

Client Information and General Conditions of Insurance

VB-RKS 2021- SFE43-CH

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Client information

The following client information provides a clear and concise overview of the identity of the insurer and the main content of the insurance contract. The content and scope of the rights and obligations arising from the insurance contract are governed exclusively by the General Conditions of Insurance. The use of the masculine form, which may be chosen for reasons of improved readability, also applies to female persons.

Who is the insurer?

The insurer is HanseMerkur International AG, Drescheweg 1, 9490 Vaduz, Liechtenstein (hereinafter "HanseMerkur International"). For more information visit HanseMerkur International at www.hansemerkur.ch.

Applicable General Conditions of Insurance

The General Conditions of Insurance for the travel insurance VB-RKS 2021-SFE 43-CH are applicable.

Who is the policyholder?

The policyholder is the person who has concluded the insurance contract with HanseMerkur International and who is designated as the policyholder in the insurance policy.

What persons are insured?

The insured person(s) is/are the person(s) or group of persons listed in the insurance policy with place of residence in Switzerland and Liechtenstein.

What risks are insured and what is the scope of the insurance cover?

The risks insured within the scope of the respective insurance contract as well as the scope and limitations of the insurance cover are defined in the insurance policy and the General Conditions of Insurance. The following is a summary description of the insurance components available for easy reference:

- Cancellation insurance

Compensation is paid in the event of cancellation, rebooking, failure to commence the trip or late departure, late flight departure or delays during the outward flight of the booked and insured trip.

- Trip interruption insurance

Compensation is paid in the event of termination, interruption, delayed return trip or delays during the return flight of the booked and insured trip.

- Personal assistance

The worldwide 24-hour service of the emergency call centre provides assistance in the event of emergencies that occur during travel, for example loss of means of payment. Compensation is paid, inter alia, for the transport of sick persons and luggage necessitated during the insured trip due to acute illnesses or accidents. In the event of death, the costs of burial abroad or transfer to the home country are reimbursed.

- Luggage insurance

Compensation is paid if the luggage of the insured person is lost or damaged during the trip and if checked luggage does not reach its destination on the same day as the insured person due to delayed carriage.

- Medical expense insurance

Payment of medical expenses for emergency medical interventions to treat illnesses or accidents suffered by the insured person while travelling abroad. The insurance is intended as supplementary insurance to the statutory social insurance (health insurance, accident insurance, etc.) and to any additional insurance.

When does the insurance contract start and end (contractual term)?

The contract is concluded upon acceptance of your application by HanseMerkur International, i.e. upon delivery of the application confirmation to you, and ends upon completion of the insured trip.

The statutory provisions on an extraordinary right of termination will remain unaffected by the agreements reached.

When does the insurance cover start and end?

The insurance cover for cancellation insurance starts upon delivery of the insurance policy. For all other types of insurance, the insurance cover also starts upon delivery of the insurance policy, but at the earliest upon commencement of the insured trip.

The insurance cover of the cancellation insurance ends with the commencement of the trip. In the case of other insurances and insured events, it ends once the agreed duration has elapsed, at the latest, however, at the end of the insured trip.

The insurance cover is extended beyond the agreed time if the scheduled completion of the trip is delayed for reasons for which the insured person is not responsible.

Time and geographical scope of the insurance cover

The insurance cover is valid worldwide for the duration of the insurance.

This is subject to any local, module-specific restrictions.

What are the main exclusions?

No insurance cover exists in particular if you intentionally cause the insured event. Furthermore, there is no insurance cover for events whose occurrence was readily apparent when the contract was concluded or the travel booking was made.

The restrictions on insurance cover described above are not exhaustive. Further exclusions may arise from the General Conditions of Insurance and the IPA.

What are the obligations of the insured persons?

The following list contains only the most common obligations. Further obligations may arise from the General Conditions of Insurance and the IPA.

Keep the loss or damage as low as possible and avoid doing anything that could lead to unnecessary cost increases. If you are unsure, please contact HanseMerkur International. Report the claims to HanseMerkur International as soon as possible.

The notice of claim sent by HanseMerkur International must be filled in completely and truthfully by you or the insured person and returned immediately to HanseMerkur International. Further supporting documents requested by HanseMerkur International as well as relevant information and evidence must be provided in the same manner.

How much is the premium?

The amount of the premium is defined by the choice of your insurance cover and is indicated in the insurance policy. The premiums mentioned include the current statutory stamp tax.

When is the premium due?

The first or single premium falls due immediately, regardless of whether any right of revocation exists. If any renewal premiums have been agreed in the case of long-term insurance contracts, these fall due on the agreed date. If payment of an annual premium in instalments has been agreed, the first premium is deemed to be only the first instalment of the first annual premium. If the premium cannot be collected through no fault of the policyholder, payment will still be considered on time if it is made immediately in response to a written request for payment from the insurer. Further details can be found in the General Conditions of Insurance.

Does HanseMerkur International offer advisory services?

No individual advice is provided prior to conclusion of the contract.

How does HanseMerkur International handle data?

The processing of personal data represents an indispensable prerequisite for insurance activity. When processing personal data, HanseMerkur International complies with the Swiss Federal Act of 19 June 1992 on Data Protection (Data Protection Act, FADP; *Bundesgesetz vom 19. Juni 1992 über den Datenschutz, DSG*), the Data Protection Act of the Principality of Liechtenstein (*Datenschutzgesetz, DSG*) and the EU General Data Protection Regulation (GDPR). If necessary, HanseMerkur International will obtain the necessary consent from the insured person for data processing in the claim form.

The personal data processed by HanseMerkur International contain the data relevant for the conclusion of the contract (risk assessment), contract administration after conclusion of the insurance contract (including premium receivables) as well as contract and claims settlement. The categories of data collected include client data (e.g. name, address, date of birth, etc., and other data to uniquely identify the policyholder), application data (applicant's information on insured risk, answers to application questions), contract data (e.g. duration of contract, insured risks and benefits, etc.), payment collection data (e.g. date and amount of premium receipts, outstanding amounts, reminders), claims data (e.g. notices of claims, clarification reports, invoice documents, etc.).

Primarily, the data of the insured persons from the insurance application and the notice of claim are processed. In the interest of all insured persons, data may also be exchanged with previous insurers, reinsurers and insurers at home and abroad. HanseMerkur International also processes personal data in connection with product optimisation and for its own marketing purposes. Furthermore, personal data may also be passed on to authorities or service providers (e.g. doctors, external experts, lawyers, etc.) by HanseMerkur International or the HanseMerkur Group.

For the purposes stated in the previous sections, personal data may be passed on to companies belonging to the HanseMerkur Group and to third parties, including those abroad.

HanseMerkur International stores data electronically or physically in accordance with the statutory provisions.

Persons whose personal data are processed by HanseMerkur International have the right, in accordance with the FADP, both the Swiss and the Liechtenstein DSG and the GDPR, to demand information as to whether and which of their data are processed by HanseMerkur International; they are also entitled to demand the rectification of incorrect data. Further information on data protection can be found at www.hansemerkur.ch/datenschutz.

Right of revocation

You can revoke your application to conclude the contract or the declaration to accept it in written or electronic form.

The revocation period is 14 days and begins as soon as the policyholder has applied for or accepted the contract. The deadline is considered to have been met if, by the last day of the revocation period, you have notified HanseMerkur International of your revocation or sent your notice of revocation by post.

When must a claim be reported?

The notice of claim must be submitted to HanseMerkur International immediately after the claim comes to light.

Applicable law

Swiss law applies.

Competent supervisory authority and right to lodge complaints

You may lodge a complaint directly with

HanseMerkur International AG, Drescheweg 1, 9490 Vaduz,
e-mail: lob-und-kritik@hansemerkur.ch

For more information on the complaints procedure, please visit www.hansemerkur.ch.

If you do not wish to address your complaint to HanseMerkur International directly, you can also have it reviewed by an independent body.

Conciliation Boards

For persons resident in:

- Liechtenstein to the Financial Services Conciliation Board, Landstrasse 60, Postfach 343, 9490 Vaduz, Liechtenstein.
- Switzerland to the Ombudsman of Private Insurance and of Suva, Postfach 1063, 8024 Zurich, Switzerland.

Competent supervisory authority:

Financial Market Authority (FMA) Liechtenstein, Postfach 279, Landstrasse 109, 9490 Vaduz, Liechtenstein

This does not affect your right to take legal action.

Correspondence

I agree that contractual documents and other correspondence may be sent in unencrypted form as a standard e-mail to the e-mail address specified in my application.

Contact address:

Switzerland:

HanseMerkur International AG
Postfach
9475 Sevelen
Switzerland
Tel. +41 43 550 2125
service@hansemerkur.ch www.hansemerkur.ch

Liechtenstein:

HanseMerkur International AG
Drescheweg 1
9490 Vaduz
Liechtenstein
Tel. +41 43 550 2125
service@hansemerkur.ch www.hansemerkur.ch

General Conditions of Insurance

The insurance cover of HanseMerkur International AG (hereinafter referred to as "HanseMerkur International") is defined by the following General Conditions of Insurance.

A General information

1 Insured persons

Insofar as not otherwise regulated in the module-specific parts of the terms and conditions, the insured person(s) is/are

9490 Vaduz, Liechtenstein

www.hansemerkur.ch

Registration number: FL-0002.599.519-6, Commercial Register LI, Vaduz

the person(s) or group of persons listed in the insurance policy with place of residence in Switzerland and in Liechtenstein.	<ul style="list-style-type: none"> - participation in races and drills involving motor vehicles or boats; - active participation in competitions of sports organisations and related training; - participation in professional or semi-professional sports events to achieve top speeds.
2 Duration of the insurance	<p>5.2 Also excluded from the insurance cover are claims caused by</p> <ul style="list-style-type: none"> - participation in risky actions in which the insured person knowingly exposes himself or herself to danger; - grossly negligent or intentional acts or omissions on the part of the insured person; - the commission or attempted commission of felonies, misdemeanours, contraventions or criminal offences or the wilful breach of statutory provisions by the insured person; - fraudulent misrepresentation; in addition, the insurer may terminate the contract if the insurance claim is fraudulently substantiated within the meaning of Article 40 of the IPA. - insured events occurring during an expedition, unless agreed otherwise.
2.1 When does the insurance cover start?	<p>Provided that the policy is delivered, your insurance cover starts</p> <ul style="list-style-type: none"> - for cancellation insurance, when the insurance is taken out; - for all other types of insurance, upon commencement of the trip. The trip is considered to be commenced once you <ul style="list-style-type: none"> - enter the booked and insured means of transportation; or - enter the booked and insured property.
2.2 When does the insurance cover end?	<p>For cancellation insurance, your insurance cover ends</p> <ul style="list-style-type: none"> - once you enter the booked and insured means of transportation or property; or - upon the occurrence of the insured event.
<p>For all other types of insurance, the end of the insurance cover is specified in the insurance policy. However, it ends at the latest upon completion of the trip.</p>	<p>5.3 There is no insurance cover for events which had already occurred at the time the insurance was taken out or when the trip commenced or for which it was certain at the time the trip commenced that they would have to take place during the scheduled course of the trip. This also applies to pre-contractual illnesses.</p>
2.3 What happens if your trip lasts longer than originally planned? If you did not cause this to happen, HanseMerkur International will extend your insurance cover until the completion of your trip.	<p>5.4 Insofar as not otherwise regulated in the module-specific parts of the terms and conditions, there is no insurance cover for loss or damage arising from epidemics, pandemics, wars, civil wars, warlike events, civil unrest, strikes, ionising radiation within the meaning of the Radiological Protection Act of 22 March 1991 (RPA; <i>Strahlenschutzgesetz vom 22. März 1991, StSG</i>) as amended, radioactive radiation, confiscations, seizures or other interventions by the authorities. Furthermore, there is no insurance cover for claims arising from violence at a public gathering or demonstration if you or other insured persons actively participate. HanseMerkur International will not indemnify for events on trips that are booked, commenced or not aborted immediately despite travel warnings from the Swiss Federal Department of Foreign Affairs (FDFA).</p>
3 Geographical area of application	<p>5.5 No insurance cover will exist if economic, commercial or financial sanctions or embargoes imposed by Switzerland and applicable to the contracting parties conflict with the insurance cover. This will also apply to economic, trade or financial sanctions or embargoes imposed by the United Nations (UN), the European Union (EU) or the United States of America (USA), unless these conflict with Swiss statutory provisions.</p>
4 Premium due date	<p>5.6 Insofar as HanseMerkur International does not expressly provide cover under the module-specific parts of the terms and conditions, it will not indemnify for loss or damage directly or indirectly attributable to natural catastrophes, seismic phenomena or weather influences.</p>
4.1 Please refer to the insurance policy for the amount of the premium. The premium is due immediately upon conclusion of the contract. There is no insurance cover before the premium is paid, unless the insurance policy has already been handed over to you.	<p>5.7 There is no compensation for loss of enjoyment.</p>
4.2 If the premium is not paid at the time of expiry, you will be asked in writing to make payment within 14 days, calculated from the dispatch of the reminder, with a warning of the consequences of default at your expense. If the reminder is unsuccessful, the insurer's obligation to pay benefits will be suspended from the expiry of the reminder period.	<p>5.8 There is no insurance cover if the purpose of the trip is medical treatment or if medical treatment or medically prescribed measures were the reason for commencing the trip.</p>
4.3 If the premium is collected by the insurer by direct debit from a bank or credit card account, payment is deemed to have been made in good time if the premium can be collected on the date of debiting and the policyholder does not object to a justified collection. If the premium could not be collected through no fault of the policyholder, payment will still be on time if it is made as soon as possible after the insurer has requested payment in writing.	<p>5.9 Costs for medical reports, certificates and nursing staff will not be reimbursed.</p>
5 Exclusions	<p>5.10 Costs for meals, lost time at work and other financial losses will not be reimbursed.</p>
5.1 There is no insurance cover for loss or damage caused by <ul style="list-style-type: none"> - misuse of alcohol, drugs or medications and its consequences; - suicide or attempted suicide and its consequences; - participation in strikes or civil unrest; 	<p>5.11 Activities in connection with an insured event are not insured, for example costs for the replacement of the insured items or police purposes.</p>
6 Obligations	<p>HanseMerkur International will not be able to provide its benefits without your cooperation and that of the insured person. Please observe the following points so that your insurance cover is not compromised.</p>

- 6.1 Keep the loss or damage as low as possible and avoid doing anything that could lead to unnecessary cost increases. If you are unsure, please contact HanseMerkur International.
- 6.2 You or the insured person must report the loss or damage to HanseMerkur International as soon as possible.
- 6.3 In the event of illness, accident, pregnancy, intolerance to vaccinations, or fracture or loosening of implants, HanseMerkur International requires appropriate, meaningful medical certificates with diagnoses (no self-diagnoses or opinions of experts or doctors, etc., who are directly favoured or related by blood or marriage to the insured person) and, in the event of cancellation of travel, proof of submission of the notification of illness to the social insurance. These documents must be sent to HanseMerkur International within 14 days of receipt. You or the insured person must complete the notice of claim sent by HanseMerkur International truthfully and return it within 14 days of receipt. Additional supporting documents, relevant information and evidence requested by HanseMerkur International must be provided in the same manner and also within 14 days of the request. In the event of claims due to injury or illness, the insured person must ensure that the treating doctors are released from their duty of confidentiality vis-à-vis HanseMerkur International. If HanseMerkur International deems it necessary, it may have any evidence verified by expert opinions of independent third parties or carry out other investigations (including an examination by a medical practitioner nominated by it).

7 Consequences of a breach of obligation

If you or the insured person culpably violate one of the aforementioned obligations, HanseMerkur International may refuse or reduce the benefit in accordance with the IPA. If you prove that the obligation was breached through no fault of your own, the insurance cover remains in effect. The insurance cover also remains in effect if you prove that neither the determination nor the scope of the benefit was attributable to the breach of the obligation. This does not apply if the obligation was breached fraudulently.

8 Multiple insurance and claims against third parties

- 8.1 In the case of (voluntary or compulsory) multiple insurance, HanseMerkur International provides its services on a subsidiary basis, subject to an identical clause in the other insurance contract. In such a case, the statutory provisions of double insurance apply.
- 8.2 If an insured person is entitled under another (voluntary or compulsory) insurance contract, with the exception of benefits under travel accident insurance, the coverage provided by HanseMerkur International is limited to that part of the claim that exceeds the portion covered under the other insurance contract. The costs will only be reimbursed once in total.
- 8.3 If HanseMerkur International provides services despite the existence of a subsidiary provision, these will be deemed to be an advance payment, and the insured person or beneficiary shall assign his or her claims against the third party (voluntary or compulsory insurance) to HanseMerkur International to this extent.
- 8.4 If the insured person or person entitled to claim compensation has been indemnified by a liable third party or its insurer, no compensation will be payable under this contract. If HanseMerkur International has been held liable instead of the liable party, the insured person or person entitled to claim compensation shall assign his or her liability claims to HanseMerkur International up to the amount of the compensation received from HanseMerkur International.

9 Further definitions

- 9.1 The following relatives of the insured person are persons at risk:
- Spouse, registered partner or cohabiting partner

- Children, adopted children, stepchildren, children-in-law and foster children, grandchildren
- Parents, adoptive parents, step-parents, parents-in-law, foster parents and grandparents
- Siblings, brothers-/sisters-in-law, aunts, uncles, nieces, nephews

9.2 The following persons may also be persons at risk:

- Insured persons who have booked and insured a trip together; this does not apply if more than six persons or, in the case of family insurance products, more than two families book a trip together
- Carers
- Carers of minor children or relatives in need of care who are not travelling with them
- Accompanying persons for group trips, if agreed separately

9.3 Natural hazards

Natural hazards are loss or damage caused by natural forces, such as high water, floods, storms (wind speeds of at least 75 km/h), hail, avalanches, snow pressure, rockslides, rockfalls or landslides. Damage caused by earthquakes or volcanic eruptions are not considered to be acts of nature.

9.4 Monetary valuables

Monetary valuables are considered to be cash, credit cards, securities, passbooks, precious metals (as inventories, bars or merchandise), coins, medals, loose precious stones and pearls.

9.5 Trip

A trip is considered to be a stay of more than one day outside the usual place of residence or a stay of shorter duration in a place at least 25 kilometres from the place of permanent residence, excluding commuting to and from work. The maximum duration of a trip within the meaning of these General Conditions of Insurance is limited to a total of 92 days.

9.6 Travel companies

Travel companies (tour operators, travel agents, airlines, car rental companies, hotels, course organisers, etc.) are all companies that provide travel services on the basis of a contract with and for the insured person.

9.7 Means of public transport

Means of public transport are considered to be those means of transport which run regularly on the basis of a timetable and for which a ticket must be issued for use. Taxis and rental cars are not means of public transport.

9.8 Personal accident

A personal accident is the sudden, unintended damaging effect of an unusual external factor on the human body.

9.9 Motor vehicle accident

A motor vehicle accident is defined as such damage to the motor vehicle covered by third-party liability insurance as is caused by a sudden and violent external event which makes it impossible or illegal to continue the trip. This includes in particular damage caused by impact, collision, overturning, crashing as well as subsidence and submergence.

9.10 Serious consequences of accidents

Accident consequences are considered serious if they result in a temporary or permanent incapacity to work or a severe inability to travel.

9.11 Mobile end devices

Mobile end devices are electronic devices for network-independent data, voice and image communication and navigation which, due to their size and weight, can be carried without major physical exertion and are therefore mobile. Mobile devices within the meaning of these General Conditions of Insurance are mobile phones, tablets and notebooks.

9.12 Serious illnesses

Illnesses are considered serious if they result in a temporary or permanent incapacity to work or a severe inability to travel.

- 9.13 Abroad
All countries with the exception of the territories of Switzerland and the Principality of Liechtenstein are considered foreign countries.

10 Payment of insurance benefits

- 10.1 As soon as proof of insurance and premium payment has been provided and HanseMerkur International has established its payment obligation and the amount of the compensation, it will pay the compensation within two weeks. If HanseMerkur International has established its obligation to pay, but cannot establish the amount of the compensation within one month of receipt of the notice of claim, you are entitled to an appropriate advance on the compensation. If official investigations or criminal proceedings have been initiated against you or one of the insured persons in connection with the insured event, HanseMerkur International may postpone the settlement of the claim until such proceedings have been finally concluded without the possibility of appeal.
- 10.2 If compensation for the insured event can be claimed under another insurance contract, the other contract will take precedence over this contract.
- 10.3 Costs incurred in foreign currency will be converted into Swiss francs at the exchange rate of the day on which the receipts are received by HanseMerkur International. The daily exchange rate for traded currencies is the official exchange rate at the time of the transaction, unless the insured person has demonstrably acquired the foreign currency required to pay the invoices at an unfavourable rate.

11 Limitation period and forfeiture

- 11.1 Claims arising from the insurance contract become time-barred five years after occurrence of the fact giving rise to the benefit obligation.
If HanseMerkur International rejects the compensation claim, the entitled person must assert the claim in court within two years of the occurrence of the event, or else will lose all rights to the claim (forfeiture).

12 Complaints

If the policyholder is not satisfied with the service provided by HanseMerkur International or if differences of opinion arise during the processing of the contract, the policyholder can contact the internal Complaints Department of HanseMerkur International at any time.

HanseMerkur International AG,
Complaints Department,
Dreschweg 1, 9490 Vaduz, Liechtenstein
E-mail: lob-und-kritik@hansemerkur.ch

For more information on the complaints procedure, please visit www.hansemerkur.ch.

If the policyholder is not satisfied with the decision or a negotiation has not produced the desired result, he or she will have the following options for lodging a complaint.

- 12.1 Conciliation Boards
Policyholders resident in Switzerland can contact the following Conciliation Board:
Ombudsman of Private Insurance and of Suva,
Postfach 1063, 8024 Zurich, Switzerland
Internet: www.versicherungsbudschman.ch

Policyholders resident in Liechtenstein can contact the following Conciliation Board:
Financial Services Conciliation Board, Landstrasse 60, Postfach 343, 9490 Vaduz, Liechtenstein
Internet: www.schlichtungsstelle.li

The Conciliation Boards are independent. Participation in the conciliation procedure is voluntary for both the policyholder and HanseMerkur International. Consumers must pay a fee of CHF 50 for proceedings before the Liechtenstein Financial Services Conciliation Board pursuant to the Liechtenstein Alternative Dispute Resolution Act (*Alternative Streitbeilegungs-Gesetz – AStG*). All other procedures are free of charge.

- 12.2 Insurance supervision
If the policyholder is not satisfied with the service provided by HanseMerkur International or if there are differences of opinion, he or she can also contact the competent supervisory authority:
Financial Market Authority (FMA) Liechtenstein, Postfach 279, Landstrasse 109, 9490 Vaduz, Liechtenstein
Internet: www.fma.li
The FMA is not an arbitration board and cannot issue binding decisions on individual disputes.
- 12.3 Legal action
The right to take legal action remains unaffected by the aforementioned options for lodging a complaint.

13 Place of jurisdiction and applicable law

- 13.1 Legal actions against HanseMerkur International may be filed with the court at the place where the registered office of the company is located or at the Swiss place of residence of the insured or entitled person.
- 13.2 Swiss law applies.

14 Right of revocation and its effect

- 14.1 The policyholder may revoke the application to conclude the contract or the declaration to accept it in written form or in any other textually verifiable form.
- 14.2 The revocation period is 14 days and begins as soon as the policyholder has applied for the contract.
- 14.3 The deadline is considered to have been met if, by the last day of the revocation period, the policyholder has notified the insurance company of the revocation or sent the notice of revocation by post.
Revocation has the effect that the application to conclude the contract or the policyholder's declaration of acceptance is rendered ineffective from the outset.

15 Contact address

For persons resident in Switzerland:

HanseMerkur International AG, Postfach, 9475 Sevelen,
SWITZERLAND

For persons resident in Liechtenstein:

HanseMerkur International AG, Dreschweg 1, 9490 Vaduz,
LIECHTENSTEIN
E-mail: service@hansemerkur.ch

Module-specific parts

B Cancellation insurance

1 Insurance benefits and conditions

If the insured person is unable to take the insured trip as planned due to the occurrence of an insured event, HanseMerkur International will pay up to the agreed sum insured in the following cases:

- 1.1 Trip cancellation
The contractually owed cancellation costs will be reimbursed. Potential referral fees are included up to a maximum of CHF

- 100 per person or rented property. You must have included such referral fees in the sum insured.
- 1.2 Delayed start of the trip
Instead of the cancellation costs, the following costs will be reimbursed (up to a maximum of the costs that would have been incurred in the event of cancellation):
- Additional travel expenses incurred in connection with the delayed commencement of the trip
 - Costs on a pro rata basis for the unused part of the trip, in accordance with the insured arrangement price (excluding transport costs); the day of arrival shall be deemed to be an arrangement day used
- 1.3 Rebooking
If a trip is rebooked, HanseMerkur International will reimburse the rebooking costs incurred up to the amount that would have been incurred if the trip had been cancelled. If the trip is rebooked without an insured event up to 42 days before the start of the trip, HanseMerkur International will reimburse the costs of the rebooking up to a maximum of CHF 30 per person or object.
- 1.4 Surcharges for single rooms
If a double room has been booked together with a person at risk and this person cancels the trip due to an insured event, HanseMerkur International will reimburse
- the surcharge for a single room and other rebooking fees; or
 - the costs on a pro rata basis for double occupancy of the person who has cancelled.
- The compensation is limited to the amount of the cancellation costs incurred in the event of a complete cancellation.
- 1.5 Delayed flight
HanseMerkur International will reimburse the additional costs (hotel and rebooking costs) which are necessary to continue the trip if a connecting flight is missed due to a delay of at least two hours caused through the fault of the first airline.
- ## 2 Insured events
- 2.1 The following events are insured, provided that their occurrence makes the scheduled completion of a trip unreasonable:
- 2.1.1 If the event in question occurs after conclusion of the insurance, unexpected serious illness, serious accident, complications of pregnancy or death
- of the insured person;
 - of a person at risk under A 9.1 and A 9.2 of the General Conditions of Insurance;
 - of the substitute at the place of work;
 - of the carer of the insured person or travel companion.
- 2.1.2 Vaccine intolerance of the insured person.
- 2.1.3 Fracture of prostheses of the insured person.
- 2.1.4 Loosened implanted joints of the insured person.
- 2.1.5 Pregnancy of the insured person or a person at risk in accordance with A 9.1 and A 9.2 of the General Conditions of Insurance, if this occurred after the insurance was taken out.
- 2.1.6 Chronic illness, if the trip has to be cancelled due to an unexpected acute aggravation certified by a doctor. This requires that at the time of booking the trip or taking out the insurance, the state of health of the insured person was demonstrably stable and the person was fit to travel.
- 2.2 Damage to the property of the insured person at his or her permanent place of residence due to theft, fire or an act of nature, provided that the amount of the claim is at least CHF 2,500 and the presence of the insured person is essential. Insurance cover is also provided if a co-insured child is unable to take a school trip or class trip as a result of such an event.
- 2.3 Starting an employment relationship after unemployment, if the insured person was registered as unemployed when booking the trip. The insurance does not cover the commencement of internships, operational measures or training measures of
- any kind and the commencement of work by schoolchildren or students during or after their school or university periods.
- 2.4 Change of job of the insured person if the insured travel period falls within the probationary period of the new employment. This requires that the insured trip was booked before the change of job was known.
- 2.5 Short-time working of the insured person due to the economic situation with an expected income reduction of at least one regular monthly net salary, provided that the employer applies for the short-time working between the conclusion of the insurance contract and the start of the trip. This provision also applies if the parents of an insured schoolchild on a school trip or class trip are affected by short-time working.
- 2.6 Loss of job through no fault of the insured person as a result of termination by the employer of the insured person. The insurance also covers parents who lose their jobs through no fault of their own as a result of termination by the employer and whose insured child is therefore unable to take a class trip. The loss of contracts or bankruptcy of self-employed persons is not insured.
- 2.7 Prevention of the start of the booked trip due to a delay of at least two hours or failure of the means of public transport used for the trip to the point of departure provided for in the travel arrangement, insofar as the missed connecting means of transport is part of the booked trip.
- 2.8 A private vehicle used for the direct transport to the point of departure provided for in the travel arrangement is unroadworthy due to an accident or breakdown, provided that the vehicle is not more than 10 years old. Problems with keys and fuel are not covered by insurance.
- 2.9 Non-commencement of the trip due to an official travel warning (e.g. by the FDFA) as a result of natural disasters (e.g. earthquakes, devastation caused by tsunamis or hurricanes or volcanic eruptions), quarantines, epidemics, radioactive radiation, military events, revolutions, rebellions, civil unrest, riots or terrorist attacks.
- 2.10 Unexpected summons of the insured person as a witness in court, unless the court accepts the travel booking as a reason for postponing the summons. The court date must fall within the travel period.
- 2.11 Theft of the passport or identity card of the insured person immediately before departure, if this makes it impossible to commence the trip.
- 2.12 Unexpected appointment of the insured person for organ or tissue donation.
- 2.13 Adoption of a minor child by the insured person, provided that the presence required to complete the adoption falls within the travel period.
- 2.14 Unexpected conscription of the insured person to military or civilian service, provided that the date cannot be postponed and the costs are not borne by another insurance provider. The transfer or posting of temporary or professional military personnel is not insured.
- 2.15 Divorce petition or dissolution of cohabitation before commencement of the trip, if the married or cohabiting insured persons had intended to commence the trip together. This also applies to insured children living within such a cohabitation. The insurance also covers an insured child if he or she is unable to take a school trip or class trip due to divorce or dissolution of the cohabitation.
- 2.16 Disaster relief services provided by the insured person if he or she is a member of fire brigade or rescue services.
- 2.17 Resit of a failed examination at a school, university or university of applied sciences, or college to avoid prolonging school attendance or studies or to complete school or the university degree, if the insured trip was booked before the date of the failed examination and the resit falls during or up to 14 days after the trip.
- ## 3 The following events are not insured
- 3.1 Events that have already occurred at the time the contract is concluded or the travel booked, or events that are readily apparent to the insured person or travel companion when the contract is concluded or the travel booked.

- 3.2 If the travel company is unable to provide the contractual services or can only provide them in part, if it cancels the trip or would have to cancel it due to the specific circumstances and is required by law to reimburse the services not provided. Among the specific circumstances which would require cancellation are the recommendations of the FDFA not to travel to the affected area.
- 3.3 Events due to addictions.
- 3.4 In the case of business trips, the cost of death, serious accident or unexpected serious illness, unless claims have been made against the employer in advance. The same applies to an insured person if a private trip cannot be made as planned due to a replacement arrangement at the workplace.
- 3.5 Illnesses that occur as a psychological reaction to terrorist attacks, aviation or bus accidents, aviophobia (fear of flying), fear of civil unrest, war or natural disasters, diseases or epidemics.
- 3.6 Inability to travel, unless confirmed by the medical practitioner nominated by the insurer.
- 3.7 Expenses for disproportionate or multiple handling charges and for insurance premiums.
- 3.8 Costs, fees or credit reductions in connection with the loss or expiry of airline miles, prize winnings or other rights of use (time-sharing, etc.).
- 3.9 Visa fees.
- 3.10 Multiple bookings with overlapping travel times.

4 The following applies in addition to and in specification of the obligations in the event of a claim pursuant to A 6 of the General Conditions of Insurance

- 4.1 The insured person shall arrange for everything that can contribute to the reduction and clarification of the claim, for example immediate cancellation of the trip.
- 4.2 The insured person shall comply in full with his or her contractual and/or statutory reporting, information or conduct obligations (including, but not limited to, immediate notification of an insured event to the contact address specified in A 15 of the General Conditions of Insurance).
- 4.3 If the claim is due to illness or injury of the insured person, the insured person must ensure that the treating doctors are released from their duty of confidentiality vis-à-vis HanseMerkur International.
- 4.4 The following documents must be attached to the notice of claim:
- Proof of insurance or insurance policy
 - Cancellation costing
 - Claim form
 - Confirmation of booking
 - Documents or official certificates proving the occurrence of the event (e.g. detailed medical certificate with diagnosis, employer's certificate, police report, etc.)

5 Excess

With the exception of point 2.1.1, no excess will be applied to any insured event. In cases involving unexpected or serious illness, the excess corresponds to 20% of the recoverable claim, but at least CHF 25 per insured person/rented property. This excess also ceases to apply if fully inpatient treatment in hospital is required due to this illness.

C Trip interruption insurance

1 Insurance benefits, commencement, duration and conditions

If the insured person is unable to take the insured trip as planned due to the occurrence of an insured event,

HanseMerkur International will reimburse the costs up to the agreed sum insured in the following cases:

- 1.1 Early termination of the trip:
- Additional return trip costs and any other additional costs (excluding medical costs) directly caused thereby, depending on the type and quality of the trip
 - Travel price on a pro rata basis of the unused travel services on site; if the trip is terminated within the first half of the insured trip, but no later than the first eight days, the insured travel price will be reimbursed; arrival and departure days are counted as full travel days
- 1.2 Interruption of the trip:
- Subsequent travel costs to reconnect with the travel group, but not exceeding the value of the unused travel service; or
 - Prorated costs of travel services no longer used
- 1.3 Late return:
- Additional return trip costs and any other additional costs (excluding medical costs) directly caused thereby, depending on the type and quality of the trip

2 Insured events

- 2.1 The following events are insured, provided that their occurrence makes the scheduled completion of the trip unreasonable:
- 2.1.1 If the event in question occurs after conclusion of the insurance, unexpected serious illness, serious accident, complications of pregnancy or death
- of the insured person;
 - of a person at risk under A 9.1 and A 9.2 of the General Conditions of Insurance;
 - of the substitute at the place of work;
 - of the carer of the insured person or travel companion.
- 2.1.2 Vaccine intolerance of the insured person.
- 2.1.3 Fracture of prostheses of the insured person.
- 2.1.4 Loosened implanted joints of the insured person.
- 2.1.5 Chronic illness, if the trip has to be terminated due to an unexpected acute aggravation certified by a doctor. This requires that at the time of booking the trip or taking out the insurance, the state of health of the insured person was demonstrably stable and the person was fit to travel.
- 2.2 Damage to the property of the insured person at his or her permanent place of residence due to theft, fire or an act of nature, provided that the amount of the claim is at least CHF 2,500 and the presence of the insured person is essential. Insurance cover is also provided if a co-insured child is unable to take a school trip or class trip as a result of such an event.
- 2.3 Prevention of the return trip due to a delay of at least two hours or failure of a means of public transport if the missed connecting means of transport is part of the insured trip.
- 2.4 Termination of the trip or prevention of the scheduled return trip due to an official travel warning (e.g. by the FDFA) as a result of natural disasters (e.g. earthquakes, devastation caused by tsunamis, hurricanes or volcanic eruptions), quarantines, epidemics, radioactive radiation, military events, revolutions, rebellions, civil unrest, riots or terrorist attacks.
- 2.5 Unexpected summons of the insured person as a witness in court, unless the court accepts the travel booking as a reason for postponing the summons. The court date must fall within the travel period.
- 2.6 Unexpected appointment of the insured person for organ or tissue donation.
- 2.7 Adoption of a minor child by the insured person, provided that the presence required to complete the adoption falls within the travel period.
- 2.8 Unexpected conscription of the insured person to military or civilian service, provided that the date cannot be postponed and the costs are not borne by another insurance provider.

The transfer or posting of temporary or professional military personnel is not insured.

2.9 Disaster relief services provided by the insured person if he or she is a member of fire brigade or rescue services.

3 The following events are not insured

3.1 Events due to addictions.

3.2 In the case of business trips, the cost of death, serious accident or unexpected serious illness, unless claims have been made against the employer in advance. The same applies to an insured person if a private trip cannot be made as planned due to a replacement arrangement at the workplace.

3.3 Illnesses that occur as a psychological reaction to terrorist attacks, aviation or bus accidents, aviophobia (fear of flying), fear of civil unrest, war or natural disasters, diseases or epidemics.

3.4 Inability to travel, unless confirmed by the medical practitioner nominated by the insurer.

3.5 Expenses for disproportionate or multiple handling charges and for insurance premiums.

3.6 Costs, fees or credit reductions in connection with the loss or expiry of airline miles, prize winnings or other rights of use (time-sharing, etc.).

3.7 Visa fees.

3.8 Multiple bookings with overlapping travel times.

3.9 Events that have already occurred at the time the contract is concluded or the travel booked, or events that are readily apparent to the insured person or travel companion when the contract is concluded or the travel booked.

4 The following applies in addition to and in specification of the obligations in the event of a claim pursuant to A 6 of the General Conditions of Insurance

4.1 The insured person shall arrange for everything that can contribute to the reduction and clarification of the claim.

4.2 The insured person must comply in full with his or her contractual and/or statutory reporting, information or conduct obligations (including, but not limited to, immediate notification of the insured event to the contact address specified in A 15 of the General Conditions of Insurance).

4.3 If the claim is due to illness or injury of the insured person, the insured person shall ensure that the treating doctors are released from their duty of confidentiality vis-à-vis HanseMerkur International.

4.4 The following documents must be attached to the notice of claim:

- Proof of insurance or insurance policy
- Cancellation costing
- Claim form
- Confirmation of booking
- Documents or official certificates proving the occurrence of the event (e.g. detailed medical certificate with diagnosis, employer's certificate, police report, etc.)

5 Excess

With the exception of point 2.1.1, no excess will be applied to any insured event. In cases involving unexpected or serious illness, the excess corresponds to 20% of the recoverable claim, but at least CHF 25 per insured person/rented property. This excess also ceases to apply if fully inpatient treatment in hospital is required due to this illness.

D Personal assistance

1 Insured events and benefits

1.1 In the event that the insured person suffers a serious illness or injury during the trip, or in the event of a medically certified unexpected aggravation of a chronic condition, HanseMerkur International will organise and reimburse the transfer to the nearest hospital suitable for treatment in accordance with the relevant medical findings.

1.2 If the requirements of D 1.1 of the General Conditions of Insurance are met, additional costs for repatriation (return transport) to the suitable hospital nearest to the insured person's place of residence will be reimbursed if the return transport is medically reasonable and justifiable. Depending on the condition of the insured person, the return transport can be by train, bus, ambulance or plane. The assessment of a medically reasonable and justifiable method of repatriation is carried out by an advising doctor of the insurer and in consultation with the treating doctor in the respective country.

1.3 Costs for one accompanying person, including medical escort if necessary, will be covered if the escort is medically necessary, ordered by the authorities or prescribed by the executing transport company.

1.4 HanseMerkur International will organise and reimburse repatriation to the insured person's permanent place of residence without the assistance of medical care personnel, based on a corresponding medical report and if the requirements of D 1.1 of the General Conditions of Insurance are met.

1.5 If the requirements of D 1.1 of the General Conditions of Insurance are met and the insured person returns late from the trip as a result of such hospitalisation, the additional return trip costs demonstrably incurred and the other additional costs directly caused as a result, for example overnight accommodation and meals (but not medical costs) will be reimbursed in accordance with the quality of the booked trip. If, in contrast to the booked trip, a return trip by plane is required, only the costs for a seat in economy class will be reimbursed.

If the insured person terminates the trip even without medical necessity after a hospital stay of at least three days, the return trip will be supported and, depending on the insured person's ability to travel, can be made by train, coach, ambulance or plane (but not by air ambulance), if necessary also with medical escort. The additional return trip costs incurred will be covered.

1.6 If the scheduled continuation of the trip by carers or a parent participating individually in the trip is not possible due to death, serious accident or unexpected serious illness, HanseMerkur International will additionally arrange for care for the minor children who must continue the trip alone or return and reimburse the costs for the round trip travel of a carer (rail ticket: first class, plane ticket: economy class).

1.7 If the insured person dies abroad, HanseMerkur International will reimburse the costs of cremation outside the country of residence or the additional costs incurred to comply with the International Agreement on the Transport of Corpses (minimum requirements such as zinc coffin or lining) as well as the repatriation of the coffin or urn to the last place of residence of the insured person. The disposal of the zinc coffin is also covered.

1.8 If the insured person requires hospitalisation abroad for more than five days, HanseMerkur International will organise and reimburse a visit to the patient in hospital for a maximum of two people close to the insured person (rail ticket: first class, plane ticket: economy class, mid-range hotel) up to a maximum amount of CHF 5,000.

1.9 Search, rescue and recovery costs abroad are covered up to an amount of CHF 10,000.

1.10 In the event of illness or accident, HanseMerkur International will provide information on the medical care options for the insured person abroad on request via its emergency call centre. Where possible, a doctor speaking German, French, Italian or English will be named. In order to transmit information, contact will be established between the insured person's family doctor and the treating doctor, and relatives will also be informed if requested.

- 1.11 If the insured person requires medically prescribed medication which he or she has lost during the trip, HanseMerkur International will, in consultation with the insured person's family doctor, procure replacement medication and send it to the insured person. The insured person shall reimburse HanseMerkur International for the costs of replacement medication within one month of the end of the trip.
- 1.12 In addition, the costs of luggage return up to an amount of CHF 2,500 will be covered if a claim has been recognised in accordance with the requirements set out in D 1.2, D 1.3 and D 1.7 of the General Conditions of Insurance.
- 1.13 The costs of hotel accommodation for other insured persons will be covered (up to a maximum total amount of CHF 4,000 for all insured persons and for up to 10 days) if the insured person while abroad is unable to travel due to inpatient treatment and cannot meet the original travel date.
- 1.14 In the case of cruises or round trips, the costs of hotel accommodation for other insured persons will be covered (up to a maximum total amount of CHF 4,000 for all insured persons and for up to 10 days) if the insured person is unable to travel due to inpatient treatment abroad and cannot meet the original travel date.
- 1.15 If the insured person is treated as an inpatient in a hospital during the trip due to illness or accident, HanseMerkur International will establish contact via its emergency call centre between a doctor appointed by it, the family doctor of the insured person and the hospital doctors treating the insured person and will ensure that information is transmitted between the doctors involved during the stay in hospital. Relatives will also be informed if requested.
- 1.16 In the event of robbery, theft, loss or loss of bank, postal, credit and customer cards, HanseMerkur International will assist insured persons in blocking the corresponding cards. However, HanseMerkur International is not liable for the proper execution of the blocking or for financial losses incurred despite the blocking.
- 1.17 In the event of loss or theft of mobile phones, HanseMerkur International will assist insured persons in blocking the corresponding cards. HanseMerkur International assumes no liability for loss or damage arising from the inability to reach the relevant providers or for financial losses resulting from the loss of mobile phones (non-authorised calls).
- 1.18 HanseMerkur International provides assistance in finding suitable tradespeople at the insured person's Swiss place of residence in the event of loss or damage as a result of burglary or fire, natural hazards, water events and glass breakage to the insured person's building. HanseMerkur International assumes no liability for loss or damage arising from the inability to reach the relevant tradespeople or for losses and consequential damage occurring during and after the work of the tradespeople.
- 1.19 If the insured person is in financial distress due to the loss of means of payment, assistance will be provided in contacting the insured person's bank.
- 1.20 If the insured person cannot be reached during the trip, HanseMerkur International will make an effort to issue an emergency message (e.g. via radio) and will pay the costs.
- 1.21 If the trip cannot be continued due to a breakdown or accidental damage to a bicycle used by the insured person during the trip, HanseMerkur International will cover the repair costs up to an amount of CHF 75 per insured claim to enable the insured person to continue the trip. If repairs are not possible at the place of loss, HanseMerkur International will reimburse the additional costs for the trip either to the starting point or to the destination of the day's stage up to an amount of CHF 150 per insured claim. Punctures are not covered.
- 1.22 If the insured person is unable to continue a bicycle trip due to illness or accident, HanseMerkur International will organise the return transport of the bicycle within Switzerland.
- 1.23 The personal assistance services specified under D 1.1 to D 1.14 of the General Conditions of Insurance are provided up to a maximum of 30 days after the end of the insurance period until transportability is restored.

- 1.24 For each insured event, HanseMerkur International will cover the telephone costs incurred by the insured person in contacting his or her emergency call centre up to an amount of CHF 35.

2 Deductions from benefits

- 2.1 Benefits that would have been provided in the event of compulsory health insurance (Swiss Federal Act of 18 March 1994 on Health Insurance, Health Insurance Act, HIA; HIA; *Bundesgesetz vom 18. März 1994 über die Krankenversicherung, KVG*) or accident insurance (Swiss Federal Act of 20 March 1981 on Accident Insurance, Accident Insurance Act, AIA; *Bundesgesetz vom 20. März 1981 über die Unfallversicherung, Unfallversicherungsgesetz, UVG*) are deducted from the benefit obligation of HanseMerkur International.

3 The following events are not insured

- 3.1 Unless HanseMerkur International has given its prior consent to the benefits, HanseMerkur International is not obligated to provide them.

4 The following applies in addition to and specification of the obligations in the event of a claim pursuant to A 6 of the General Conditions of Insurance:

- 4.1 In order to be able to claim the benefits of HanseMerkur International, the insured person or person entitled to make a claim shall inform the emergency call centre immediately upon the occurrence of an insured event and obtain its consent to any assistance measures or to the assumption of costs. The emergency call centre is available worldwide and around the clock. In the case of medical services, the doctors of HanseMerkur International alone decide on the type and timing of the measures taken.
- 4.2 In the event of a claim, the following documents, at a minimum, must be submitted to HanseMerkur International in writing to the contact address specified in A 15 of the General Conditions of Insurance:
- Proof of insurance or insurance policy
 - Confirmation of booking
 - Documents or official certificates proving the occurrence of the event (e.g. detailed medical certificate with diagnosis, employer's certificate, police report, etc.)
 - Original receipts for unforeseen expenses or additional costs

E Luggage insurance

1 Insured items

- 1.1 The insurance covers items for personal travel requirements which are taken along on trips, as well as gifts and souvenirs which are acquired during the trip. Items that are usually only carried for professional purposes or are acquired during the trip for such purposes are not insured.
- 1.2 Sports equipment, in each case with accessories (except motors), is only insured as long as it is not used as intended.
- 1.3 Valuables are only insured as long as they are worn/carried or used in accordance with their intended purpose, or
- are carried in personal safekeeping or safely secured;
 - are in a properly locked room in a building or on a passenger ship;
 - are handed over to the campsite management for safekeeping; or
 - are stored in a caravan or mobile home properly secured by a lock or are not visible in a firmly enclosed motor vehicle secured by a lock on an official campsite.

Valuables are furs, jewellery, objects made of precious metal, photo and film cameras, computer equipment as well as electronic communication and entertainment equipment, in each case with accessories.

Jewellery and objects made of precious metal which are not held in personal safekeeping are only insured as long as they are stored in a closed container which offers increased security against theft of the container itself.

2 Geographical area of application

The insurance is valid worldwide. The insured person's permanent place of residence is excluded.

3 Sum insured

If no sum insured is stated on the insurance policy, the maximum sum insured is CHF 000 for individual insurance and CHF 6,000 for family insurance.

4 Insured events and benefits

4.1 The following events are deemed insured events:

- Theft
- Robbery (theft under threat or use of force against the insured person)
- Damage
- Destruction
- Loss or damage during transport by a public transport company
- Late delivery by a public transport company
- Loss or destruction of or damage to luggage while in the custody of a transport company, tourist accommodation or luggage storage facility
- Loss or destruction of or damage to luggage as a result of criminal offences of third parties, accidents involving means of transport, fire or explosion

4.2 Taking into account the agreed sum insured, the following benefits will be provided per claim:

- If the luggage is not delivered on time (the luggage has not reached its destination on the same day as the insured person), proven necessary replacement purchases will be reimbursed up to an amount of CHF 750 per insured person or CHF 750 per insured family.
- For official identity documents and visas, the official fees required for replacement, including the necessary travel costs, will be reimbursed up to an amount of CHF 200.
- In the event of a total loss or damage, the current value of the insured object will be compensated.
- In the case of partial damage, the cost of repairing the damaged item is limited by its current value.
- For films as well as data, image and sound carriers, the material value will be reimbursed.
- A maximum of CHF 400 per insured person will be paid for glasses, hearing aids and contact lenses.
- A maximum of CHF 250 per insured person will be paid for mobile phones (excluding car phones).
- Up to CHF 750 per insured person will be paid for windsurfing equipment and surfboards, in each case with accessories.
- Up to CHF 750 per insured person will be paid for golf and diving equipment and bicycles, in each case with accessories.
- Up to CHF 250 per insured person will be paid for IT equipment and portable communication and entertainment devices, each with accessories.

- Up to CHF 500 per insured person will be paid for musical instruments carried along for private purposes, in each case with accessories.
- Up to CHF 300 per insured person will be paid for gifts and souvenirs acquired during the trip.
- Furs, jewellery, objects made of precious metal, photo and film cameras, each with accessories, are covered up to a maximum of 50 per cent of the sum insured.
- Audio players. Portable DVD players are reimbursed up to CHF 400.

5 Items not insured

- Valuables covered by a special insurance policy
- Merchandise, commercial samples, stamps, articles of art or collector's value and professional tools
- Cash, cheques, cheque cards, credit cards, telephone cards, securities, travel tickets, certificates and documents of all kinds, objects of predominantly artistic or amateur value, dental gold, prostheses of all kinds, firearms of all kinds, in each case with accessories, as well as land, air and water vehicles, hang-gliders, paragliders and parachutes, in each case with accessories

6 The following events are not insured

6.1 The following events do not constitute insured events:

- Theft, loss and destruction of monetary valuables
- Loss or damage suffered as a result of the insured person's failure to observe the generally required duty of care
- Loss or damage suffered as a result of misplacing, losing or forgetting objects
- Damage caused by the natural or defective nature of the insured objects or wear and tear
- Loss or damage caused by leaving behind or storing items, even for a short period of time, in a place accessible to everyone and outside the direct personal sphere of influence of the insured person
- Loss or damage suffered as a result of a method of safe-keeping not appropriate to the value of the item
- Damage due to temperature and weather influences as well as wear and tear
- Loss or damage caused by unrest, looting, administrative orders, wars, civil wars, warlike events, civil unrest, strikes, radioactive radiation, confiscations, seizures or other acts of government, natural disasters and active participation in acts of violence during a public gathering or rally, or directly or indirectly as a result thereof

6.2 Costs incurred due to the late delivery of luggage after the return flight home at the airport or destination are not insured.

7 Limitation of insurance cover

7.1 Damage to luggage in motor vehicles, trailers and water sports vehicles is covered by insurance.

This requires that the luggage is not visible, in a tightly enclosed and locked interior or luggage compartment (in the case of water sports vehicles the cabin or packing box) or in luggage boxes firmly attached to the vehicle.

7.2 Damage to luggage during camping is only covered at official campsites (set up by authorities, associations or private entrepreneurs).

If the objects are left unattended, insurance cover is only provided during the day between 6.00 a.m. and 10.00 p.m. and only if the vehicle, trailer or tent is closed. Between 10.00 p.m. and 6.00 a.m., the insurance cover for an unsupervised motor vehicle exists only during an interruption of the trip of no more than two hours.

Supervision is deemed to mean only the permanent presence of the insured person or the permanent presence of an authorised trusted person at the item to be secured.

7.4 The obligation of HanseMerkur International to pay benefits does not apply if the insured person intentionally caused the damage to the insured luggage. In the event of gross negligence, HanseMerkur International is entitled to reduce the benefit to an extent corresponding to the degree of fault of the insured person.

8 Conduct obligations during the trip

Valuables such as private mobile end devices as well as photographic, film, video and sound equipment, in each case with accessories, must, if they are not worn/carried or used, be stored in a locked room which is not accessible to everyone and under a separate lock (suitcase, cabinet, safe). The type of safekeeping must in any event be proportionate to the value of the item.

9 The following applies in addition to and in specification of the obligations in the event of a claim pursuant to A 6 of the General Conditions of Insurance:

The insured person shall

9.1 report damage caused by criminal offences as quickly as possible to the nearest competent or reachable police station, submitting a list of all objects lost, and shall have this report confirmed;

9.2 report any damage to checked luggage to the transport company, tourist accommodation or luggage storage facility as soon as possible; any externally undetectable damage must be reported in writing as soon as possible after discovery and in compliance with the respective claim deadline, but at the latest within seven days after handover of the luggage;

9.3 have the delay in luggage confirmed by the carrier.

9.4 In order to claim HanseMerkur International benefits, the insured or entitled person shall report the insured event or claim to HanseMerkur International. The following documents must be submitted:

- Proof of insurance or insurance policy
- Claim form
- Booking confirmation (e.g. plane ticket or rail ticket)
- Confirmation of damage by the transport company
- Police report in case of theft
- Confirmation by the carrier of the definitive loss of luggage and letter of indemnity
- Original purchase receipt (or warranty certificate), repair invoice or cost estimate in the event of damage to the insured item

Medical expense insurance

1 Object of the insurance

1.1 HanseMerkur International will reimburse the costs of medical treatment abroad incurred during the insured trip due to acute illnesses and accidents.

1.2 In particular, the cover is subsidiary to the existing cover under the compulsory health insurance pursuant to the HIA and the accident insurance pursuant to the AIA. In accordance with Article 64(8) of the HIA, cost sharing under the HIA cannot be insured.

1.3 If the HIA, AIA or any other cost bearer are not involved, the maximum reimbursement percentage per insured event is reduced to 50% of the costs exceeding the amount of CHF 2,500 (cost sharing and franchises from compulsory Swiss health insurance are not insured).

1.4 Only persons with place of residence in Switzerland at the time the insurance was taken out are insured.

2 Geographical area of application

The insurance is valid worldwide with the exception of Switzerland and the Principality of Liechtenstein.

3 Insured benefits abroad

3.1 HanseMerkur International will reimburse the costs of necessary medical treatment performed or prescribed by doctors. This includes costs for

- Inpatient hospital treatment, including operations that cannot be delayed
- Outpatient medical treatment
- Pain-relieving restorative dentistry including simple fillings, repairs of existing dentures and dental prostheses as well as temporary dentures and dental prostheses provided in connection with accidents
- Medical treatment of pregnancy complications, medical abortions, miscarriages and premature births up to and including the 36th week of pregnancy
- Necessary medical treatment for the newborn child in the case of premature birth up to and including the 36th week of pregnancy
- Medicinal products, remedies and bandages
- Treatment by state-accredited chiropractors
- Prescribed aids as a result of an accident
- Radiation, light and other physical treatments

3.2 If a co-insured child up to the age of 13 is treated as an inpatient, HanseMerkur International will reimburse the costs for the accommodation of an accompanying person at the hospital.

3.3 If the return trip is not possible due to a proven inability to be transported, the insurance will cover the costs of medical treatment beyond the end of the insurance period up to the day of transportability.

4 Exclusions

The following is not covered:

4.1 Medical treatment or other measures prescribed by a doctor that

- were one of the reasons for the trip;
- were known to the insured person prior to the commencement of the trip, and the insured person knew that they were scheduled to be performed during the trip (e.g. dialysis);
- are based on intent; this also includes injuries due to participation in martial arts competitions of any kind, including preparation for such competitions;
- are due to mental or consciousness disorders or impairments caused by the misuse of alcohol, drugs, narcotics, sleeping pills or other narcotic substances.

4.2 Purchase and repair of visual aids and hearing aids.

4.3 The purchase and repair of cardiac pacemakers and prostheses, unless the purchase becomes necessary for the first time due to accidents or illnesses occurring during the trip and serves the transportability of the insured person.

4.4 Acupuncture, fango and massages.

4.5 Treatment for alcohol, drug and other addictions, including withdrawal and weaning treatments.

4.6 Psychoanalytic and psychotherapeutic treatments and hypnosis.

- 4.7 Treatment by spouses or life partners, parents or children. Proven material costs will be reimbursed.
- 4.8 Need of care or custody.
- 4.9 In the case of emergency dental treatment: aesthetic reconstructions, endodontics, veneers, implants.
- 4.10 Preventive medical check-ups.
- 4.11 Thermal spa treatments.
- 4.12 Cosmetic surgery.
- 4.13 Homoeopathy, natural medicine.
- 4.14 Vaccinations and their consequences.

5 Limitation of the level of benefits

- 5.1 If a medical treatment exceeds the medically necessary level or if the costs of a medical treatment exceed the customary local level, HanseMerkur International may reduce its benefits to an appropriate amount.

6 The following applies in addition to and in specification of the obligations in the event of a claim pursuant to A 6 of the General Conditions of Insurance

The insured person shall do the following:

- 6.1 At the beginning of inpatient treatment, contact the HanseMerkur International emergency call centre as soon as possible.
- 6.2 Submit invoices first to his or her compulsory health insurance (HIA) or accident insurance (AIA) and then submit them with a reimbursement note from a service provider.

7 Cost commitments

HanseMerkur International issues confirmation of coverage within the scope of this insurance and following on from the statutory social insurance (health insurance, accident insurance) and any additional insurance for all inpatient stays in hospital. The insured person remains the debtor towards the service providers (doctor, etc.) for all outpatient treatments on site.