

Customer information

Travel insurance

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Transparency is important to us. We want you to know exactly who your contracting partner is and how you are insured. That is why we have put together this information about Generali and the most important features of your insurance.

You can find the contractual rights and obligations, and details about the individual insurance coverage in these documents:

- Insurance policy
- General Policy Conditions (GPC)
- Special or supplementary policy conditions

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

Do you need any more information? We are happy to help you. You can call our customer service team at any time on freephone +41 800 881 882, or contact your personal advisor.

Customer information

1. Who is your contracting partner?

Your contracting partner is Generali General Insurance Ltd (Generali). Our registered office is in Nyon.

We are a public limited company under Swiss law, and belong to the Generali Insurance Group, which has its registered office in Trieste, Italy.

2. Who provides the benefits?

The following companies provide the benefits:

– Assistance services

Europ Assistance (Switzerland) Ltd.

This company is part of the Generali Insurance Group and has its registered office in Nyon.

– Legal protection insurance benefits

Fortuna Legal Protection Insurance Company Ltd.

This company belongs to Generali Switzerland and has its registered office in Adliswil.

3. Insured persons

You are insured as the policyholder if you are domiciled in Switzerland.

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

1. Individual insurance

The insurance covers:

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

2. Family insurance

The insurance covers:

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

4. Which risks are insured and to what extent?

The following provides a brief overview of the various coverage options so you can choose the optimal insurance for your needs. Further details on insured events, benefits and exclusions can be found in the General Policy Conditions (GPC).

This insurance is an indemnity insurance policy.

Important: Definition of a trip

A trip lasts for a maximum of 365 days. It includes at least one overnight stay away from your usual domicile. Or you are more than 30 km away from your domicile. These criteria do not apply to vehicle assistance.

Services

Our services involve provision of assistance if you have any questions or emergencies relating to your insured trip – before and during the trip. Repair of any damage, repairs, travel changes, etc. must be paid by you. You will receive information and support on the following topics:

- Information about the travel destination (vaccinations, entry and customs formalities, etc.).
- SOS Assistance at home (an emergency at home).
- Assistance if travel documents or your phone are lost or stolen during the trip.
- Psychological support by phone.
- Assistance in the event of unforeseen travel changes.
- Translation and interpreting services.

Cancellation costs

You have to cancel or postpone the trip, which results in extra costs. For certain events, listed in Art. E1 GPC, we will pay the cancellation costs and other costs before your trip. However, we only provide this service if the insured event occurs after the trip was booked.

As an example, insured events include:

- Illness, accident, serious complications in pregnancy, missing person, death.
- Illness, accident or the death of your pet.
- Unexpected deterioration of a chronic illness.
- Loss of a job, an unexpected start to a job or a sudden dismissal of a deputy.
- Exceptional events, such as earthquakes, strikes, riots, war-like events or risk countries (FDFA advises against travel).
- Breakdowns and failures of the means of transport on the outbound and onward journey.
- Theft of personal documents or break-in at your domicile, and damage to your domicile caused by fire or natural events.
- Court summons and civic duties.

However, deterioration of a chronic illness that you should have expected is not covered. Complications following medical treatments or operations that were planned to be carried out before booking are also not insured. Further exclusions can be found in Art. E2 GPC and additionally section C, “General exclusions”.

We pay the cancellation costs of your trip if you cannot go on the trip due to an insured event. We also pay the cost of activities that you booked and paid for at your travel destination. E.g. language stays, admission tickets, courses, rental properties, etc. We pay costs up to a maximum of CHF 50,000 per event for individual insurance and CHF 100,000 per event for family insurance. If you cannot go on the trip until later than planned, we pay the amount for the part of the trip that you could not make. This is also capped at CHF 50,000 per event for individual insurance and CHF 100,000 per event for family insurance. Other benefits are listed in Art. E3 GPC.

Personal assistance

You have to return earlier or later than planned or interrupt your trip, or you encounter problems completing your onward travel. This insurance covers the consequences of unforeseen events that may occur during travel. This comprises medical assistance and travel assistance. Here is a brief overview:

Medical assistance

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

Travel assistance

- Illness, accident, serious complications in pregnancy, missing person, death.
- Property damage at the domicile.
- Exceptional events.
- Means of transport failure.
- Damage to or theft of essential medication.
- Damage to or theft of travel documents.

Deterioration in a chronic illness that you should have expected is not covered. Complications following medical treatments or operations that were planned to be carried out before booking are also not insured. Further exclusions can be found in Art. F2 GPC and section C, “General exclusions”.

With **medical assistance**, we arrange and pay for the following benefits:

- Search-and-rescue operations.
- Emergency transport.
- Early or late return journey due to repatriation.
- Treatment costs abroad if the conditions are met.
- Additional costs for medical assistance, such as costs in the event of death, costs for a delayed return journey, replacement trip or accompaniment of minors to their domicile, vehicle repatriation and costs of visits.

With **travel assistance**, we arrange and pay for the following benefits:

- Early return journey.
- Late return journey.
- Temporary return journey.
- Missed connection.
- Damage to travel accommodation.
- Loss of essential medication.
- Lost travel documents.

Vehicle assistance

You are travelling in a vehicle that weighs up to 7.5 tonnes. Your vehicle breaks down and you can no longer drive. This results in extra costs. In the following cases, we organise and pay for breakdown cover and assistance services, and other costs. We provide benefits at all times. The cause of the failure may be a breakdown. Examples of breakdowns include collision, theft or damage caused by natural events, fire, vandalism, etc.

In particular, rental vehicles and vehicles with dealers’ licence plates are excluded from insurance coverage. Non-insured events include breakdowns caused by obvious defects, driving on illegal or unsuitable roads, and costs for repairs and spare

parts. Further exclusions can be found in Arts. G2 and G4 GPC and section C, “General exclusions”.

In the event of a claim in Switzerland or abroad, we take over the organisation and costs of breakdown assistance or vehicle recovery. However, vehicle recovery applies only to vehicles that weigh up to 3.5 tonnes.

Travel and motorists’ legal protection

With this insurance, we represent your interests if you are involved in the following events in Switzerland or abroad:

- Traffic accident while driving a passenger vehicle.
- Driver’s licence suspension.
- Accident as a pedestrian, cyclist, motorcyclist or passenger in a land vehicle, vessel or aircraft or while engaging in sport.
- Victim of assault, robbery or simple theft.
- Contractual disputes about or during a trip.

Defence costs are covered for insured legal cases up to a maximum of CHF 250,000 (worldwide).

See Art. H3 GPC for events that are excluded from legal protection insurance. These include, in particular, claim events where the driver had a blood alcohol level of 1.5‰ or more or drove without a valid driver’s licence.

Luggage insurance

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

Theft, robbery and damage to or destruction of luggage that you take with you are insured. Luggage that you hand over to a transport company is covered against loss or damage during transport. In addition, a delay of more than four hours is covered for the outbound journey.

The insurance does not cover misplacement or loss of luggage or damage due to wear and tear. Your luggage is also not insured while you are using it. Commutes to work and monetary assets are also excluded from this insurance. Further exclusions can be found in Art. I4 GPC and section C, “General exclusions”.

In the event of theft, damage or loss, we pay the replacement cost at the time of the claim up to a maximum of CHF 3,000 for individual insurance and up to CHF 5,000 for family insurance per event. The deductible per claim event is CHF 200. If your luggage arrives at least four hours late on the outbound journey, we will pay the costs for items you urgently need and for which you have to buy replacements, up to CHF 1,000 per person and a maximum of CHF 2,000 per event (no deductible).

Assumption of deductible for rental vehicles (CDW)

The insured covers the deductible for rental vehicles that up to 3.5 tonnes and which have been rented under a rental contract with a rental agency in Switzerland or abroad, up to a maximum of CHF 10,000. The deductible is covered in the event of theft or damage; for example, due to collision, vandalism or natural events.

In particular, vehicles with dealers' licence plates are excluded from insurance coverage. In addition, vehicles from sharing agencies are not covered in Switzerland. Damage due to breach of contract and loss of or damage to the vehicle's key are also not insured. Further exclusions can be found in Arts. J2 and J4 GPC and section C, "General exclusions".

5. Where is your insurance valid?

The geographical scope varies depending on coverage:

- **Personal assistance:** Assistance services are insured in Switzerland and abroad, with the exception of treatment costs, which are insured abroad only.
- **Vehicle assistance:** The services are insured in all countries that have signed the International Insurance Card agreement, including Kosovo. Coverage applies to sea transport if the embarkation and disembarkation location is included in the geographical scope.
- **Travel and motorists' legal protection insurance:** This covers legal cases in countries where due process of law is assured, provided the place of jurisdiction is located in one of these countries, the case is subject to the law of one of these countries and the judgement is enforceable in the country in question.
- **Luggage insurance:** The insurance benefits are insured in Switzerland and abroad.
- **Assumption of deductible for rental vehicles (CDW):** The insurance benefits are insured in Switzerland and abroad.

6. When is your insurance valid?

The term of the contract and the commencement of the insurance coverage are specified in the policy.

If neither you nor we give notice of cancellation, the insurance will be tacitly extended by another year at the end of each term. The contract may be terminated at the end of the third year or any subsequent year, even if it was agreed for a longer period. The contract may be terminated at any time for good cause. Notice of termination must be given in writing or in a form that allows proof by text, subject to a notice period of three months.

If you move abroad, the insurance will expire at the end of the relevant insurance year.

In the event of a claim, the contract can be terminated subject to the following notice periods:

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

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

7. What premiums and fees do you have to pay?

Your premium is due once a year on the date specified in the policy. If you pay only a part of your premium, Generali applies a surcharge to each instalment. Your premium depends on the risks insured and on the scope of cover selected.

Premium refund

If you cancel your contract during the insurance year, Generali will refund the amount of your premium paid in advance for the remainder of your insurance period. Except when:

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

Fees

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

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

8. Unilateral contractual amendments

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

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

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

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

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

9. What happens if you do not pay?

If you fail to pay your invoices on time, you will be sent a payment reminder. We grant you 14 days from receipt of the reminder to pay the outstanding premium. If you do not pay the premium within this period, we are not obliged to provide benefits. You will only be insured again once you have paid the premium, including late payment interest and the late payment fee.

10. How do you report a claim?

If an insured event occurs, you must inform the respective company without delay. The responsible company may request that the claim form is made in writing or in another form that allows proof by text.

Europ Assistance: for assistance services

By phone: +41 848 800 400

In writing:

Europ Assistance (Switzerland) Ltd.

Avenue Perdtemps 23

1260 Nyon 1

E-mail: travel@europ-assistance.ch

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

Fortuna: for legal protection services

E-mail: info.rvg@fortuna.ch

In writing:

Fortuna Legal Protection Insurance Company Ltd.

Soodmattenstrasse 2

8134 Adliswil 1

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

It is your duty to provide the respective company with all the information and documents requested. If you do not meet these obligations or do not act in good faith, the respective company is released from its obligations, unless it can be proved that you are not personally responsible for the lack of cooperation and that the lack of cooperation did not have any impact on the claim.

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

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

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

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

There is no right of revocation for provisional insurance cover.

12. Data protection

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

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