



swisscom



ERV



Travel Insurance

General Conditions of Insurance (GCI)

Edition 10.2024

Contents

Art.	Page
Information about your insurance policy	3
General Conditions of Insurance (GCI) Edition 10.2024	6
A. General provisions	6
A.1 Insurance model	6
A.2 Insured persons, special provisions	6
A.3 Scope	6
A.4 Period of validity	6
A.5 General exclusions	6
A.6 Claims against third parties	7
A.7 Other provisions	7
A.8 Obligations in the event of a claim	7
B. Basic package	8
B.1 Cancellation costs and leisure cover	8
B.2 SOS assistance	9
B.3 Volcanic eruption and natural disasters	10
C. Supplementary packages	11
C.1 Baggage	11
C.2 Medical and hospital expenses worldwide	11
C.3 Air travel	12
C.4 Breakdown assistance	14
C.5 Deductible guarantee for rental vehicles	15
D. Culpable breach of obligations in the event of a claim, lapsing of the obligation to pay benefits, subsequent notification period, limitation period	16
E. Glossary	17

Information about your insurance policy

Dear Customer

We would like to inform you about the identity of the insurer and the policyholder of the collective insurance which you join by entering into the contract of association. The neutral form (they) in this text always refers to all genders and is used to ensure better legibility.

1. Who are your contractual partners?

The risk carrier for this insurance is: Helvetia Swiss Insurance Company Ltd, Dufourstrasse 40, CH-9001 St. Gallen. Responsibility for this insurance lies with: European Travel Insurance ERV (referred to as ERV in the General Conditions of Insurance), a branch of Helvetia Swiss Insurance Company Ltd, domiciled at St. Alban-Anlage 26, P.O. Box, CH-4002 Basel.

2. Who is the individual policyholder?

The policyholder is Swisscom (Switzerland) Ltd at Alte Tiefenastrasse 6, CH-3050 Bern, Switzerland.

3. What law or contractual basis applies?

This contract is governed by Swiss law. The contract is based on the contract of association for collective insurance and the applicable "General Conditions of Insurance (GCI) for long-term insurance". The place of jurisdiction is the place of domicile of the insurer or the place of residence of the insured person.

4. What risks are covered and what is the scope of the insurance cover?

The events for which ERV is obliged to pay benefits are set out in the contract of association and the applicable GCI for long-term insurance.

5. Premiums, fees: What do I need to pay when and how?

a) Premium

As the policyholder, Swisscom owes ERV the insurance premium.

b) Fee

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

If the customer does not pay the fee on time, Swisscom will send them a written reminder asking them to pay within the specified reminder period. If the reminder is unsuccessful, the obligation to pay insurance benefits will be suspended from the expiry of the reminder period and Swisscom will be entitled to terminate the contract of association. Legal cases arising during this time are not covered.

6. What insurance benefits are paid?

The amount and/or maximum limit and the type of insurance benefits are set out in the contract of association and the applicable GCI for long-term insurance.

7. When is there a right of revocation?

The insured person may revoke their contract of association for collective insurance or their declaration of accession in writing or any other text form. The revocation period is 14 days and commences as soon as the insured person has applied for accession or has received confirmation of accession. This period is considered to have been met if the insured person has notified Swisscom of the revocation or submitted their notice of revocation to the postal service on or by the last day of the revocation period. The right of revocation is excluded in the case of group personal insurance and provisional confirmation of cover. The fee will remain due if an injured third party can credibly make claims against ERV.

8. What personal data is processed and why? (Data privacy)

a) Data processing by Swisscom

How Swisscom processes the customer's data and what influence the customer has on this is set out at www.swisscom.ch/privacy (not part of the contract).

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

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

b) Data processing by ERV in the event of a claim

ERV is authorized to pass on all data to the extent necessary to co-insurers 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 authorization covers in particular the physical and/or electronic storage of data and use of the data for processing insurance claims and for combating abuse.

The data privacy provisions at www.erv.ch/datenschutz contain further details of how your information is processed.

9. What else must be considered?

The contract of association for collective insurance remains authoritative in every case.

In cases of doubt about the interpretation and content of all documentation, the German version shall prevail.

Schedule of benefits

Description of the insurance benefit	
Scope	Worldwide, unless otherwise stipulated
Deductible per claim	No deductible payable, unless otherwise stipulated
B. Basic package	
Sums insured Maximum benefit sums in CHF	
B.1 Cancellation costs	
The trip or leisure activity cannot be commenced.	Travel: according to the selected sum insured Leisure cover: 1,000 per person
The trip or leisure activity must be interrupted and cannot be continued (cancellation costs pro rata)	Travel: pro rata up to the selected sum insured Leisure cover: 1,000 per person
Events involving dogs and cats	5,000
B.2 SOS assistance	
Events during the trip or performance of the leisure activity:	
• Transfer to the nearest suitable hospital for treatment	Unlimited
• Medically attended emergency transport/ repatriation	Unlimited
• Search and rescue costs	10,000
• Repatriation in the event of death	Unlimited
• Additional costs for continuation of trip	1,500
• Advance payment for hospitalization abroad	5,000
• Additional costs of an unscheduled return journey	First-class rail, economy-class flight
• Events involving dogs and cats	2,000
B.3 Volcanic eruption and natural disasters	
The trip or leisure activity cannot be commenced due to a natural disaster	2,000

Schedule of benefits

C. Supplementary packages	Sums insured Maximum benefit sums in CHF
C.1 Baggage	
Damage, loss and delayed delivery by a public transport company	according to the selected sum insured
C.2 Medical and hospital expenses	
Supplementary medical expenses in the event of illness or accident abroad	100,000
C.3 Air travel	
C.3.1 Flight delay A connecting flight was missed.	1,000
C.3.2 Airline and service provider insolvency protection Rebooking costs in event of insolvency of a service provider	2,000
C.3.3 Air accident Capital benefit in event of accident or death	100,000
C.4 Breakdown assistance	
Scope: Europe including Switzerland	
The vehicle is involved in a traffic accident, breaks down or is stolen.	
• Towing costs	400
• Parking fees (garaging costs)	300
• Vehicle recovery	2,000
• Forwarding spare parts	Unlimited
• Expert assessment if repair appears unjustified	200
• Additional costs for continuation of the journey or return journey to the place of residence	First-class rail, economy-class flight
• Recovery of the vehicle	Current value of the vehicle being recovered
• Rail journey to location of vehicle if the insured person is collecting the vehicle themselves	First-class rail
• Customs duties	
Cost advance in the event of large repair bills incurred abroad	2,000
C.5 Deductible guarantee for rental vehicles	
Repair costs for damage covered by existing comprehensive or theft insurance	Deductible as specified in the rental agreement or max. 10,000
Payment of towing and repair costs on a subsidiary basis in the event of a breakdown	400

Alarm center

In an emergency, the insured person can contact the alarm center, which provides a 24-hour service. In the event of an incident during the trip, the alarm center must be contacted on **+41 848 801 803** or **+800 8001 8003**.

General Conditions of Insurance (GCI)

Edition 10.2024

A. General provisions

A.1 Insurance model

Swisscom (Switzerland) Ltd (hereinafter "Swisscom") has taken out a collective insurance contract with European Travel Insurance (hereinafter "ERV"), a branch of Helvetia Swiss Insurance Company Ltd (hereinafter "Helvetia"). Helvetia is the risk carrier 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 person and is liable to the customer for negligence, errors or incorrect information when consulting on the conclusion of the contract of association.

A.2 Insured persons, special provisions

1. The insured is the Swisscom customer with their legal place of residence in Switzerland who joins the collective insurance by concluding the contract of association.
2. When family insurance is taken out, the following persons are insured in addition to the Swisscom customer with their legal place of residence in Switzerland who joins the collective insurance by concluding the contract of association:

Persons living in the same household and who are married, civil partners or cohabiting, including parents, grandparents and children, are deemed to be a family. Minor children who do not live in the same household, as well as any under-age foster children and children for whom the customer has holiday responsibility, are also considered family members. Two persons living in shared accommodation with their children are equivalent to a family.
3. In the case of family insurance, the customer confirms that the co-insured third parties have given their consent to being included in the collective insurance and to their data being passed on to Swisscom. Furthermore, the customer is responsible for the accuracy of the data provided about the third parties and ensures that they are familiar with the relevant product information and the information on data protection (section 7 in "Information about your insurance policy").
4. Chronically ill persons must have their fitness to travel confirmed in a medical certificate to be issued immediately before booking a travel service.

A.3 Scope

The insurance cover is valid worldwide, unless otherwise stipulated.

A.4 Period of validity

The insurance cover begins one day after the contract of association is concluded, unless otherwise stipulated.

A.4.1 Basic package

The basic package will be extended automatically at the end of the minimum term of one year and from then on can be terminated by giving 14 days' notice before the end of any month (subject to section A.4.2 letter b)).

A.4.2 Supplementary packages

- a) If one or more supplementary packages are added, they are subject to a minimum contract period of one year. Thereafter, one or more supplementary packages may be cancelled by giving 14 days' notice before the end of any month.
- b) During the minimum term of a supplementary package, the basic package may not be cancelled.

A.5 General exclusions

The insurance does not cover events

- a) which have already occurred or were manifest when the insurance was taken out or the travel service or leisure activity was booked or the ticket was purchased. The provisions for aggravation of chronic illness are reserved;
- b) which occur in connection with illnesses or accidents that were not immediately diagnosed by a doctor when they occurred or were only confirmed by telephone consultation;
- c) which are caused by deliberate or grossly negligent acts or omissions;
- d) where the assessor (expert, doctor, etc.) who makes the findings on the loss event is a direct beneficiary or is related to the insured person by birth or marriage;
- e) which are a consequence of warlike events or are due to terrorism, subject to the provisions for cancellation costs/leisure cover (for details see section B.1.1 para. 1 letter i));
- f) which are in connection with abductions;
- g) which are a consequence of official orders, subject to the provisions for volcanic eruption and natural disasters (section B.3.2 and section B.3.3);
- h) which occur when taking part in
 - competitions, races, rallies or training sessions with motor vehicles or boats;
 - competitions or training sessions in connection with professional sport or an extreme sport;
 - trekking trips or mountain tours when sleeping at altitudes of over 4,000 m above sea level;
 - expeditions;
 - acts of daring (reckless actions) in which the person concerned knowingly exposes themselves to particularly great danger; the current SUVA classifications apply in principle;
- i) which occur when driving a motor vehicle or boat without the legally required and valid driving licence or in the absence of the legally required accompanying person;
- j) which occur under the influence of alcohol, drugs, narcotics or pharmaceuticals;

- k) which occur on the occasion of the wilful or attempted committing of crimes or offences;
- l) which the insured person causes in connection with suicide, self-harm and the attempt thereof;
- m) caused by ionizing rays of any kind, in particular as a result of nuclear reactions;
- n) caused by a pandemic. The exceptions are if the insured person falls ill and their own isolation/quarantine in the event of infection (section B.1.1 para. 1 and section B.2.2 para. 1).

A.6 Claims against third parties

1. If the insured person has been indemnified by a liable third party or their insurer, no payment will be made under this contract. If ERV is sued instead of the liable party, the insured person must assign their liability claims to ERV up to the amount of the expenses incurred.
2. In the case of multiple insurance (voluntary or compulsory insurance) ERV provides its benefits on a subsidiary basis, unless the conditions of insurance of the other insurer likewise contain a subsidiary clause. In this case the statutory provisions for multiple insurance apply.
3. Costs will only be reimbursed, in total, once even where there is multiple insurance with licensed companies.
4. The provisions of section A.6 paras. 1–3 do not apply to capital benefits in the event of death or disability.

A.7 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 or not a journey to a country is reasonable because of strikes, unrest, war or terrorist attacks, epidemics, etc., the current recommendations of the Swiss authorities apply in principle. This will normally be the Federal Department of Foreign Affairs (FDFA), the Federal Office of Public Health (FOPH) and the World Health Organization (WHO).
3. Changes to contact details must be reported to Swisscom immediately.
4. If a status which justifies special concessions ceases to exist, the insured person must inform ERV without delay. Otherwise, the insurer reserves the right to reduce the benefits in the event of a claim.
5. A waiting period of 24 hours applies to all benefits if cancellation cost insurance is taken out after commencement of the travel service.
6. In principle, ERV pays its benefits in Swiss francs (CHF). Foreign currencies are converted at the exchange rate on the day on which these costs were paid by the insured person.
7. When ERV pays the claim, the insured person will assign their claim resulting from the insurance contract as an automatic lump sum to ERV.
8. If the contract of association is cancelled before the end of the insurance term for statutory or contractual reasons, ERV shall reimburse the unused premium unless it pays the insurance benefits and the insurance contract becomes invalid because the risk no longer applies (total loss or

exhaustion of the benefits) or the Swisscom customer terminates the contract of association in the event of a claim and the contract of association was in force for less than 12 months at the time of the cancellation.

9. If the insured person who has taken out the insurance as a customer of Swisscom moves their legal place of residence or habitual residence abroad, the insurance expires on the date of departure.
10. ERV only provides insurance cover and is only liable for claims or other benefits insofar as they do not conflict with sanctions or constitute a breach of sanctions under UN resolutions and do not breach trade or economic sanctions imposed by Switzerland, the European Union, the United Kingdom or the United States of America.
11. The specific contract of association remains authoritative in every case.

A.8 Obligations in the event of a claim

Information on what to do in the event of a claim can be found at www.swisscom.ch or in the “My Swisscom” app.

1. In the event of a claim, the insured person/eligible beneficiary should contact
 - www.swisscom.ch or log in to the “My Swisscom” app. Alternatively, they can contact the ERV claims service, P.O. Box, CH-4002 Basel, www.erv.ch/schaden, phone +41 58 275 27 27, schaden@erv.ch directly.
 - In an emergency, in Switzerland please contact the emergency service on 144, if abroad call the local emergency number and contact the 24-hour alarm center on +41 848 801 803 or on free phone +800 8001 8003. It is available round the clock, seven days a week. The alarm center will advise the insured person/eligible beneficiary on the appropriate course of action and organize the necessary assistance.
2. The insured person/eligible beneficiary must do everything before and after the loss event to help avert or reduce the loss and clarify it.
3. The insurer
 - must be provided immediately with any information requested,
 - must be provided with the necessary documents, and
 - must be given payment details (IBAN of the bank or post office account).
4. In the event of illness or accident, a doctor must be consulted immediately; the insured person should inform the doctor of the travel plans or leisure activities and follow the doctor's instructions. The insured person/eligible beneficiary must release the doctors who have treated them from the duty of confidentiality in respect of ERV.
5. All original documents and damaged items must be retained and provided to ERV at its request.

B. Basic package

B.1 Cancellation costs and leisure cover

B.1.1 Insured events

1. ERV shall provide insurance cover if the insured is unable to take up the booked travel service or leisure activity or has to discontinue or interrupt it as a result of any of the following events, provided this occurred during the travel or leisure activity or after taking out the insurance or booking the travel service or leisure activity or purchasing the ticket for the leisure activity:
 - a) unforeseen serious illness, serious injury, serious pregnancy complications or death
 - of an insured person,
 - of a person travelling with the insured person,
 - of a person not travelling with the insured person who is very close to the/an insured person;
 - of the direct deputy at the place of work, so that the insured person's presence at work is essential;
 - of a pet (dog or cat) of an insured person. Benefits in relation to dogs and cats are limited to CHF 5,000. Commercial animal husbandry is excluded;
 - b) strikes on the planned travel route abroad. Unrest of any type, epidemics or natural disasters at the travel destination if the life and property of the insured person is at real risk and the continuation of the trip, stay or leisure activity is therefore rendered impossible or unreasonable and/or the Swiss authorities have issued an official travel warning for the destination;
 - c) serious damage to the property of the insured person at their place of residence as a result of fire, natural disasters, theft or water damage so that their presence at home is essential;
 - d) failure or delay – both as a result of technical defect or personal accident – of the means of public transport to be used as well as a booked or used means of public transport (incl. overhead lines, rails, electronics and control systems, exhaustive list) or taxis to the official place of departure (airport, departure railway station, port or coach boarding place) if the start or the continuation of the journey or leisure activity in accordance with the itinerary is therefore not guaranteed. The same applies to subsequent rail vehicles whose path is blocked as a result. Detours by the booked or used means of public transport will not be regarded as failure;
 - e) failure (unroadworthiness) due to accident or breakdown (excl. mishaps involving petrol, diesel, battery and keys) of the private vehicle to be used to reach the official place of departure (airport, departure railway station, port or coach boarding place) if the continuation of the journey or leisure activity in accordance with the itinerary is therefore not guaranteed;
 - f) if within the last 30 days before departure
 - the insured person unexpectedly takes up a new permanent job with a new employer (promotions, etc. are excluded) or
 - the insured person's employment contract is terminated by their employer through no fault of their own.
 In this case the benefits pursuant to section B.1.2 para. 2 are limited to a maximum of CHF 10,000 per event and person and CHF 20,000 per event and family;

- g) theft of tickets, passport or identity card: The benefits pursuant to section B.1.2 para. 2 are limited to a maximum of CHF 10,000 per event and person and CHF 20,000 per event and family;
 - h) pregnancy of an insured person, if the date of travel is after the 24th week of pregnancy, or if a vaccination that would present a risk to the unborn child is recommended for the travel destination, or if an official travel warning for pregnant women has been issued for the travel destination;
 - i) warlike events or terrorist attacks within 14 days of their first occurrence if the insured person is caught unawares by them while abroad.
2. If the person who triggers the cancellation or abandonment of the travel service or leisure activity as a result of an insured event is not related either by birth or by marriage to the insured person, entitlement to benefits will only exist if the latter would have to undertake or continue the trip or leisure activity alone.
 3. If an insured person suffers from a chronic illness without that person's travel service or leisure activity appearing to be in question at the time of taking out the insurance, at the time of booking or prior to the commencement of the travel service or leisure activity, ERV shall pay the insured costs incurred if the travel service or leisure activity has to be cancelled, interrupted or abandoned due to unforeseeable, serious acute aggravation of this illness or if death occurs as a result of the chronic illness (subject to section A.2 para. 4).

B.1.2 Insured benefits

1. The event which triggers the cancellation, abandonment or interruption of the travel or leisure service is decisive when assessing the entitlement to benefits. Previous or subsequent events are not taken into account.
2. If the insured event occurs, ERV shall pay the cancellation costs actually incurred (excluding security and airport fees) as well as the proportionate costs of the unused travel or leisure service (excluding costs of the originally booked return journey). Overall, this benefit is limited by the travel or leisure service price or the sum insured specified in the declaration of accession. Disproportionate or repeated administrative fees are not insured.
No reimbursement shall be made for unused accommodation services if ERV covers the costs of alternative accommodation.
3. ERV shall pay the additional costs for delayed commencement of the trip or leisure activity if this cannot be commenced at the scheduled time as a result of the insured event; this benefit is limited to the price of the travel service or leisure activity or to the maximum amount of CHF 3,000 per person. If additional costs are claimed, entitlement to cancellation costs and the pro rata costs of the unused services in accordance with section B.1.2 para 2. shall lapse.
4. The maximum benefits under leisure cover (day trips, further education courses, concert tickets, ski passes, entry fee for running competitions, etc.) are shown in the overview table in these GCI.

B.1.3 Exclusions

Benefits are excluded:

- a) if the service provider (tour operator, landlord, organizer, etc.) cancels the agreed service or leisure activity or should have cancelled it for objective reasons; this applies in particular to package holidays;
- b) if the illness/complaint which gave rise to cancellation, abandonment or interruption of the trip 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;
- c) if an illness or the consequences of an accident, an operation or medical treatment already existed at the time of booking the trip or leisure activity and the insured person had not recovered by the date of the trip or leisure activity;
- d) if the trip or leisure activity is cancelled, abandoned or interrupted under section B.1.1 para. 1 letter a) without medical indication or if the medical certificate was not issued at the time of the first possible determination of incapacity to travel or to participate in a leisure activity or was only obtained by telephone consultation;
- e) if a cancellation due to a mental or psychosomatic illness
 - cannot be established by a psychiatric specialist and in the form of a certificate issued on the day of cancellation and
 - in relation to persons in gainful employment cannot be additionally substantiated by presentation of a certificate of 100% absence issued by the employer for the duration of the medically certified inability to travel or to participate in a leisure activity;
- f) if the private vehicle is inadequately maintained or if the vehicle had already sustained defects or was manifestly defective when the trip or leisure activity was commenced or continued;
- g) if the event is attributable to improper repair, self-repair or unauthorized changes (e.g. tuning) to the private vehicle.

B.2 SOS assistance

B.2.1 Period of validity

In addition to section A.4 and section A.4.1, the insurance cover applies when the insured person is away from their permanent home.

B.2.2 Insured events

1. ERV shall provide insurance cover in the event of unforeseeable serious illness, serious injury, serious pregnancy complications or death
 - of an insured person;
 - of a person travelling with the insured person;
 - of a pet (dog or cat).
2. If the person who triggers the abandonment or extension of the travel service or leisure activity as a result of an insured event is not related either by birth or by marriage to the insured person, entitlement to benefits will only exist if the latter would have to continue the trip or leisure activity alone.
3. If an insured person suffers from a chronic illness without that person's travel service or leisure activity appearing to be in question at the time of taking out the insurance, at the time of booking or prior to the commencement of the travel service or leisure activity, ERV shall pay the insured costs

incurred if the travel service or leisure activity has to be extended due to unforeseeable, serious acute aggravation of this illness or if death occurs as a result of the chronic illness (subject to section A.2 para. 4).

B.2.3 Insured benefits

1. The event in question is decisive when assessing the entitlement to benefits. Previous or subsequent events are not taken into account.
2. If the insured event occurs, ERV shall pay
 - a) the costs
 - for transfer to the nearest suitable hospital for treatment;
 - of medically attended emergency transport to the hospital suitable for treatment at the place of residence of the insured person;
 - b) the costs of any necessary search and rescue operation if the insured person is considered missing or has to be rescued. The maximum benefits can be found in the overview table in these GCI;
 - c) the organization and costs of the formalities ordered by the authorities if an insured person dies during the journey. In addition, ERV will 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 person;
 - d) the costs of temporary return to the place of residence in an amount of up to CHF 3,000 per person (outward and return journey for a maximum of two persons) if a stay for a period fixed in advance was booked with the return journey;
 - e) the additional costs of an unscheduled return, based on first-class rail travel and economy-class air travel;
 - f) a repayable advance on costs of up to CHF 5,000 per person if an insured person has to be hospitalized abroad (reimbursement within 30 days of return to the place of residence);
 - g) either the additional costs of continuation of the journey, including accommodation, subsistence and communication costs for calls to the alarm center (for a maximum of seven days), up to the amount of CHF 1,500 per person or up to CHF 1,500 if a rental car is used, regardless of how many people use the rental car;
 - h) the travel expenses (economy-class flight/medium-class hotel) of up to CHF 5,000 per person for two persons very close to the insured person to the latter's sickbed if they have to spend more than seven days hospitalized abroad;
3. ERV and its physicians are responsible for the decision on the necessity, nature and timing of the above-mentioned insured benefits.

B.2.4 Exclusions

1. The insured person is obliged to claim the above-mentioned benefits for SOS protection via the alarm center and to have them approved by the alarm center or ERV in advance. Otherwise, benefits are limited to a maximum of CHF 400 per person and event.

2. Benefits are excluded:

- a) if the trip or leisure activity is extended under section B.2.2 para. 1 without medical indication (e.g. in the case of adequate locally provided medical care) or if no local doctor was consulted;
- b) if the illness/complaint which gave rise to the trip being extended is a complication or consequence of an operation or medical treatment already planned at the commencement of the insurance term, at the time of booking or before the trip was commenced.

3. If a loss event occurs during the trip, ERV pays

- either the additional costs of an unscheduled return journey, based on first-class rail travel and economy-class air travel,
- or the additional costs of continuation of the journey, including accommodation, subsistence and communication costs (for a maximum of seven days), up to a maximum amount of CHF 1,500 per person.

4. If more than one insured person is affected by one and the same insured event, the compensation payable by ERV is limited to the maximum amount of CHF 1 million. If entitlements exceed this amount, the payments will be proportionately allocated.

B.3 Volcanic eruption and natural disasters

B.3.1 Special provision, scope, period of validity

The insurance takes effect upon full payment of the travel service. Regardless of the booking date, the insurance cover is valid for the last 28 days before departure until the completion of the booked travel service.

B.3.2 Insured events

ERV provides insurance cover if the insured person is unable to take up or continue the booked travel service as a result of natural disasters, insofar as the latter occurred after the insurance was taken out.

B.3.3 Insured benefits

1. The total benefits provided by ERV are limited to the sum insured and amount to a maximum of CHF 2,000 per event and person.
2. If an insured person is unable to take up their travel service, ERV
 - either takes care of the organization and cost of rebooking
 - or pays the cancellation costs actually incurred (in each case excluding processing charges and fees).

B.3.4 Exclusions

Benefits are excluded if the travel agent, ERV or alarm center has not given its prior approval to the above-mentioned payments in relation to volcanic eruption and natural disasters.

C. Supplementary packages

The basic package must be taken out in order to obtain insurance cover under a supplementary package.

C.1 Baggage

C.1.1 Scope, period of validity, special provisions (conduct obligations while travelling)

- The insurance cover applies when the insured items are away from the insured person's permanent home during the period of insurance specified in the declaration of accession.
- When they are not being worn or used, valuable items
 - must have been handed over to an overnight accommodation provider or a guarded cloakroom for custody or
 - must be kept under lock and key in a locked room with restricted access; bags of all kinds, beauty and attaché cases, as well as jewellery boxes, are not regarded as sufficient containers.
- Travel warnings issued by the Swiss Federal Department of Foreign Affairs (FDFA) in relation to the specific travel destination, in particular regarding the crime rate there as well as associated precautions, must be followed.

C.1.2 Insured items

- All items which the insured persons (living in the same household) take on the trip for their own personal use are insured.
- Insurance cover for sports equipment, wheelchairs and prams/pushchairs applies exclusively during conveyance by public transport, and for as long as the insured items are in the care of a transport company.
- Insured persons must carry any medically required items at all times. This does not apply to items that must be in the care of a transport company during conveyance by public transport.

C.1.3 Uninsured items

The insurance does not cover:

- cash, tickets, securities, software, precious metals, deeds and documents of all kinds, precious stones and pearls, items for professional use, items with artistic or collector value, musical instruments, motor vehicles, trailers, boats, surfboards, caravans and aircraft, each including accessories;
- items covered by special insurance;
- medical aids that were voluntarily placed in the care of the transport company for conveyance.

C.1.4 Insured events

The insurance covers:

- theft, burglary, robbery;
- damage, destruction and permanent loss during conveyance by public transport, provided the baggage was placed in the care of the transport company for conveyance;
- delayed delivery (at least six hours) by public transport.

C.1.5 Insured benefits

- ERV indemnifies:
 - a) the current value of insured items in the event of total or permanent loss. The current value is the original purchase price less depreciation of at least 10% per year from the date of purchase, but not more than 50% in total;
 - b) in the event of partial loss, the costs of repair subject to a maximum of the current value;
 - c) for the totality of valuable items, the current value subject to a maximum of 50% of the sum insured;
 - d) glasses, contact lenses, prostheses and wheelchairs, the current value subject to a maximum of 20% of the sum insured;
 - e) in the event of theft or permanent loss of passport, identity card, driver's, vehicle or similar identity documents and keys, the cost of replacement;
 - f) in the event of delayed delivery of luggage by a public transport company, the cost of essential purchases subject to a maximum of CHF 1,000 per person and a maximum of CHF 4,000 per trip and per family. There is no right to indemnification for the return journey to the place of residence.
- The sum insured limits the total of all benefits in respect of claims arising for the duration of the insurance.
- The benefits for luggage under all insurances in force with ERV are limited to CHF 2,000 per individual person and CHF 4,000 per family and per trip provided the insurances are all in the name of the same policyholder.

C.1.6 Exclusions

Benefits are excluded:

- a) which are caused by deliberate or grossly negligent acts or omissions;
- b) for damage due to wear and tear, deliberate damage, exposure to adverse weather conditions, inadequate or defective characteristics or packaging of the items;
- c) for items which are kept in a manner inappropriate to their value;
- d) for lost items
 - from camper vans or tents and
 - from locked vehicles or boats if there are no visible signs of break-in;
- e) if the nearest police station is not contacted within 24 hours and the incident is not recorded or official investigations are not requested.

C.2 Medical and hospital expenses worldwide

C.2.1 Special provision, scope, period of validity

The insurance is only valid for persons whose legal place of residence or habitual residence is Switzerland. The insurance cover is valid worldwide with the exception of Switzerland for the period of insurance specified in the declaration of accession. At the request of ERV and at the expense of the insured person, the latter must be prepared to undergo a medical examination by a medical officer.

C.2.2 Insured events and benefits

1. The maximum benefits per person are shown in the overview table in these GCI. In the event of illness or accident, ERV will reimburse costs incurred abroad as follows:
 - a) medically necessary treatment (including medicines) prescribed or implemented by a licensed doctor/ chiropractor;
 - b) medically prescribed hospital stays (including subsistence costs) and services provided by qualified nursing staff for the duration of the treatment;
 - c) 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.
2. ERV will reimburse the costs incurred for outpatient treatment or an inpatient stay in a general hospital ward in accordance with regional health insurance rates.
3. 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.
4. All benefits are paid as a supplement to the HIA/AIA benefits and supplementary insurances. Cover is contingent upon valid health and/or accident insurance in Switzerland.

C.2.3 Cost credits

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

To obtain a cost credit, it is necessary to contact the alarm center beforehand (see section A.8).

C.2.4 Uninsured accidents

The insurance does not cover:

- a) accidents that occur during foreign military service;
- b) accidents that occur when practising a manual occupation;
- c) accidents that occur while parachute jumping or piloting aeroplanes or aircraft.

C.2.5 Uninsured illnesses

The insurance does not cover:

- a) general check-ups or routine consultations;
- b) symptoms or illnesses which already existed when the insurance was taken out, together with their consequences and complications;
- c) 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;
- d) disorders of the tooth or jaw;
- e) consequences of contraceptive or abortion-inducing measures;
- f) pregnancy or childbirth, together with attendant complications;
- g) conditions of fatigue or exhaustion, nervous, mental or psychosomatic disorders.

C.2.6 Further exclusions

- a) Benefits for existing illnesses and accidents (including symptoms, consequences or complications) – which existed when the insurance was taken out or when the trip was commenced, or which could – hypothetically – have been diagnosed by a doctor during an examination. An exception is an unforeseeable acute deterioration in health due to a chronic condition;
- b) Deductibles or excesses under Swiss social insurance schemes;
- c) Events and benefits that are attributable to epidemics and pandemics;
- d) Participation in strikes, unrest or demonstrations of any kind;
- e) Benefits for treatment or care abroad if the insured person has gone abroad for this purpose;
- f) Treatments which are not carried out effectively, expediently and economically according to scientifically proven methods (Arts. 32 and 33 HIA);
- g) Benefit reductions imposed by other insurances.

C.3 Air travel

C.3.1 Flight delay (missed connection)

C.3.1.1 Period of validity

The insurance cover is valid for the period of insurance specified in the declaration of accession.

C.3.1.2 Insured event and benefit

If a connection between two flights is missed owing to a delay of at least three hours due solely to the fault of the first airline, ERV will as a supplement to the benefits provided by the airline pay the additional costs (hotel costs, rebooking costs, phone charges) to enable continuation of the journey. The benefit is limited to the sum insured or to a maximum of CHF 1,000 per person.

C.3.1.3 Exclusions

Benefit payments are excluded if the insured person is responsible for the delay.

C.3.2 Airline and service provider insolvency protection

C.3.2.1 Special provision, scope, period of validity

The insurance applies to all bookings of (exhaustive list): scheduled flights, cruise ships and ferries, railway trips, rental cars, tour guides, hotels, holiday apartments, taxis, sports facilities, sports events and sports equipment (“service providers”). It shall begin upon full payment of the travel service and remain in place until termination of said service.

C.3.2.2 Insured events

ERV shall provide insurance cover if the insured person is unable to take up or continue the booked travel service as a result of the insolvency of the service provider. Service provider insolvency is taken to mean a service provider’s inability to pay, the filing of its balance sheet, bankruptcy or cessation of trading for financial reasons, irrespective of how long this situation may last.

C.3.2.3 Insured benefits

1. If an insured person is unable to take up their travel service, ERV shall assume the cost of making a new booking or rebooking with a different service provider up to the cost of the services originally booked and paid for with the service provider that has gone into administration, excluding, however, any processing fee and taxes, up to the sum insured or a maximum of CHF 2,000 per person.
2. In the event of a loss occurrence during the trip, ERV shall pay the costs of the insured person's return/onward journey. For the return journey from neighbouring countries, the entitlement is limited to a first-class rail ticket provided the return rail journey to the airport in the home country is scheduled to take less than six hours. In the case of longer trips, the insured person is entitled to an economy-class return flight to the booked home airport. Benefits are limited to the sum insured and amount to a maximum of CHF 2,000 per person. If the insured event during the trip does not affect the homeward flight, but an onward flight/intermediate stage to a further destination, ERV shall, if the insured person so desires, assume the costs of the one-off onward flight/intermediate stage, insofar as these costs do not exceed those of a direct homeward flight. If the onward journey is chosen, no payment for the homeward flight will then be made. A benefit may only be claimed once per journey, irrespective of whether a direct return journey or continuation of the journey is chosen.
3. If more than one insured person is affected by one and the same insured event, the compensation payable by ERV is limited to the maximum amount of CHF 1 million. If entitlements exceed this amount, the payments will be proportionately allocated.

C.3.2.4 Exclusions

Benefits are excluded:

- a) if the travel service is booked after the service provider's initial insolvency is announced;
- b) if the travel agent, ERV or alarm center has not given its prior approval to the above-mentioned insolvency protection payments;
- c) for flights booked via a third-party operator (package tours and charter);
- d) for bankruptcy of the travel agent or tour operator commissioned with organizing the travel service.

C.3.3 Air accident

Air accident is a fixed-benefit insurance (with the exception of section C.3.3.3 as insurance against loss).

C.3.3.1 Period of validity, special provision

The insurance cover is valid for the period of insurance specified in the declaration of accession (section C.3.3.4 para.1 also applies).

C.3.3.2 Insured events

1. The insurance covers accidents sustained by an insured person who is the rightful passenger of a public licensed aircraft. The insurance also covers accidents that occur during boarding and exiting, during runway taxiing of the aircraft, during parachute jumps in life-threatening situations and during emergency landings.
2. Events related to airline companies against which a prohibition of operations has been issued (e.g. in the EU) are not insured.

C.3.3.3 Insured costs

After an air accident, ERV pays compensation to the insured person/eligible beneficiary:

1. Medical expenses at regional health insurance rates for outpatient treatment or an inpatient stay in a general hospital ward for
 - a) medically necessary treatment (including medicines) prescribed or implemented by a licensed doctor/chiropractor;
 - b) medically prescribed hospital stays (including subsistence costs) and services provided by qualified nursing staff for the duration of the treatment;
 - c) 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;
 - d) medically necessary rescue and transport costs to the nearest suitable hospital for treatment, up to 10% of the sum insured.
2. Benefits for medical expenses for a maximum period of five years from the date of the accident under all insurances in force with ERV are limited to CHF 50,000 per person.

C.3.3.4 Aircraft hijacking, violent incidents on board or acts of war

1. In cases of acts of war or terrorist events, the insurance remains valid, in the case of prior expiry of the policy, for a year after the date of the hijacking, parachute jump or emergency landing. The above extensions of cover apply provided that the insured person was demonstrably not active in or involved in incitement to take part in the relevant events.
2. **Aircraft hijacking**
Accidents are covered during deprivation of liberty after a hijacking of the aircraft used, during involuntary sojourns following a parachute jump to safety or an emergency landing as well as the subsequent direct return of the insured person to their place of residence or continuation of the journey to their original destination.
3. **Violent incidents on board**
Accidents related to acts of war or terrorist events are insured
 - a) on board the insured aircraft, insofar as the accident is caused by persons who are also on board or by dangerous substances smuggled on board the aircraft;
 - b) during deprivation of liberty after a hijacking of the aircraft used, during involuntary sojourns following a parachute jump to safety or an emergency landing as well as the subsequent direct return to the place of residence or the continuation of the journey to the original destination.
4. **Acts of war**
If war breaks out, the insurance cover expires 48 hours after the outbreak of hostilities. However, if the deprivation of liberty, parachute jump or emergency landing has already occurred, the insurance cover becomes invalid after one year.

C.3.3.5 Insured events and benefits in the event of death or disability

1. In the event of the death of the insured person due to an accident or within five years thereafter as a result of the accident, ERV will pay the agreed sum (a maximum of CHF 100,000) to the legal heirs; this does not include the

tax authorities or the creditors of the estate. Any disability payments already made as the result of this contract are deducted from the sum insured in case of death.

2. In the event of medically diagnosed 100% disability resulting from an insured accident within five years of the date of the accident, ERV will pay the agreed capital (a maximum of CHF 100,000) and in the event of partial disability a corresponding percentage thereof (a maximum of CHF 100,000).
 - a) The degree of disability is measured on the basis of the scale of compensation for physical or mental impairment of the Accident Insurance Ordinance (AIO) and in accordance with the SUVA scales.
 - b) The total inability to use limbs or organs is equated with loss.
 - c) For partial loss or only partial inability to use limbs, an appropriate lower degree of disability will apply.
 - d) If several body parts are affected, the severity of the disability, which cannot exceed 100%, is determined by adding the individual percentage rates together.
 - e) Where the case is not listed in the AIO and/or SUVA scales, the degree of disability based on medical diagnosis is calculated using these scales and taking into account the insured person's circumstances.
 - f) If body parts were already missing or had lost some or all of their function prior to the accident, the pre-existing degree of disability calculated according to the above principles will be deducted when establishing the degree of disability.

C.3.3.6 Benefit limits

ERV will pay:

- a) in the event of the death
 - of insured children who had not reached age 16 at the time of the accident, a maximum of CHF 10,000;
 - of insured persons who at the time of the accident had reached age 65, half of the agreed sum insured;
- b) under all accident insurances in force with ERV (including air accident), on a combined basis per person a maximum of
 - CHF 200,000 in the event of death;
 - CHF 200,000 in the event of disability.

If multiple insured persons have an accident due to one and the same loss event, the compensation payable by ERV is limited to a maximum amount of CHF 15 million in the event of death and disability. If the claims exceed this amount, this sum is allocated proportionately.

C.3.3.7 Exclusions

The insurance does not cover:

- a) accidents that occur during foreign military service;
- b) accidents that occur while parachute jumping or piloting aeroplanes or aircraft.

C.4 Breakdown assistance

C.4.1 Scope

The insurance applies in Europe, including Switzerland, for the period of insurance specified in the declaration of accession.

C.4.2 Insured persons and vehicles

The insurance covers the passenger car or the motorhome with a total weight of up to 3,500 kg being used by the insured persons living in the same household as well as motorcycles. The insurance also covers trailers that, together with the towing vehicle, are legally registered for road use.

C.4.3 Insured events and benefits

1. ERV pays the following costs if the vehicle used by the insured person is involved in a traffic accident, suffers a breakdown or is stolen within Europe:
 - a) having the vehicle towed away and repairs up to the value of CHF 400 (including any small parts carried by the breakdown service that are required to make the vehicle roadworthy again, but excluding the cost of any other materials). The costs for work carried out in a garage and any further spare parts are not covered;
 - b) parking fees (garaging costs), up to a maximum of CHF 300;
 - c) recovery of the vehicle, up to a maximum of CHF 2,000;
 - d) forwarding of spare parts if they cannot be sourced locally;
 - e) an expert assessment up to a value of CHF 200 if the repair bill appears unjustified;
 - f) costs specified in section B.2.3 para. 2 letter h) for the continuation of the journey or return to the place of residence (including hire of a replacement vehicle of the same category) if for compelling reasons – evidence of which must be provided – it is not possible to wait for the vehicle to be repaired;
 - g) recovery of the vehicle, to be organized by ERV, if
 - it cannot be repaired within 48 hours;
 - the stolen vehicle is only found after 48 hours; or
 - due to the insured event, the insured person is forced to leave their vehicle behind and use another form of transport, or if they fall ill, are injured or die and no accompanying person has a valid driving licence.
 These costs shall be no higher than the current value of the vehicle involved;
 - h) rail journey to location of vehicle if the insured person is collecting the vehicle;
 - i) customs duty on the vehicle if it cannot be returned to the insured person's home country due to total loss or theft.
2. ERV will also provide the insured person with an advance of costs of up to CHF 2,000 in the event of large repair bills incurred abroad. This advance is repayable within 30 days after the insured person returns to their place of residence.

C.4.4 Exclusions

Benefits are excluded:

- a) for rental vehicles;
- b) if the alarm center or ERV has not given its prior approval to the above-mentioned payments in relation to breakdown assistance;
- c) if the vehicle is inadequately maintained or if the vehicle had already sustained defects or was manifestly defective when the journey was commenced;

- d) for vehicles equipped with trade plates (U-number);
- e) if the vehicle was driven by an insured person without the consent of the keeper;
- f) if the insured vehicle was used to carry passengers for commercial purposes or for commercial car-sharing or rental;
- g) in the event of damage occurring off the public highway, on unofficial roads or on racetracks.

C.5 Deductible guarantee for rental vehicles

C.5.1 Scope of insurance, scope, period of validity

The insurance provides collision damage waiver insurance for rental cars and covers the vehicle rented by the policyholder. The insurance cover is shown in the overview of benefits table in these GCI.

C.5.2 Insured vehicles

The insurance covers the vehicles legally registered for road use and rented by an insured person: passenger cars, motor-homes, camper vans, camping buses, minibuses, motorcycles (exhaustive list).

C.5.3 Insured events

The term insured events means damage to the rented vehicle (excluding inventory) covered by an existing comprehensive or theft insurance.

C.5.4 Insured benefits

1. If the insured event occurs, ERV shall pay the repair costs incurred, up to a maximum of the deductible charged by the rental car insurance. Follow-up costs, e.g. loss of no-claims bonus, increase in premium or forgone rental income, are excluded.
2. The amount of the insurance benefit depends on the particular excess, but is limited to a maximum of CHF 10,000 per rental agreement.
3. In the event of breakdowns of rented passenger cars, ERV shall on a subsidiary basis pay the cost – though not the organization – of towing away and repairing the vehicle, subject to a maximum of CHF 400 (including any small parts carried by the breakdown service that are required to make the car roadworthy again, but excluding the cost of any other materials). The costs for work carried out in a garage and any further spare parts are not covered.

C.5.5 Exclusions

Benefits are excluded:

- a) for claims in connection with a violation of the contract with the vehicle rental company;
- b) in the event of damage occurring off the public highway, on unofficial roads or on racetracks;
- c) if the insured vehicle was used to carry passengers for commercial purposes or for commercial car-sharing;
- d) if the comprehensive or theft insurer declines the claim;
- e) in the event of claims for which the compensating insurer does not stipulate a deductible;
- f) in the event of damage to the oil sump or tyres;
- g) in the event of claims caused by loss of, or damage to, the car key.

D. Culpable breach of obligations in the event of a claim, lapsing of the obligation to pay benefits, subsequent notification period, limitation period

In the event of a culpable breach of obligations in connection with a claim, the insurer is entitled to reduce compensation by the amount by which it would have been reduced had the insured person acted in accordance with the policy terms.

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
- the required obligations (including police report, statement of facts, presentation of confirmation and receipts) are not met

and the insurer suffers a disadvantage as a result.

There is no insurance cover if a loss event is reported to Swisscom more than three months after the termination of the contract of association or in the event of withdrawal from the collective insurance. 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.

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

E. Glossary

A

Abroad

All countries outside Switzerland are considered to be 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 tour operator loses the claim to the agreed travel price. The tour operator may, however, demand appropriate compensation. The amount of compensation is determined by the travel price less the value of the expenses saved by the tour operator as well as what the tour operator 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.

Europe

The territory of Europe includes all states in the continent of Europe as well as the Mediterranean islands and the Canary Islands, the Azores, Madeira, Svalbard and the non-European Mediterranean rim states. The eastern border to the north of Turkey is formed by the Ural mountain range and the countries of Azerbaijan, Armenia and Georgia, which likewise are deemed to be in the territory of Europe.

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 7,000 m above sea level. This also includes tours in extremely remote lowlands such as at the two poles or, for example, in the Gobi desert, the Sahara, the jungle in the Amazon region or Greenland, as well as the exploration of specific cave systems.

Extreme sport

Engaging in exceptional sporting disciplines, whereby the person concerned is exposed to the highest physical and mental stress. The current SUVA classifications, among others, apply in principle.

F

Family

Persons living in the same household and who are married, civil partners or cohabiting, including parents, grandparents and children, are deemed to be a family. Their minor children who do not live in the same household, as well as any foster children and children for whom they have holiday responsibility, are also considered family members. Two persons living in shared accommodation with their children are equivalent to a family.

G

Gross negligence

Gross negligence means failing to observe an elementary duty of caution incumbent upon any reasonable person finding themselves 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

Insured persons are the customers of Swisscom, the group of persons described in the GCI or the persons listed on the contract of association. Insured persons receive insurance cover.

Isolation/quarantine

Isolation or quarantine are measures intended to interrupt chains of infection and prevent an infectious disease from spreading.

L

Leisure activity

Activities that are carried out in leisure time.

M

Medical aids

Medical aids are any essential items used for treatment or examination (wheelchairs, prostheses, respiratory therapy equipment, prescription drugs, glasses, contact lenses, etc.).

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 orders are deemed to be any instruction or decree issued by a domestic or foreign official authority (detention, entry or exit bans, closure of borders and/or airspace, extensive generally imposed quarantine, e.g. upon arrival at the travel destination or return to the country of residence). They are mandatory in nature.

P

Pandemic

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

Place of residence/country of residence

The insured person's country of residence is the country in which they have their legal place of residence or habitual abode.

Policyholder

The policyholder is Swisscom (Switzerland) Ltd at Alte Tiefenastrasse 6, CH-3050 Bern, Switzerland.

Public transport/aircraft

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

R

Related by birth or marriage

With regard to section B.1.1 para. 2 and section B.2.2 para. 2, spouses and cohabiting partners as well as partners of same-sex marriage are also included in addition to relatives and relatives-in-law.

Robbery

Theft involving the use or threat of violence.

S

Switzerland

Switzerland, but not the Principality of Liechtenstein, constitutes the scope of application.

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 refer, for example, to the booking of a flight, a boat, bus or train journey, a bus transfer or other transport to or from the travel destination, or to the local booking of a hotel room, a holiday apartment, a motorhome or a houseboat, or to the chartering 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, watches, notebooks/laptops and their accessories, hardware, photographic, cinematographic and audio equipment and their accessories. Any item with a replacement value of over CHF 2,000 is deemed a valuable item.