grants insurance coverage within the scope of the following General Terms of Insurance (hereinafter referred to as "GTI") to the following persons who hold a valid Visa, Mastercard and/or Diners Club Business/Company/Corporate credit and/or prepaid card (hereinafter referred to as "Card") issued by Cornèrcard and who pay for the travel with one of the cards for which said insurance policy was concluded:

the cardholder, employees, consultants, guests and family members and persons living in the same household and who are accompanying the cardholder on a business trip, as well as employees, consultants and guests of the cardholder for whom the cardholder paid travel expenses by card without personally going on the business trip (hereinafter referred to as "insured person").

Coverage also extends to those persons (hereinafter referred to as "insured person") whose business trip was paid for using a Diners Club Corporate Travel Account (hereinafter referred to as a "CTA").

4. Geographical scope of application

Insurance coverage is valid worldwide (Switzerland and Principality of Liechtenstein included) provided that no other geographical scope is provided for in the "Special Conditions attached to the specific items of coverage."

5. Commencement, duration, and conditions of insurance coverage

5.1 Commencement and duration

Visa, Mastercard and/or Diners Club Business/Company/Corporate Cards: Insurance coverage will be provided as soon as the Card has been issued by Cornèrcard and is in the cardholder's possession. This coverage applies for as long as the Card is valid and in the possession of the cardholder.

Diners Club Corporate Travel Accounts: Insurance coverage begins as soon as Cornèrcard has activated the CTA and the company in whose name the CTA has been activated has received its CTA number. Insurance coverage remains in force for as long as the company holds a valid CTA.

5.2 Insured travel

Insurance coverage is provided solely for business trips (hereinafter referred to as "trips") that last no more than 365 days. Coverage also extends to leisure activities during the business trip and a maximum of 14 days off or holidays taken directly before, during, or as a continuation of the business trip in the same country.

5.3 Conditions

5.3.1 Advance payment of at least 51%

Visa, Mastercard and/or Diners Club Business/Company/Corporate Cards: For an insured event to benefit from coverage, the travel/car rental must have been previously concluded by the cardholder and at least 51% must have been paid for with a valid Cornèrcard Card belonging to the same company.

Diners Club Corporate Travel Accounts: For an insured event to benefit from coverage, at least 51% of the cost of the travel/car rental must have been paid in advance using the CTA.

The amount of the travel/car rental charged to the Card is to be understood exclusive of any handling charges or card fees.

Exceptions:

- If two insured persons from the same company or from different companies, each having a Cornèrcard, plan a trip together for which the same travel/car rentals were paid for using only one of their Cornèrcard, then coverage will extend to both insured persons, provided that the person who paid can prove that the other also had valid business travel insurance in accordance with the GTI and that the person who paid accompanied the other person on the trip.
- In the event that an advance payment was not possible due to a stipulation by the service provider, AGA undertakes to provide coverage to Cornèrcard for the insured person (e.g. if the Card or the CTA is to be merely deposited as security). Confirmation from the service provider including the following details is a prerequisite for payment in the case of a claim:
 - Date of reservation
 - Card number or CTA number
 - Rental period and/or duration of stay and participants
 - Cancellation date

The details must clearly indicate that the reservation was made with a Card or CTA prior to the insured event. In this case, AGA will nevertheless provide the benefits intended in the GTI upon submission of proof of booking.

5.3.2 Validity of the Card and/or CTA

Insurance coverage is not provided if the Card and/or CTA has been recalled or blocked by Cornèrcard at the time of booking and/or payment of the travel/car rental.

6. What happens if there are claims against third parties?

If AGA pays benefits for which an insured person could also have submitted claims against third parties, the claimants shall cede those claims to AGA.

7. What happens if there are claims under other insurance policies?

If an insured person is entitled to benefits under other insurance policies, coverage will be secondary only. However, under this insurance policy, an advance for those benefits will be granted. The claimant shall cede those claims to AGA up to the amount of the advance granted.

8. When is no insurance coverage provided?

No benefits will be payable for consequences in connection with the following:

8.1 Warlike events/revolution

Warlike events, violations of neutrality, revolution, rebellion, insurrection, civil unrest (acts of violence against persons or property during riots, demonstrations, or protests), action taken to counter such events, as well as changes to the atomic nucleus structure. Exceptions (not applicable in case of changes to the atomic nucleus structure):

- If an insured person can prove that the losses are not linked to the above events, the agreed benefits will be paid.
- If an insured person is caught unaware of one of these events while abroad, coverage will be granted for those losses arising during the 14-day period after such event first occurred.

8.2 Participation in races

Participation in races, rallies or similar competitions or training events using motor vehicles, motorized sleighs or motorboats.

8.3 Change/cancellation by travel service provider

Change or cancellation of the program or the schedule of booked travel by the service provider (tour operator, lessor, etc.) due to strikes and unrest of any kind. The exceptions under Art. I 8.1. apply.

8.4 Medical treatment

If the purpose of travel is medical treatment as an inpatient.

8.5 Official rulings

The consequences of events caused by official rulings, for example impounding of assets or closure of the airspace.

8.6 Kidnappings

Costs and consequences of events relating to kidnappings.

8.7 Other exclusions

No coverage will be provided for purely private trips. Further exclusions are listed under the individual benefits.

9. Obligations in the event of a claim

9.1 Contact addresses in the event of a claim

Allianz Global Assistance

Service Center

Hertistrasse 2

P.O. Box

8304 Wallisellen

Switzerland

Phone: +41 44 283 32 22

Fax: +41 44 283 31 19

E-mail: claims@allianz-assistance.ch

9.2 Notification and cooperation duties in the event of a claim

9.2.1 Cancellation costs, travel delays, deductible waiver for rental cars (CDW)

The following documents are to be sent to AGA in the event of a claim:

- Card number or CTA number
- Booking confirmation and/or proof of payment for the travel and/or car rental (original)
- Proof of cancellation (original)
- Proof of the insured event (e.g. medical certificate, theft of documents, etc.)

9.2.2 Travel interruption and travel assistance, medical treatment and medical assistance expenses

In order to be able to claim AGA benefits, the AGA Emergency Call Center must be notified immediately of the insured event.

In case of travel assistance services to be rendered due to serious illness or severe accident, the AGA Assistance physicians are solely authorized to decide upon the type and timing of the appropriate action.

AGA Emergency Call Center

Phone: +41 44 283 34 48

Fax: +41 44 283 33 33

9.2.3 Travel baggage

The following documents are to be sent to AGA in the event of a claim:

- In the event of theft or robbery, a copy of written confirmation from the police station where a report was made.
- In the event of damage, a copy of written confirmation from the transport firm, the liable third party or the tour operator or hotel management. If the loss or damage occurring during carriage by a transport company is only discovered after delivery, the facts of the case must be reported immediately to the responsible transport company and confirmed by them in writing.
- In the event of theft, the original bill or adequate documentation as to the stolen or damaged travel baggage and contents. If this is not possible, AGA may reduce or decline compensation.

Damaged items must be kept available to AGA until the final settlement of the claim, and must be sent at the cost of the insured person for inspection upon demand.

9.2.4 Travel liability

The following documents are to be sent to AGA in the event of a claim:

- Evidence to substantiate the insured event. Events involving a fatality are to be reported immediately.
- If a court action or other action is brought against the insured person or a criminal action is brought then AGA is to be informed immediately and all papers sent on to AGA.

The insured person is obliged to provide assistance to AGA in investigating the circumstances, the conduct of negotiations with the victims and the rejection of unjustified or exaggerated claims. The insured person may not in whole or in part acknowledge liability or settle any claim without the consent of AGA.

10. Breach of obligations

If an insured person fails to meet the obligations incumbent upon him under this policy, the obligation to provide said person with the insurance benefits will no longer apply. Benefits will not be denied if non-performance is deemed not to have occurred through the insured person's fault or if the loss would have occurred even if the obligations had been fulfilled.

11. Place of jurisdiction and applicable law

Legal action against AGA may be taken before the court at the company's domicile or at the Swiss place of residence of the person who is insured or entitled to claim. Over and above these provisions, the Swiss Federal Insurance Policies Act applies.

II. Special provisions relating to individual insurance features

A Cancellation costs

1. What is insured?

Insured are:

- the booked travel including multi-day language and course stay (professional training or continued education)
- booked travel by air, train, bus, or ship
- the rental cost of a holiday home, boat, passenger car, or camper
- the ticket costs for events such as concerts, theater performances, etc., from CHF 100 (per ticket).

2. Which events are covered?

Insurance coverage is granted if the event occurred prior to the trip, language course, or acceptance of the rental property.

2.1 Illness, accident, death or pregnancy complications

- If an insured person,
- If a person very close to the insured person such as a family member, close relative, life partner or life partner's parents and children, caregivers of non-accompanying minor children or relatives in need of care or a very close friend with whom intensive contact is maintained,

- If a representative of an insured person at the workplace whose presence at the workplace is required,
- If an insured person does not wish to start the trip alone because his traveling companion or a close relative of his traveling companion cannot travel because he falls seriously ill, suffers a serious accident, dies, or pregnancy complications prevent the insured person from traveling.

2.2 Mental illness

In the event that the insured person is suffering from a mental illness and a psychiatrist has certified the inability to travel or to work, and an employer's certificate is provided to prove absence due to inability to work.

2.3 Damage to property at the place of residence

If serious damage has been caused to the property of an insured person at his permanent place of residence as a result of burglary, fire, flooding or natural hazard, and the insured person's presence at home during the planned travel is therefore indispensable.

2.4 Theft of documents

Personal documents which are indispensable for the trip have been stolen and the theft has been reported to the appropriate police authority.

2.5 Termination of employment

After the trip is booked, an insured person's employment contract is terminated unexpectedly by the employer.

2.6 Acts of violence/natural disasters

Strikes, acts of violence against persons or property due to riots or unrest, natural disasters (including earthquakes and volcanic eruptions), or acts of God that prevent travel by an insured person or an accompanying person who has booked the trip at the same time. High tides, flooding, storms (winds of 75 km/h or more that bring down trees or roofs in the vicinity of the insured person/property), hail, avalanches, snow loads, rockslides, falling rocks, or landslides are considered acts of God.

2.7 Delay/failure of the public means of transport

Public transportation used by the insured person to reach the point of departure is delayed or canceled.

2.8 Accident/breakdown of passenger car or taxi

The private vehicle, rental car or taxi used to directly reach the planned point of departure for the booked travel is no longer operational due to accident or breakdown.

2.9 Pets

The pet of the insured person suffers an accident or becomes ill or the caregiver with whom such pet was supposed to be placed is no longer available due to accident, illness, or death. Benefit is limited to animal shelter charges up to CHF 1,000.

2.10 Court summons

An insured person is unexpectedly served a court summons for a hearing which is to take place during the planned travel and which cannot be postponed.

3. What benefits are paid?

3.1 Before commencement of travel

If the insured event occurs before the start of the trip, multi-day language or course stay or before taking possession of the rented object, the cancellation charges due by law or contract (including handling fees) will be reimbursed up to the insured amounts listed under Art. I.1.

3.2 Delayed commencement of travel

If the commencement of the trip is delayed, the proven costs for services linked to the stay but unused up to the date of departure and the additional costs arising for direct onward travel are refunded.

4. When are benefits not paid?

4.1 Purely private trips

No coverage will be provided for purely private trips; the exceptions set out in Art. I 5.2 of the GTI apply.

4.2 Cancellation by the travel company

If the travel company/lessor/operator cannot in whole or in part provide the contractual services, cancels the trip, or must cancel the trip considering the concrete circumstances but is legally obliged to reimburse the costs for the services it failed to provide.

B Travel interruption and travel assistance

1. Insurance coverage in case of illness, accident, or death during the trip

Insurance coverage will be provided if an insured person becomes seriously ill, suffers a severe accident, or dies during a trip.

2. What services are insured in the event of illness, accident or death during the trip?

2.1 Search and rescue operations and transport

The necessary search and rescue operations as well as transport up to CHF 50,000 per insured event. If an insured person is missing (irrespective of an insured event), AGA will bear the costs for the official search operation up to CHF 50,000 per event even if the person is found to be safe and sound. In case of kidnapping, the coverage for search costs will end with the discovery of said kidnapping.

2.2 Return

The repatriation or return trip on medical grounds to the permanent place of residence or nearby hospital.

2.3 Assistance

The costs for medical assistants if a return trip is necessary on medical grounds.

2.4 Partial non-use of booked services

If travel is terminated early, the proven costs for booked but unused services from the date of the insured event for the stay of each insured accompanying traveler.

2.5 Advance payment

A repayable advance on costs up to CHF 5,000 per person if an insured person is hospitalized or must receive outpatient treatment abroad.

2.6 Additional costs

If the insured person is to be hospitalized abroad for more than seven days, AGA will organize and pay for visiting travel similar to the booked travel of up to two closely associated or related persons, as well as board and additional transport costs abroad up to CHF 5,000 per event.

2.7 Sending a replacement employee

If the insured person can no longer work, then AGA organizes and pays for a round trip for a replacement employee to travel out to the place of work.

2.8 Repatriation of the body in the event of death

If an insured person dies, AGA will pay for the costs of cremation away from the home country, or the extra costs to fulfill the international agreement on the transfer of corpses (minimum requirements such as a zinc coffin or lining) as well as the costs of the return carriage of the coffin or urn to the last place of residence of the insured person. Disposal of the zinc coffin is also covered.

3. What events resulting in interruption or termination of travel during the trip are covered?

3.1 Presence at home/at workplace

If an insured person must return home because a person very close to him such as a family member, close relative, life partner or life partner's parents and children, caregivers of non-accompanying minor children or relatives in need of care, very close friend with whom intensive contact is maintained, or the representative of the insured person at the workplace becomes seriously ill, suffers a severe accident, or dies.

3.2 Damage to property

If serious damage has been caused to the property of the insured person at his permanent place of residence as a result of a burglary, fire damage, or damage caused by water or by natural hazard, and the presence at home of the insured person is therefore indispensable.

3.3 Accompanying person

If a traveler accompanying an insured person falls seriously ill and therefore interrupts the trip, or if such a person suffers a serious accident or dies.

3.4 Acts of violence/natural disasters

If strikes or acts of violence against persons or property during riots or unrest, natural disasters (including earthquakes and volcanic eruptions), or acts of God at the travel destination effectively endanger the life and property of the insured person or of a person traveling along with him. High tides, flooding, storms (winds of 75 km/h or more that bring down trees or roofs in the vicinity of the insured person/property), hail, avalanches, snow loads, rockslides, falling rocks, or landslides are considered acts of God.

4. What services are provided in case of illness, accident or death, or in case of interruption/termination of travel?

4.1 Return travel

The additional costs for the return trip to the permanent place of residence. The means of transport used originally will determine the type and class of the means of transport for the return trip.

4.2 Temporary return trip

The extra costs of return travel to the place of permanent residence. The type of transport and class of accommodation must be the same as the one used for the trip. The costs for any previously booked travel or other services that are not used during the temporary return trip are not covered and will not be indemnified.

4.3 Partial non-use of booked services

In case of early termination of the trip, proven costs for booked services for the stay for every accompanying insured person that have not been used since the date of occurrence of the insured event.

4.4 Additional costs

If a return trip is not necessary and travel can be resumed immediately after the damage has been caused, or if the travel plan needs to be changed, up to CHF 3,000 per insured person for additional costs for transport, lodging and food.

4.5 Non-usability of the booked accommodation during the trip

Insurance coverage will be provided if damage caused by fire, acts of God, or by water at the booked accommodation prevents an insured person from using the booked accommodation. In this case, additional costs for accommodation and food will be paid up to CHF 5,000 per insured person.

5. Additional benefits

5.1 Failure of the means of transport

If, after beginning the booked trip, the public transport service used by the insured person to the point of departure for the booked trip is late or fails, or if the transport vehicle booked fails due to breakdown or accident, then any additional travel costs incurred by the insured person are covered up to CHF 1,000.

5.2 Accident or breakdown of a private car or taxi

If, after beginning the booked trip, the private car, rental car, or taxi used to directly reach the planned point of departure for the booked travel is no longer operational due to accident or breakdown, then any additional travel costs incurred by the insured person are covered up to CHF 1,000. Costs incurred due to a missed or late connection are not covered.

5.3 Theft of documents

The resulting additional costs (hotel costs, on-site transport costs, additional costs for return trip) will be paid up to CHF 2,000 per event if the onward or return trip is delayed due to theft of personal documents that are required for the trip. Such a loss must be immediately reported to the relevant police authority; benefits will otherwise not be provided.

5.4 Unforeseen expenses

If unforeseen expenses (taxi, telephone, etc.) arise in connection with an insured event, then AGA provides coverage for those additional expenses up to CHF 750 per insured person.

5.5 Advance payment

A repayable advance for the costs of the stay and return trip will be granted up to CHF 5,000 per event if continuation of the booked travel is possible only at the expense of the insured person due to insolvency of the tour operator.

5.6 Notification of persons at home

If services have been provided by the service providers, the relatives or the employer will, on request, be informed of the circumstances and the action taken.

6. When are benefits not paid?

6.1 Outpatient or inpatient treatment

The costs of outpatient or inpatient treatment are not covered by AGA.

6.2 Non-performance by the travel company

If the operator/lessor/organizer is unable to perform its obligations in full or in part, interrupts the trip, or must interrupt or cancel considering the concrete circumstances, and must reimburse by law the costs of benefits not provided and/or pay the costs of return travel.

C Travel delays

1. What events are insured?

If the connection between two public transport services is missed due to a delay of at least four hours that is the sole responsibility of the first transport service, then AGA provides coverage for the extra expenses (hotel expenses, changing reservations, telephone expenses) in order to continue the trip.

2. When are benefits not paid?

If an insured person is responsible himself for the delay.

D Travel baggage

1. What is insured?

Coverage extends to travel baggage, including items carried for professional use, i.e. all articles for personal use and all articles for professional use that are taken on the trip or are entrusted to a transport company for transfer and which are the property of the insured person or his employer.

2. What events are insured?

- Theft and robbery (theft with the threat or use of force against the insured person)
- Damage or destruction
- Loss or damage when using public transport service

3. What benefits are provided?

3.1 Total loss

In the event of a total loss, the current replacement value will be paid.

3.2 Partial loss

In the event of a partial loss, the cost of repair of the damaged property will be limited to fair value.

3.3 Electronic devices

For film, photographic and video equipment, music equipment (MP3 player, CD player, etc.), mobile phones, computer hardware (desktop, laptop, accessories, handheld, etc.), as well as projectors and projection equipment, the fair value will be paid. Fair value is deemed to be the original purchase price minus an annual straight-line depreciation of 20%, maximum 50% after the third year, starting one year after the date of purchase (amortization).

3.4 Films and data storage devices

For films, data carriers, image carriers and sound media, the material value will be paid.

3.5 Identity papers and keys

For personal and vehicle papers and for keys, the costs insured are limited to replacement costs.

3.6 Presents

For presents and/or souvenirs, a maximum of CHF 500 will be paid.

3.7 Robbery of valuables

In the event of robbery of monetary assets, the maximum repayment will be CHF 1,000, with a maximum of CHF 2,000 for the robbery of travel tickets (train tickets, air tickets, etc.).

4. Not insured items

- Motor vehicles, ships, surfboards, skis, snowboards, and aircraft, together with accessories
- Valuables covered by a special insurance
- Securities, certificates, business papers, travel tickets, vouchers, cash, credit, prepaid, or customer Cards. The exceptions under Art. II D 3.7 apply.
- Software of all kinds
- Valuables that are left in a vehicle (either locked or unlocked)
- Property which is left on a vehicle or overnight (10 p.m. to 6 a.m.) in or on a vehicle where the beneficiary is not sleeping
- Precious metals, loose precious stones and pearls, stamps, retail goods, samples, property with an artistic or collectible value, and occupational tools
- Film, photographic and video equipment, jewelry and furs during carriage by a public transport service, so long as these fall under the responsibility of the transport company
- Glasses (against damage and destruction)
- Hearing aids and hearing aid accessories
- Monetary assets (against theft, loss, and destruction)

5. What events are not insured?

Damages attributable to the following causes are not insured:

- Failure by the insured person to exercise ordinary due care
- Property which is mislaid, lost and left behind
- Property which is forgotten or left unattended, even for a short period, at a place which is generally accessible to anyone outside the direct personal sphere of influence of the insured person
- A method of storage of valuables which is not appropriate to the value of the object concerned (c.f. duties of conduct while traveling)
- Pearls and gemstones that fall out of their settings
- Temperature and weathering effects and the effects of wear and tear
- Events that are directly or indirectly caused by riots, looting, dispositions of the authorities or strikes

6. Duties of conduct while traveling

Valuables such as furs, jewelry, watches with or made of precious stones or pearls, laptops as well as photographic, film, video and sound equipment, including accessories in each case, must, if they are not being worn or used, be kept in a locked room which is not generally accessible. Even there, they must be kept under separate lock and key (suitcase, cupboard, safe). The way in which an item is kept must always be appropriate to its worth.

E Medical treatment and medical assistance expenses

1. Where does coverage apply?

1.1 Insurance coverage is granted for worldwide travel except in the country where the insured person is domiciled or has his main social health insurance coverage.

1.2 The costs for medical or hospital treatment abroad are covered for up to 90 days beyond the policy duration provided the illness or accident occurs during policy validity.

2. What events are insured?

Insurance coverage is granted if the insured person suffers an accident or illness during the trip that necessitates medical treatment.

3. What benefits are payable?

AGA provides additional insurance coverage above the Swiss social insurance (health insurance, accident insurance, etc.) or that of the country where the insured person is domiciled or has his main social health insurance coverage, and above any other additional insurances. Coverage is for emergency hospitalization and emergency outpatient treatment that those insurances do not fully cover.

3.1 Accident or illness

In the event of an accident or illness, AGA pays the costs of the following medical services in the country visited, as long as the necessary medical treatment is provided by a qualified doctor or dentist, or by a person with the appropriate operating license:

- Treatment including medication
- Hospitalization
- Treatment by a state-registered chiropractor
- Rental of medical aids
- Initial purchase of prostheses, glasses, hearing aids, etc. following an accident
- Repair or replacement of medical aids when these are damaged in an accident that requires medical treatment
- Transportation for treatment at the nearest appropriate hospital
- Gynecological, pediatric, or general check-up visits (maximum one check-up per year)
- Dental treatment for pain (emergency treatment, no dental prostheses) up to a maximum of CHF 3,000

3.2 Stay in a private ward

Provided that the AGA Emergency Hotline doctors have given their prior express consent, AGA will also pay for emergency treatment costs for hospitalization as an inpatient in a private ward. Agreement to treatment in a private ward must in all cases be requested from the AGA Emergency Hotline (conversations with the emergency hotline are recorded).

4. When are benefits limited?

4.1 Health and/or accident insurance

If no health and/or accident insurance is in place then AGA will only refund, up to the amount insured, 50% of that part of the total proven costs for inpatient and outpatient treatment that would normally exceed the compulsory coverage under health and/or accident insurance, provided those expenses have been incurred as a result of accident or illness. In such cases, no further benefits are payable.

4.2 Payment of necessary treatment costs until the return trip

In the event of an accident or illness, AGA only covers the necessary treatment costs in a private ward up until when, in the sole opinion of the AGA Emergency Hotline doctors, the insured person is able to travel back or be repatriated.

4.3. No prior consent from AGA

4.3.1 No coverage exists for payment or refunding of treatment costs in a private ward if the prior consent of the AGA Emergency Hotline doctors has not been obtained.

4.3.2 The granting or denial of consent to treatment in a private ward as per Art. II E 3.2 by the AGA Emergency Hotline doctors is entirely at their discretion taking into account the local medical conditions in the country visited and after determining the medical necessity or reasonableness of the treatment to be administered. If the insured person is nevertheless treated in a private ward instead of in a general ward without the consent of the AGA Emergency Hotline doctors, then this is at the sole responsibility and costs of the insured person.

5. When are no benefits payable?

5.1 Accidents that have already occurred or existing medical conditions

Accidents and illnesses that had already occurred or already existed on taking out insurance, as well as their consequences, complications, worsening or relapse, particularly chronic and recurring illnesses, regardless of whether the insured person was already aware of these or not at the beginning of coverage.

5.2 Treatment for tooth and jaw conditions

Consultation and treatment of dental and jaw conditions (except dental treatment for pain)

5.3 Treatment of fatigue or mental illness

Consultation and treatment of fatigue and exhaustion as well as nervous or mental illnesses

5.4 Treatment for cancer

Consultation and treatment for cancer, including check-up visits

5.5 Miscellaneous medicines

Prophylactic medication, sleeping tablets, sedatives, vitamins, homeopathic remedies, vaccinations, first-aid kits, amphetamines, hormones, and cholesterol-lowering drugs

5.6 Pregnancy, abortion, and childbirth

Pregnancy, abortion, and childbirth and the consequences of contraceptive or abortion treatment

5.7 Failure to satisfy the statutory requirements for motor vehicles

Accidents while driving a motor vehicle for which the insured person does not meet the statutory requirements

5.8 Parachuting and piloting aircraft or flying devices

Accidents while parachuting or piloting aircraft or flying devices

5.9 Wellness treatment

Massage or wellness treatments and plastic surgery

5.10 Deductible and franchise

Deductible amounts and respectively franchises under state social insurances (health insurance, accident insurance, etc.) and under any supplementary insurance are not covered.

6. Commitment to cover costs

AGA will provide a commitment to cover costs of inpatient hospital treatment under this insurance and in excess of statutory social insurances (health insurance, accident insurance, or similar schemes in the country where the insured person is domiciled or has his main social health insurance coverage) or in excess of any other supplementary insurances. The insured person remains responsible for payment to the practitioner (doctor, etc.) for any outpatient treatment locally.

A commitment to cover costs must in all cases be requested from the AGA Emergency Hotline (conversations with the emergency hotline are recorded).

The insured person must, at AGA's request, submit to an examination by the insurer's doctor at any time.

F Travel liability

1. What events are insured?

Insurance coverage extends to legal liability claims made against the insured person for:

- bodily injury, i.e. causing the death or injury of or other damage to the health of a person;
- property damage, i.e., destruction, damage or loss of property.

2. What benefits are payable?

Travel liability insurance protects the insured person's assets against any legal liability claims brought by a third party against him as a private individual that arise during the trip. AGA settles justified third-party claims and represents the insured person in dealings with victims. AGA refutes unjustified claims and provides support for the insured persons in reducing exaggerated claims.

3. What events are not insured?

Insurance coverage does not extend to:

3.1 Business activity

Liability arising from a business activity.

3.2 Liability assumed under contract or statute

Claims as a result of contractually assumed liability which goes beyond statutory regulation and due to noncompliance with statutory or contractual compulsory coverage

3.3 Liability of persons lacking capacity to act

Liability in accordance with Art. 54 of the Swiss Civil Code (Liability of persons lacking capacity to act)

3.4 Liability in connection with motor vehicles, ships and aircraft

Liability as keeper, driver, or active user of motor vehicles including go-carts and their trailers

3.5 Liability as keeper, driver/pilot, or user of any kind of ship or aircraft

Damage to the ship or aircraft being used, including equipment and accessories

3.6 Loss of or damage to data

Claims arising out of the loss of or damage to data and software programs

3.7 Loss of business keys

Claims for damage to or the loss of business keys or other devices for opening business closure systems such as badges, including consequential expenses

3.8 Loss prevention costs

Expenses for loss prevention

3.9 Transmission of infectious diseases

Claims arising out of the transmission of infectious diseases to humans, animals, or plants

3.10 Genetic modifications

Claims in connection with genetic modifications

3.11 Asbestos

Claims in connection with asbestos or substances containing asbestos

G Deductible waiver for rental cars (CDW)

1. Insured vehicle

The insurance extends to the vehicle rented by the insured person, i.e., car, motorcycle, minivan and minibus, camper, and vans and light trucks up to 3.5 t gross vehicle weight. Taxis and driving school vehicles are not insured.

2. Coverage period

The insurance coverage starts on the relevant date entered on the rental agreement and ends on the date entered for this purpose on the rental agreement but no later than the date the vehicle is returned to the car rental company. The insurance protection covers loss/damage suffered within the period of the contract.

3. What benefits are provided?

The insurance acts as a supplementary insurance for rented vehicles. In the event of damage, AGA will reimburse the insured person for any deductible charged by the lessor (or by another insurance company). The amount of insurance coverage is determined by the amount of deductible but is limited to the maximum amount insured.

4. What events are insured?

The insurance covers the deductible charged as a result of damage to the rented vehicle or theft of the rented vehicle during the rental period. An event covered by insurance from another source and a resulting deductible is a precondition for compensation. If the deductible amount is greater than the insured damage, AGA will pay for the damage provided it is caused by an insured event.

5. When are benefits not provided?

5.1 No deductible

Damage for which the insurance provided does not require a deductible

5.2 Gross negligence

Damage caused by gross negligence on the part of the driver

5.3 Drunk driving

If the driver of the vehicle has caused the damage while in a state of drunkenness (exceeding the statutory alcohol limit in the relevant country), or under the influence of drugs or medication

5.4 Breach of contract

Damage associated with a breach of contract with regard to the car rental company

5.5 Non-public roads

Damage not caused on public streets or caused on unofficial roads (except for direct access roads to parking or hotel facilities)

5.6 Damage to caravans and trailers, taxis and driving school vehicles

Damage to caravans and other types of trailers, taxis or driving school vehicles