



Easy Travel Insurance General Terms and Conditions

Version 8.2020

1. General provisions

Note that the travel cover includes only those benefits and sums insured which are specified in the schedule of benefits. The benefits/sums insured under the travel insurance taken out remain authoritative in every case.

The following general provisions and the glossary apply to all ERV travel insurance contracts. The insurance coverage taken out in each case is regulated in the following parts (2–5).

1.1 Insurance model

Swisscom (Switzerland) Ltd (hereinafter 'Swisscom') has taken out a collective insurance contract with Europäische Reiseversicherung (hereinafter 'ERV'), a branch of Helvetia Swiss Insurance Company Ltd (hereinafter 'Helvetia'). Helvetia is the underwriter of the relevant insurance. ERV is responsible for the insurance.

Any private individual (i.e. natural person, not a company) who has a continuing obligation (e.g. subscription) with Swisscom as a customer may join the collective insurance with Swisscom by concluding a contract of association. The customer thereby becomes an insured person with a direct right to claim against ERV. Loss occurrences are settled directly between the customer and ERV. Swisscom informs the insured and is liable to the customer for negligence, errors or incorrect information when consulting on the conclusion of the contract of association.

1.2 Insured persons

Insured person with Easy Travel Insurance Day Individual and Easy Travel Insurance Year Individual

The insured is the Swisscom customer whose legal place of residence is Switzerland, who joins the collective insurance by concluding the contract of association.

Easy Travel Insurance Day Family and Easy Travel Insurance Year Family

The insured is the Swisscom customer whose legal place of residence is Switzerland, who joins the collective insurance by concluding the contract of association, as well as the following persons living in the same household as the customer: their spouse or cohabiting partner, parents, grandparents and children. Their minor children who do not live in the same household, as well as any foster children and any children for which they have holiday responsibility, are also insured. Two persons living in shared accommodation with their children are equivalent to a family.

1.3 Beginning and duration

Easy Travel Insurance Day Individual and Easy Travel Insurance Day Family applies exclusively for the agreed duration.

Easy Travel Insurance Year Individual and Easy Travel Insurance Year Family is valid 365 days from the effective date of the contract of association (minimum contract duration). Details are provided in Section 9.

1.4. Scope of the insurance

The insurance is valid worldwide. In terms of time, a loss occurrence is insured if its cause or the triggering event occurred during the contract term applicable to the risk in question.

Easy Travel Insurance includes:

- Cancellation costs protection (2) (only in Easy Travel Insurance Year Individual and Easy Travel Insurance Year Family)
- Insurance coverage in the event of delayed departure (2)
- Insurance coverage for travel incidents, including salvage, rescue and repatriation (3)
- Luggage insurance (4)
- Insurance for medical and hospital costs (5)

2. Cancellation costs

2.1. Scope, duration

Insurance coverage applies worldwide and begins with the conclusion of the insurance or, in the case of existing insurance cover, with the booking of the travel service and ends with the commencement of the insured travel service (check-in, boarding of the booked means of transport, etc.).

2.2. Insured events in case of cancellation and delayed commencement of travel

ERV shall provide insurance coverage if the insured is unable to take up the booked travel service as a result of any of the following events, provided this occurred after conclusion of the insurance or booking of the travel service:

- ✓ unforeseeable serious illness, serious injury, serious pregnancy complications or death of the insured, a person travelling with the insured, a person not travelling with the insured, who is very close to the insured or the direct deputy at the place of work, so that their presence at work is essential
- ✓ serious damage to the property of the insured at their place of residence as a result of fire, natural disasters, theft or water damage so that their presence at home is essential
- ✓ failure or delay – both as a result of technical defect or personal accident – of the public transport to be used to reach the official place of departure (airport, departure railway station, port or coach boarding place) in the country of residence
- ✓ if within the last 30 days before departure
 - a) the insured unexpectedly takes up a new permanent job with a new employer (promotions, etc. are excluded) or
 - b) the employment agreement of the insured is terminated by their employer through no fault of their own
- ✓ theft of tickets, passport or identity card

Entitlement to benefits for travel groups

- ✓ If the person who triggers the cancellation by an insured event is related neither by birth nor by marriage to the insured, entitlement to benefits will only exist if the insured would have to undertake the travel service alone.

Entitlement to benefits for chronic illness

- ✓ If an insured suffers from a chronic illness without that person's travel service appearing to be in question at the time of taking out the insurance or at the time of booking the travel service, ERV shall pay the insured costs incurred if the travel service has to be cancelled due to unforeseeable, serious acute aggravation of this illness or if death occurs as a result of the chronic illness. Chronically ill persons must have their fitness to travel confirmed in a medical certificate to be issued immediately before booking a travel service.

2.3. Insured benefits

Decisive when assessing the entitlement to benefits is the event which triggers the cancellation of the travel service. Previous or subsequent events are not taken into account.

Maximum benefit in case of cancellation

- ✓ If the insured event occurs, ERV shall pay the cancellation costs actually incurred (excluding security and airport taxes). Overall, this benefit is limited by the travel service price or the insured sum. Disproportionate or repeated processing fees are not insured.

Maximum benefit with multiple insurance

- ✓ The benefits for cancellation costs under all insurance contracts in force with ERV are limited to CHF 25 000.– per event and person or CHF 60 000.– per event and family.

Maximum benefit in case of delayed departure

- ✓ ERV shall pay the additional costs for delayed commencement of travel if the insured is unable to commence travel at the scheduled time as a result of the insured event; this benefit is limited to the travel service price or to the maximum amount of CHF 3000.– per insured person. If additional costs are claimed, the entitlement to benefit in the event of cancellation will not apply.

Maximum benefit for leisure services

Benefits under leisure protection (day trips, further education courses, concert tickets, ski passes, entry fee for city run, etc.) are limited to CHF 500.– per insured person and event.

2.4. Exclusions

Benefits are excluded:

- ✗ if the service provider (tour operator, landlord, organiser, etc.) cancels the agreed service or should have cancelled it for objective reasons
- ✗ if the suffering which gave rise to the cancellation was a complication or consequence of medical treatment or surgery already planned at the commencement of the insurance term or at the time of booking the travel service
- ✗ if an illness or the consequences of an accident, operation or medical intervention already existed at the time of travel booking and the insured had not recovered by the travel date
- ✗ in the event of cancellation as a result of serious illness, serious injury or serious pregnancy complications without medical indication or if the medical certificate was not issued at the time of the first possible determination of incapacity to travel or was not obtained by telephone consultation
- ✗ if cancellation is due to a mental or psychosomatic illness and the following documents cannot be submitted:
 - a certificate from a psychiatric specialist issued at the time of cancellation and



- 100% confirmation of absence by the employer for persons in employment for the duration of the medically certified inability to travel.

2.5. Procedure upon loss occurrence

1. The booking office (travel agency, transport company, landlord, etc.) must be notified immediately after the event occurs.
2. The following documents must, inter alia, be submitted to ERV:
 - the booking confirmation/invoice for the travel service, as well as the invoices for the cancellation or subsequent travel costs (originals)
 - a detailed medical certificate or a death certificate or other official certificate

3. SOS protection for travel incidents including salvage, rescue and repatriation

3.1. Scope, duration

Insurance coverage applies worldwide during the specified duration of the insurance, as long as and as often as the insured is away from their permanent home.

3.2. Insured events

ERV shall provide cover if the insured has to abandon, interrupt or extend the booked travel service as a result of any of the following events:

- ✓ unforeseeable serious illness, serious injury, serious pregnancy complications or death of a the insured, a person travelling with the insured, a person not travelling with the insured, who is very close to the insured or the direct deputy at the place of work, so that their presence at work is essential
- ✓ serious damage to the property of the insured at their place of residence as a result of fire, natural disasters, theft or water damage so that their presence at home is essential
- ✓ failure of a booked or used means of public transport as a result of a technical defect, if the continuation of the travel service according to the programme is not, therefore, guaranteed. Delays or detours of the booked or used means of public transport will not be regarded as failure. No entitlement will exist in the event of breakdowns or accidents of private motor vehicles used to undertake the journey, whether the insured is the driver or a passenger
- ✓ warlike events or terrorist attacks during 14 days of their first occurrence, if the insured is caught unawares by them while abroad
- ✓ theft of tickets, passport or identity card. In this case only the additional costs for the continuation of the journey are insured.

Entitlement to benefits for travel groups

- ✓ If the person who triggers the abandonment, interruption or extension of the travel service by an insured event is related neither by birth nor by marriage to the insured, entitlement to benefits shall only exist if the insured would have to continue the journey alone.

Entitlement to benefits for chronic illness

- ✓ If the insured suffers from a chronic illness without that person's travel service appearing to be in question at the time of taking out the insurance or at the time of booking or before commencement of the travel service, ERV shall pay the insured costs incurred if the travel service has to be abandoned, interrupted or extended due to unforeseeable, serious acute aggravation of this illness or if death occurs as a result of the chronic illness. Chronically ill persons must have their fitness to travel confirmed in a medical certificate to be issued immediately before booking a travel service.

3.3. Insured benefits

Decisive when assessing the entitlement to benefits is the event which triggers the abandonment, interruption or extension of the travel service. Previous or subsequent events are not taken into account. ERV is responsible for the decision on the necessity, nature and timing of these benefits.

Maximum benefits in the case of salvage, rescue and repatriation

If the insured event occurs, ERV shall pay

- ✓ the costs of rescue and transfer to the nearest hospital suitable for treatment
- ✓ the costs of medically attended emergency transport to the hospital suitable for treatment at the place of residence of the insured

ERV's doctors alone shall decide on the necessity, nature and timing of the aforementioned benefits.

- ✓ the costs of any necessary search and rescue operation if the insured is considered missing or has to be rescued
- ✓ the organisation and costs of the formalities ordered by the authorities if the insured dies during the journey. In addition, ERV shall pay the costs of cremation outside the country of residence or the additional costs of complying with the international Agreement on the Transfer of Corpses (minimum requirements such as a zinc coffin or lining) and the return of the coffin or urn to the last place of residence of the insured

Maximum benefits in the event of abandonment, interruption or extension of travel

If the insured event occurs, ERV shall pay

- ✓ the costs of the temporary return to the place of residence up to CHF CHF 3000.– per insured (outward and return journey for a maximum of two insured persons), provided a stay for a period fixed in advance was booked with a return journey
- ✓ the additional costs of an unscheduled return journey, on a first-class basis by train and economy-class by air
- ✓ a repayable advance on costs if a the insured has to be hospitalised abroad (reimbursement within 30 days of return to the place of residence)
- ✓ the costs corresponding to the unused part of the travel service (excluding costs of the originally booked return journey); this service is limited to the travel service price (arrangement price). No reimbursement shall be made for unused accommodation services if ERV covers the costs of alternative accommodation.
- ✓ either the additional costs of continuation of the journey, including accommodation, subsistence and communication costs for calls to the ALARM CENTRE (for a maximum of seven days), up to the amount of CHF 700.– per insured person or up to CHF 1000.– if a rental car is used, regardless of how many people use the rental car
- ✓ the travel expenses (economy flight/medium-class hotel) for two persons very close to the insured to their sickbed if they need to stay in a hospital abroad for more than seven days
- ✓ the organisation of the blocking of credit and customer cards, but not the resulting costs

Maximum benefit for leisure activities

Benefits under leisure protection (day trips, further education courses, concert tickets, ski passes, entry fee for city run. etc.) are limited to CHF 500.– per person and event in relation to the costs corresponding to the leisure services.

3.4. Exclusions

The insured is obliged to claim the insured benefits via the ALARM CENTRE and to have them approved in advance by the ALARM CENTRE or ERV. Otherwise, benefits are limited to a maximum of CHF 400.– per person and event.

Benefits are excluded:

- × if the service provider (tour operator, landlord, organiser, etc.) changes or abandons the agreed service or should have changed or abandoned it for objective reasons
- × in a case of abandonment, interruption or extension of the journey due to serious illness, serious injury or serious pregnancy complications without medical indication (e.g. in case of adequate medical care on site) or if no doctor was consulted on site
- × if the illness which gave rise to the abandonment, interruption or extension of the journey was a complication or consequence of medical treatment or surgery already planned at the start of the insurance or at the time of booking or before commencement of the travel service

3.5. Procedure upon loss occurrence

1. In order to claim benefits from ERV, the ALARM CENTRE or ERV must be notified immediately if an insured event occurs.
2. The following documents must, inter alia, be submitted to ERV:
 - the booking confirmation (original or copy)
 - a medical certificate with diagnosis, official certificates, the death certificate, receipts, invoices for insured additional costs, travel tickets and/or police reports (originals)

4. Luggage during transport

4.1. Scope, duration, benefits

Insurance coverage applies worldwide exclusively during conveyance by public transport, as long as the insured items are in the care of a transport company.

4.2. Insured items

Insured are all items which the insured persons take on the journey for their own personal use.

4.3. Non-insured items

The insurance does not cover:

- × cash and tickets
- × securities, deeds and documents of all kinds (except reinstatement costs)
- × software
- × precious metals, precious stones and pearls
- × stamps
- × merchandise
- × samples and objects with artistic or collector value
- × musical instruments



- × motor vehicles, trailers
- × boats
- × surfboards
- × caravans and aircraft, and their accessories
- × items purchased or received as gifts during the journey (e.g. souvenirs) which are not part of the personal travel requirements
- × items of value covered by special insurance

4.4. Insured events

- ✓ loss and damage during conveyance by public transport
- ✓ late delivery (at least six hours) by public transport

4.5. Insured benefits

ERV indemnifies:

- ✓ in the event of total loss of insured items, the current market value; the current market value is the purchase price at the time of purchase less depreciation of at least 10% per year from the date of purchase, but not more than 60% in total
- ✓ in the case of partial damage, the costs of repair, but at most the current value
- ✓ breakages
- ✓ glasses, contact lenses, prostheses and wheelchairs
- ✓ in the event of loss of passport, identity card, driver's, vehicle or similar identity documents and keys, the cost of recovery
- ✓ the cost of essential purchases. There is no right to indemnification for the return journey to the place of residence

The insured sum limits the total of all the benefits for losses which occur during the insurance period.

4.6. Exclusions

Benefits are excluded:

- × for damage due to wear and tear, deliberate damage, exposure to adverse weather conditions, inadequate or defective characteristics or packaging of the items
- × for damage resulting from leaving behind, misplacing, losing, dropping or self-inflicted damage to the items
- × for items which are kept in a manner inappropriate to their value

4.7. Procedure upon loss occurrence

The insured must

1. in the event of damage, late delivery or loss of baggage during conveyance, have the causes, circumstances and extent of the damage confirmed immediately by the competent authority (airline, transport company, etc.) in a statement of facts and apply for indemnification therein
2. notify ERV in writing immediately after returning from the journey and give reasons for the claims
3. The following documents must, inter alia, be submitted to ERV:
 - the original of the statement of facts (police report, ticket loss report, etc.)
 - the original confirmation, receipts or purchase confirmations
4. Damaged items must be kept at the disposal of ERV.

5. Medical and hospital costs

5.1. Specific provision, scope, duration

Insurance is only valid for persons whose legal place of residence or habitual residence is Switzerland and who have not yet reached the age of 80. Insurance cover is valid worldwide with the exception of Switzerland for the duration of the booked travel service.

5.2. Insured events and benefits

In the event of accident or illness, ERV shall reimburse the costs incurred abroad for outpatient treatment or an inpatient stay in a general hospital ward in accordance with the statutory Swiss social insurance schemes (Healthcare Insurance Act (HIA), Accident Insurance Act (AIA)) and taking into account the benefits of any other supplementary insurance schemes for

- ✓ medically necessary treatment measures (including medicines) prescribed or implemented by a licensed doctor/chiropractor
- ✓ medically prescribed hospital stays (including subsistence costs) and services provided by qualified nursing staff for the duration of the treatment
- ✓ initial purchase, hire, replacement or repair of medical aids such as prostheses, glasses and hearing aids provided they are the consequence of an accident and are prescribed by a doctor

These benefits are paid up to 90 days beyond the agreed insurance period provided the insured event (illness or accident) occurred during the insurance period.

5.3. Uninsured accidents

The insurance does not cover:

- × accidents that occur during foreign military service
- × accidents that occur when practising a manual occupation
- × accidents that occur while parachute jumping or piloting aeroplanes or aircraft
- × accidents suffered by the insured as a passenger on an aircraft

5.4. Uninsured illnesses

The insurance does not cover:

- × general check-ups or routine consultations
- × symptoms or illnesses which already existed when the insurance was taken out, together with their consequences and complications
- × illnesses as a consequence of prophylactic, diagnostic or therapeutic medical actions (e.g. vaccinations, radiation) insofar as they are not occasioned by an insured illness
- × disorders of the tooth or jaw
- × consequences of contraceptive or abortive measures
- × pregnancy or childbirth, together with attendant complications
- × conditions of fatigue or exhaustion, nervous, mental or psychosomatic disorders

5.5. Exclusions

The insurance does not cover:

- × deductibles and franchises from other insurance contracts
- × participation in riots and demonstrations of any kind
- × benefits for illnesses or accidents which existed before the insurance was taken out – an exception is an unforeseen acute deterioration in health due to a chronic condition
- × benefits for treatment or care abroad if the insured has gone abroad for this purpose
- × treatments which are not carried out effectively, expeditiously and economically according to scientifically proven methods (articles 32 and 33 HIA)
- × benefit reductions imposed by other insurance contracts

5.6. Cost credits

In the case of cost-intensive treatments, ERV shall issue cost credits (directly to the hospital) within the framework of this insurance and as a supplement to the statutory Swiss social insurance schemes (HIA, AIA) and taking into account the benefits of any other supplementary insurance contracts for all inpatient hospital stays. ERV shall not issue cost credits for outpatient treatment (medical, pharmaceutical and pharmacy costs).

5.7. Procedure upon loss occurrence

1. In the event of accident or illness a doctor must be consulted as soon as possible and their instructions must be followed.
2. The following documents must, inter alia, be submitted to ERV:
 - a detailed medical report
 - invoices for medical, pharmaceutical and hospital costs and prescriptions
3. At the request of ERV and at its expense, the insured must at any time undergo a medical examination by an independent medical examiner.

6. Important information

6.1. General exclusions

Not insured are events:

- × which have already occurred or were manifest when the insurance was taken out or the travel service was booked. The provisions for chronic illness are reserved
- × which occur in connection with illnesses or accidents that have not been diagnosed by a doctor at the time of occurrence and are not supported by a medical certificate
- × where the assessor (expert, doctor, etc.) who makes the findings on the loss event is a direct beneficiary or is related by birth or marriage to the insured
- × which are a consequence of warlike events or are due to terrorism, subject to sudden occurrence during the journey
- × in connection with abductions
- × epidemics and pandemics and their consequences. All insured events listed exhaustively remain reserved.
- × the consequences of official orders
- × which occur when taking part in
 - competitions, races, rallies or training sessions with motor vehicles or boats
 - competitions or training sessions connected with professional sport or an extreme sport
 - trekking trips or mountain tours when sleeping at altitudes of over 4000 m above sea level
 - expeditions
 - acts of daring (reckless actions) in which the person concerned knowingly exposes himself to particularly great danger



- × which occur when driving a motor vehicle or boat without the legally required driving licence or in the absence of the legally required accompanying person
- × which are caused by intentional or grossly negligent acts or omissions or are due to a failure to observe the generally accepted duty of care
- × which occur under the influence of alcohol, drugs, narcotics or pharmaceuticals
- × which occur on the occasion of the wilful or attempted commitment of crimes or offences
- × which the insured causes in connection with suicide, self-harm and the attempt thereof
- × which are caused by ionising rays of any kind, in particular as a result of nuclear reactions
- × strikes, unrest of any kind and natural events

6.2. ERV's claims against third parties

Compensation for third parties

If the insured has been fully indemnified by a liable third party or their insurer, there will be no compensation under this contract. If ERV is sued instead of the liable party, the insured must assign their liability claims up to the amount of the expenses incurred by ERV.

Subsidiarity and double insurance

In the case of multiple insurance (voluntary or compulsory insurance), ERV shall provide its benefits on a subsidiary basis, unless the other insurer's insurance conditions also contain a subsidiarity clause. In this case the statutory provisions for double insurance are applicable.

6.3. What risks are insured and what is the scope of travel cover?

The events on the occurrence of which ERV is obliged to make payment are set out in these General Terms and Conditions (GTC) and the corresponding schedule of benefits.

6.4. What insurance benefits are provided?

The amount or the maximum limit and the type of insurance benefits can be found in these General Terms and Conditions and the corresponding schedule of benefits.

6.5. Other provisions

1. Any benefits unduly received from ERV must be refunded to ERV within 30 days, together with any expenses incurred.
2. When assessing whether a journey to a country is or is not reasonable because of war, terrorist attacks, etc., the current recommendations of the Federal Department of Foreign Affairs (FDFA) apply in principle.
3. ERV pays its benefits in principle in CHF. Foreign currencies are converted at the exchange rate of the day on which these costs were paid by the insured.
4. Upon payment of the claim by ERV, the insured shall automatically assign their claim under the insurance contract to ERV as a lump sum.
5. In the event of culpable breach of obligations in the event of a claim, the insurer is entitled to reduce the compensation by the amount by which it would have been reduced had the insured acted in accordance with the conditions.

6.6. Obligations in the event of a claim

1. Please contact
 - the ERV Claims Service in the event of a claim. You can find contact details in the My Swisscom Customer Center.
 - the 24-hour ALARM CENTRE in cases of emergency, either on +41 848 801 803 or on free phone +800 8001 8003, fax +41 848 801 804. These numbers are available day and night (including Sundays and public holidays). The ALARM CENTRE will advise you on the appropriate course of action and organise the necessary assistance.
2. The insured person/recipient of benefits must do everything before and after the loss event which contributes to averting or reducing the loss and clarifying it.
3. The insurer
 - must be provided immediately with any information requested
 - must be provided with the necessary documents
 - must be provided with payment details (IBAN of the bank or post office account) – in the absence of payment details, the transfer charges of CHF 40 will be borne by the insured.
4. In the event of illness or accident, a doctor must be consulted immediately; the doctor must be informed of your travel plans and you must follow their instructions. The insured person/recipient of benefits shall release the doctors treating them from the duty of confidentiality towards the insurers.

7. Premiums, charges and expense allowance

Premium

As policyholder, Swisscom owes ERV the insurance premium.

Fee

The fee is due upon conclusion of the contract of association. Swisscom charges the customer a monthly fee (monthly or bimonthly) for the duration of the contract. The customer must pay the invoice by the date indicated on it (expiry date).

If the customer does not pay the fee on time, they will be asked in writing to make payment within 14 days under threat of the consequences of default. If the reminder remains unsuccessful, the obligation to pay insurance benefits will be suspended from the expiry of the reminder period.

Compensation of expenses and participation in profits

The customer acknowledges that Swisscom will receive an expense allowance of 10% of the net premium and possibly (depending on the claims history of the group insurance contract over the past three years) half of the profit participation (gross written premium minus all costs, fees and compensation) for its services and approves this.

8. Data protection

Data processing by Swisscom

How Swisscom processes the customer's data and what influence the customer has on this is set out in the document 'General Privacy Statement', which can be accessed at www.swisscom.ch/en/residential/legal-information

The customer agrees that Swisscom may pass on such customer data to ERV

- which ERV needs for control and statistical purposes
- which ERV needs for processing legal cases and claims

Data processing by ERV in the event of a claim

ERV is authorised to pass on all data to the extent necessary to coinsurers and reinsurers, official agencies, insurance companies and institutions, central information systems of the insurance companies, other units of the Group, hospitals, doctors, external experts and other parties involved in Switzerland and abroad and to obtain information from all these agencies.

The authorisation covers in particular the physical and/or electronic storage of data, the use of the data for processing insurance claims and for combating abuse.

9. Beginning and duration

Easy Travel Insurance Day Individual and Easy Travel Insurance Day Family applies exclusively for the agreed duration.

Easy Travel Insurance Year Individual and Easy Travel Insurance Year Family is valid for 365 days from the effective date (minimum contract duration). The contract of association may be terminated by either party by giving two months' notice at the earliest at the end of the minimum contract period. Without termination, the contract of association shall be tacitly extended for an indefinite period of time and may be terminated by either party with two months' notice to the end of a month. The customer may terminate the contract by e-mail (my.service@swisscom.com) or by phone (My Service Hotline or 0800 800 800).

The termination of a contract of association by all parties is also possible within the framework of the settlement of an insured claim. Notice of termination must be given at the latest upon notification of the payment of the compensation. Insurance cover expires 14 days after notification (subject to the subsequent notification period pursuant to 11).

Retrospective termination of a contract of association is not possible. If a termination is accepted as a gesture of goodwill, the contract of association is terminated at the earliest on the customer's notification date.

If the customer terminates the continuing obligation (e.g. subscription) with Swisscom, their contract of association will be automatically terminated at the end of the continuing obligation. Withdrawal from the collective insurance takes effect on this date and – subject to the subsequent registration period pursuant to 11 – the insurance cover ends.

10. Extraordinary termination

The contract of association may be terminated for good cause. The following items, in particular, are regarded as good cause

- transfer of the legal residence of the insured abroad
- death of the insured



11. Cancellation of the obligation to pay benefits, subsequent notification period, statute of limitations

The obligation to pay benefits shall not apply if and as long as applicable statutory economic, trade or financial sanctions prevent performance under the contract.

In addition, the insurer is not required to pay benefits if

- false information is deliberately provided
- facts are concealed or
- the required obligations (including police report, statement of facts, confirmation and receipts) are not met

if the insurer suffers a disadvantage as a result.

There is no insurance coverage if a claim is reported to Swisscom later than three months after the termination of Easy Travel Insurance or withdrawal from the collective contract. If a longer delay occurred through no fault of the customer, the case report may be made within 30 days after the reason for delay has ceased to exist.

Receivables are subject to a limitation period of two years after the occurrence of the event for which there is an obligation to pay benefits.

12. Applicable law and place of jurisdiction

This contract is subject to Swiss law. Subject to mandatory jurisdiction, the place of jurisdiction will be at the registered office or residence of the defendant.

13. Glossary

A Abroad

Neither Switzerland nor the country in which the insured has a permanent residence are regarded as foreign countries.

Accident

An accident is the sudden, unintentional harmful effect of an unusual external factor on the human body resulting in impairment of physical, mental or psychological health or death.

C Cancellation costs

If the traveller withdraws from the contract, the travel agent loses the claim to the agreed travel price. The travel agent may, however, demand appropriate compensation. The amount of compensation is determined by the travel price less the value of the expenses saved by the travel agent as well as what the travel agent can acquire through other use of the travel services.

E Epidemic

An epidemic is an infectious disease which occurs to an above-average extent, in terms of both place and time, if it poses a threat to life and limb.

Expedition

An expedition is a scientific journey of discovery or research lasting several days in a remote and undeveloped region or a mountain tour from a base camp to altitudes of over 7000 m above sea level. This also includes tours in extremely remote lowlands such as at the two poles or, for example, in Svalbard, the Gobi desert, the Sahara, the jungle in the Amazon region or Greenland, as well as the exploration of specific cave systems.

Extreme sport

Exercising exceptional sporting disciplines, whereby the person concerned is exposed to the highest physical and mental stress (e.g. Hawaii ironman triathlon).

G Gross negligence

Gross negligence is committed by anyone who violates an elementary duty of caution, the observance of which is imposed on any reasonable person in the same situation.

I Illness

Illness is any impairment of physical, mental or psychological health which is not the result of an accident and which requires medical examination or treatment or results in incapacity for work.

Insured persons

The insured is the contractual partner/customer of Swisscom and the group of persons described in the GTC. Insured persons receive insurance cover.

N Natural event

Sudden, unforeseeable natural event with a catastrophic character. The damaging event is triggered by geological or meteorological processes.

O Official order

Official order means any instruction or decree issued by an official authority (detention, entry or exit bans, closure of borders and/or airspace, quarantine, etc.). It has a mandatory character.

P Pandemic

A pandemic is the transnational, global spread of an epidemic.

Place of residence/state of residence

The country of residence is the country in which the insured has their legal domicile or habitual abode or last had it before commencement of the insured stay.

Policyholder

The policyholder is the person who has concluded an insurance contract with ERV.

Public transport/aircraft

Public transport/aircraft are all air, land or water vehicles registered for public passenger transport. Public transport does not include means of transport used for sightseeing tours/flights, rental cars and taxis.

S Switzerland

Switzerland and the Principality of Liechtenstein are included in the scope of application.

Sports equipment

Sports equipment is all items needed to practise a sport (bicycles, skis, snowboards, hunting rifles, diving and golf equipment, rackets, etc.), including accessories.

T Terrorism

Terrorism is defined as any act or threat of violence to achieve political, religious, ethnic, ideological or similar objectives. The act or threat of violence is likely to spread fear or terror among the population or parts of the population or to influence a government or state institutions.

Travel service

Travel services are for example the booking of a flight, a ship, bus or train journey, a bus transfer or other transport to the place of stay or back or the onsite booking of a hotel room, holiday flat, mobile home or houseboat or the charter of a yacht.

U Unrest of any kind

Acts of violence against people or property by gangs or during violent demonstrations or rioting.

V Valuable items

Valuable items include jewellery with or without precious metal, furs, watches, binoculars, leather clothing, hardware, mobile phones, photographic, cinematographic, video and audio equipment, apparatus of all kinds, each including accessories.



Easy Travel Insurance

Schedule of benefits

	Easy Travel Day		Easy Travel Year	
	Individual	Family*	Individual	Family*
Search and rescue				
Rescue operations and transport to hospital	unlimited	unlimited	unlimited	unlimited
Search and rescue costs	30 000.–	30 000.–	30 000.–	30 000.–
Repatriation				
Medical repatriation to the place of residence	unlimited	unlimited	unlimited	unlimited
Repatriation in the event of death	unlimited	unlimited	unlimited	unlimited
SOS protection				
Additional costs of an unscheduled return journey	unlimited	unlimited	unlimited	unlimited
Costs of a temporary return to the place of residence (max. 2 insured persons)	3000.–	3000.– per person	3000.–	3000.– per person
Additional costs for continuation of the journey	700.– or 1000.– of rental car costs per event	700.– per person or 1000.– of rental car costs per event	700.– or 1000.– of rental car costs per event	700.– per person or 1000.– of rental car costs per event
Unused part of the arrangement in case of premature termination of the journey	unlimited	unlimited	unlimited	unlimited
Unused part of the leisure activity (further education, etc.)	500.–	500.– per person and event	500.–	500.– per person and event
Visit by relatives (max. 2 persons) to the hospital bed abroad	1000.–	1000.– per person	1000.–	5000.– per person
Advance payment for hospitalisation abroad	10 000.–	10 000.–	10 000.–	10 000.–
Cancellation costs				
Non-commencement of the journey due to illness, accident, death, etc.	–	–	10 000.–	10 000.– per person, max. 20,000.– per family
Additional costs in the event of delayed commencement	–	–	3000.–	3000.– per person
Leisure cover (non-use of concert tickets, further education, etc.)	–	–	500.–	500.– per person and event
Luggage during transport				
Damage, loss and late delivery by public transport	250.–	250.– per person, max. 500.– per family	700.–	700.– per person, max. 1400.– per family
Medical and hospital costs worldwide				
Treatment costs supplement in case of illness and accident abroad (maximum age 80 years)	5000.–	5000.–	100 000.–	100 000.–

* The family includes spouses or cohabiting partners, parents, grandparents and children living in the common household.