

Customer Information and Policy Terms and Conditions for the Insurance of Cancellation Costs, Assistance and Luggage

Customer information pursuant to the Insurance Policy Act (IPA)

The following customer information gives a clear and concise overview of the identity of the insurer and the key contents of the insurance policy (Art. 3 of the Federal Insurance Policy Act (IPA)). The content and scope of the rights and obligations arising under the policy derive solely from the Policy Terms and Conditions (T&C).

Who is the insurer?

The insurer is SOLID Försäkringsaktiebolag Helsingborg, Swissbranch, Route de la Fonderie 2, CH-1705 Fribourg.

Who is the policyholder?

The policyholder is Helvetic Assistance GmbH, Industriestrasse 12, 8305 Dietlikon.

Who is the intermediary?

The intermediary is Air Prishtina AG, Löwenstrasse 16, 8001 Zurich.

Which people are insured?

The insured persons are those people listed on the booking confirmation and/or travel package invoice.

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

The risks insured under each policy and the scope and restrictions of cover are set out in the booking confirmation and the Policy Terms and Conditions (T&C). For ease of reference, a summary of the various insurance components available is provided below:

- Cancellation costs

Cover for the cancellation costs owed by the insured person (limited as a maximum to the amount of the booking fee) if he/she cannot start the booked trip and has to cancel because of serious illness or accident, death, pregnancy complications, severe damage to property at home, delay and cancellation of the means of transport on the outward journey, danger at the travel destination (war, terrorist attack, civil commotion, natural catastrophe), strike, unemployment or starting a job unexpectedly. Compensation extends to the additional travel costs that arise in connection with a delayed departure due to an insured event.

- Assistance

Cover for the organisation and assumption of the costs of transportation to the nearest hospital, repatriation to a hospital or to the place of residence (with or without medical attendance), if during the trip the insured person becomes seriously ill or is seriously injured or if an unexpected worsening of a chronic condition, as certified by a doctor, occurs. Cover extends to the organisation and assumption of the costs of the extra return journey caused by a travelling companion or a family member having to break off the trip, in the event of travel interruption due to illness, accident or death of a closely connected person not travelling on the trip or of the person deputising for the insured person at his/her place of work or due to serious damage to the property of the insured person at the insured person's place of residence, or because of civil commotion, terrorist attack, natural disaster or strikes at the travel destination. Cover also includes the organisation and assumption of costs for repatriation in the event of death. The limit of liability is restricted for certain benefits.

- Luggage

Cover for compensation (up to the amount of the maximum sum insured stated on the insurance confirmation) for items taken along on a trip by the insured person for personal use or entrusted to a transport provider for transport and which are stolen, damaged or destroyed during transport or which are lost or damaged by the transport provider. A lower sum insured applies to certain items, events and benefits. An excess of CHF 200 applies for each instance of theft.

When does the insurance begin and end?

Insurance cover for cancellation costs begins on the date of booking and ends on the day the trip begins. The cover for all other benefits runs from the beginning to the end of the trip.

Duration and geographical scope of the insurance

The insurance cover applies worldwide during the period of insurance.

What are the key exclusions?

The following list contains only the main policy exclusions. Additional exclusions arise from the exclusion clauses ("Uninsured events and services") in the Policy Terms and Conditions and from the IPA.

- Fundamentally, there is no insurance cover for events that had already occurred on taking out the policy or booking the trip or on commencement of the services purchased; the same applies to events whose occurrence was foreseeable on taking out the policy or booking the trip or on commencement of the services purchased.
- In addition, there is no insurance cover for events such as abuse of alcohol, drugs or medications; suicide or attempted suicide; participation in strikes or civil commotion; participation in races and training sessions with motor vehicles or boats; participation in risky activities in which the person knowingly exposes himself/herself to danger; or grossly negligent or intentional actions/failure to act.
- Under the item for cancellation costs, there is, in particular, no insurance cover in the event of "poor recovery", i.e. inter alia, therefore, for illnesses or the consequences of an accident, a surgical operation or medical treatment which already existed at the time of the booking or taking out the insurance policy and from which the insured person had not completely recovered at the start of the trip. This exclusion also applies to orders issued by public authorities.
- Under the item for assistance services, no benefits are payable, in particular if the Helvetic Assistance emergency call centre has not given its prior approval to those benefits. The same applies, for example, if the travel company concerned does not provide the contractual services or provides them only partially.
- The following are among the items/events not covered under the cover for luggage: computer hardware; mobile phones; navigation devices; software of any kind; valuables left in a vehicle; film, photo or video equipment; jewellery and furs during the time these are being transported by a public transport provider responsible for those items; eyeglasses (damage and destruction); damage resulting from breach by the insured person of the general duty of care; the leaving or setting down of items for any period of time in a publicly accessible place not within the insured person's sphere of direct personal influence; items misplaced, lost or left behind.

What are the insured person's duties?

The following list contains only the most usual duties. Further duties arise from the Policy Terms and Conditions and the IPA.

- Under the item for cancellation costs, the trip purchased should be cancelled with the intermediary immediately on the occurrence of the insured event and the claim then be reported to Helvetic Assistance online and the necessary documents provided (please refer to B 4.5 of the Policy Terms and Conditions). The contact address can be found in A 9 of the Policy Terms and Conditions).
- Under the item for assistance services, the Helvetic Assistance emergency call centre should be informed immediately on the occurrence of the insured event and their prior consent obtained for any assistance services or for the assumption of their costs. The Helvetic Assistance emergency call centre is available around the clock (conversations with the emergency call centre are recorded): telephone +41 44 563 62 63
- When filing a luggage insurance claim, the cause, circumstances and extent of an insured event must be confirmed in detail without delay (in case of theft or robbery, at the nearest police station; in case of damage caused by a transport provider, by the liable third party or the travel/hotel manager; in case of loss or delayed delivery, by the liable public transport provider). The loss/damage amount must be documented via original receipts.
- In all cases, the insured person is required to do all he/she can do to limit the extent of the loss or damage and to clarify the causes. In the event of a claim resulting from injury or illness, the insured person must ensure that the attending doctors are released from their duty of confidentiality vis-à-vis Helvetic Assistance.
- If the person who is entitled to make claims is in breach of his/her duties, Helvetic Assistance can refuse or reduce benefits.

What is the premium amount?

The amount of the premium depends on the risks insured and cover granted. The amount of the premium is set at the time of booking and is shown on the booking confirmation.

How does Helvetic Assistance handle data?

The processing of personal data is indispensable to the business of insurance. When processing personal data, Helvetic Assistance complies with the Swiss Data Protection Act (DPA). Helvetic Assistance uses the claim form to obtain any consent from the insured person that is necessary for data processing.

The personal data processed by Helvetic Assistance includes data relating to policy issue, policy handling and claims settlement. The data processed is primarily information on the insured person taken from the insurance proposal and any claim notification. In the interests of all insureds, data can be exchanged with previous insurers, reinsurers and insurers in Switzerland and abroad, under certain circumstances. In addition, Helvetic Assistance also processes personal data for product optimisation and its own marketing purposes.

Helvetic Assistance stores data electronically or physically in compliance with statutory provisions.

Pursuant to the DPA, people whose personal data is processed by Helvetic Assistance have the right to request information as to whether Helvetic Assistance processes their data and what data of theirs it processes; they are further entitled to request rectification of incorrect data.

Contact address for complaints

Helvetic Assistance GmbH
Industriestrasse 12
8305 Dietlikon

Policy Terms and Conditions (T&C)

The insurance cover provided by Helvetic Assistance GmbH (hereinafter Helvetic Assistance) is defined in the following Policy Terms and Conditions.

A General information

1 Insured persons

The insured persons are those people listed on the booking confirmation and/or travel package invoice.

2 Period of insurance

Insurance cover for cancellation costs begins on the date of booking and ends on the day the trip begins.

The cover for all other benefits runs from the beginning to the end of the trip.

3 Geographical scope

The insurance cover applies worldwide during the period of insurance.

4 Breach of duties

If the person who is entitled to make claims is in breaches of his/her duties, Helvetic Assistance can refuse or reduce benefits.

5 Definitions

5.1 Closely connected persons

Closely connected persons are:

- Relatives (spouse, registered partner or cohabiting partner and their parents and children, relatives in the ascending or descending line, siblings, first cousins, first-degree aunts and uncles)
- Persons taking care of minor children or care-dependent relatives who are not travelling on the trip
- Very close friends with whom there is constant contact

5.2 Travel company

Travel company means all entities that provide travel services under a contract with, and for, the insured person (tour operators, travel agents, airlines, car hire companies, hotels, course organisers, etc.).

5.3 Means of public transport or means of transport

Means of public transport or means of transport refers to those means of transportation that operate regularly according to a timetable and for whose use a ticket is purchased. Taxis and hire cars are not deemed to be means of public transport.

5.4 Breakdown

A breakdown means any sudden and unforeseeable failure of the vehicle resulting from an electrical or mechanical defect that makes a continuation of the journey impossible or due to which a continuation of the journey is no longer legally permissible. The following are treated as a breakdown: a tyre defect, lack of petrol, keys locked inside the vehicle or a flat battery. Loss of or damage to the vehicle key or filling up with the wrong fuel are not deemed to be breakdowns and are not insured.

5.5 Personal accident

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

5.6 Motor vehicle accident

A motor vehicle accident is defined as damage to the insured motor vehicle that is caused by a sudden and violent external event and that renders continuation of the journey impossible or causes a continuation of the journey to no longer be legally permissible. This includes, in particular, the result of impact, collision, overturning, and crashing, and also that of subsidence and sinking.

5.7 Serious illness/serious accident consequences

Illnesses and accident consequences are deemed serious if they result in temporary or indefinite incapacity for work or unavoidable inability to travel.

6 Multiple policies and claims against third parties

6.1 In the event of multiple policies (voluntary or mandatory), Helvetic Assistance shall provide benefits on a subsidiary basis, provided there is an identical clause in the other insurance policy. In such cases, the statutory rules on double insurance apply.

6.2 If an insured person has a claim under another (voluntary or mandatory) insurance policy, then cover is restricted to that part of Helvetic Assistance's benefits that exceeds the benefits provided by the other insurance policy. Costs are only reimbursed once in total.

6.3 If Helvetic Assistance provides benefits despite their obligation being on a subsidiary basis, then those benefits are deemed to be an advance payment, and the insured person and/or beneficiary shall assign his/her claims against the third party (voluntary or mandatory insurance) over to Helvetic Assistance for up to that amount.

6.4 If the insured person and/or person who is entitled to make claims is reimbursed by a liable third party or his/her insurer, no settlement will be made under this policy. If legal action is taken against Helvetic Assistance instead of against the liable party, then the insured person or the person who is entitled to make claims must subrogate Helvetic Assistance to his/her liability claims up to the amount of the claims settlement received

7 Time barring of claims

Claims under this insurance policy expire two years after the occurrence of the event on which the obligation to provide the benefit is based.

8 Place of jurisdiction and applicable law

8.1 Actions against Helvetic Assistance can be brought in a court at the location of the company's registered office or the place of residence in Switzerland of the insured person or the person entitled to make claims.

8.2 In addition to these provisions, the Swiss Federal Insurance Policy Act (IPA) shall apply.

9 Contact address

Helvetic Assistance GmbH, Industriestrasse 12, 8305 Dietlikon, info@helvetic-assistance.ch, online claims notification at www.helvetic-assistance.ch/claims

B Cancellation costs

1 Insurance benefits

1.1 Cancellation costs

If the insured party cancels the contract with the travel company due to an insured event, Helvetic Assistance GmbH will pay the contractually owed cancellation costs (limited as a maximum to the amount of the booking). No reimbursement is made for costs, fees or credit reductions relating to the loss or lapse of air miles, prize winnings or other usage rights (time-sharing etc.).

1.2 Delayed start to the trip

If the insured person starts the trip late as the result of an insured event, then instead of the cancellation costs, Helvetic Assistance will bear

- the additional travel costs incurred in connection with the delayed departure (up to a what would have been the costs in the event of a cancellation);
- the costs for the unused part of the stay, pro rata to the insured travel package price (excluding transport costs). The arrival date is deemed to be the start of the package.

1.3 The expenses for disproportionate or recurrent administrative charges and for insurance premiums are not reimbursed.

2 Insured events

2.1 Illness, accident, death, pregnancy

2.1.1 Serious illness, serious accident, pregnancy complications or death of one of the following people, if the event in question has occurred after making the booking and/or taking out insurance:

- the insured person
- a travelling companion booked at the same time
- a person closely connected to the insured person or to the travelling companion (a "closely connected person")
- the person deputising at the place of work

2.1.2 In the case of chronic illness, insurance cover only operates if the trip has to be cancelled because of an unexpected, acute worsening of a chronic condition, as certified by a doctor. A prerequisite for this is that, at the time of booking the trip and/or taking out insurance, the person's state of health was demonstrably stable and he/she was capable of travelling.

- 2.1.3 In the case of pregnancy, there is only insurance cover when the pregnancy began after booking the trip and after taking out the insurance policy, and the date of the return journey is beyond the 24th week of pregnancy or if the pregnancy began after booking the trip and after taking out the policy but a vaccination that constitutes a risk for the unborn child is required for the travel destination.
- 2.2 Damage to property at the place of residence
If the insured person's property at his/her permanent place of residence is seriously damaged as a result of theft, fire or adverse weather and therefore his/her presence at home is essential.
- 2.3 Delay and cancellation of the means of transport on the outward journey
If the start of the booked trip is made impossible as a result of delay or cancellation of the means of public transport for the outward journey to the point of departure designated in the travel package.
- 2.4 Cancellation of the vehicle on the outward journey
If the private vehicle or taxi used for the direct outward journey to the point of departure designated in the travel package becomes unfit to drive as a result of an accident or breakdown. Problems with keys and fuel are not insured.
- 2.5 Strikes
If strikes (except strikes by the travel company or its service providers) make the trip impossible.
- 2.6 Danger at the travel destination
If the insured person cannot start the trip or the holiday as a result of a natural disaster (e.g. earthquake, devastation by tsunamis or hurricanes, volcanic eruption), quarantine, epidemic, radioactive radiation, warlike events, revolution, rebellion, civil commotion, uprising or terrorist attacks, substantiated by confirmation from an official body (e.g. the Federal Department of Foreign Affairs).
- 2.7 Unemployment/starting a job unexpectedly
If the insured person unexpectedly starts a job within 30 days before departure or if the unexpected job start-date falls during the trip or if the insured person's employment is terminated before the start of the trip through no fault of his/her own.
- 2.8 Official summons
If the insured person unexpectedly receives a summons as a witness or for court jury service. The court hearing must fall on a date during the trip.
- 2.9 Theft of passport or identity card
If the insured person's passport or identity card is stolen shortly before departure and it is not possible to embark on the trip as a result.
NB: There are emergency passport offices at various airports.
- 2.10 Pets
If, before the start of the trip, the insured person's pet cannot be placed with the carer they had envisaged because that carer has an accident, falls ill or dies, and the pet must therefore be placed in pet holiday boarding, Helvetic Assistance pays up to a maximum of CHF 1,000 per event.
- 2.11 Event tickets
If the insured person cannot use an already purchased event ticket because he/she has an accident, falls ill or dies and cancellation is not possible, Helvetic Assistance assumes the ticket costs up to a maximum of CHF 1,000.

3 Uninsured events and benefits

- 3.1 No claim is admissible under this insurance for an event that had already occurred on taking out the policy, on booking the trip or on commencement of the services purchased, or else the occurrence of which was foreseeable for the insured person on taking out the policy, on booking the trip or on commencement of the services purchased.
- 3.2 Events that the insured person has brought about in any of the following ways are not insured:
- abuse of alcohol, drugs or medications
 - suicide or attempted suicide
 - participation in strikes or civil commotion
 - participation in races and training sessions with motor vehicles or boats
 - participation in risky activities in which the policyholder knowingly exposes himself/herself to a risk
 - grossly negligent or intentional actions/failure to act
 - committing or attempting to commit crimes or offences
- 3.3 Expenses that are connected with the insured event, e.g. costs for the replacement of the insured items or for police purposes, are not insured.
- 3.4 The consequences of events resulting from official orders, e.g. confiscation of property, imprisonment or ban on leaving the country, closure of airspace.
- 3.5 If the claims assessor (expert, doctor, etc.) is a direct beneficiary of or is related by blood or marriage to the insured person.
- 3.6 Poor recovery
If the insured person has not completely recovered at the start of the trip from the consequences of an accident, a surgical operation or medical treatment which had already occurred at the time of the booking or taking out the insurance. If the insured person has not completely recovered at the start of the trip from a surgical operation or medical treatment which had already been scheduled at the time of the booking or taking out the insurance policy but only took place afterwards.
- 3.7 Orders issued by public authorities
If orders issued by a public authority make it impossible to make the booked trip as planned.

4 Duties in the event of a claim

- 4.1 The insured person is required to do all he/she can to limit the extent of the loss or damage and to clarify the causes.
- 4.2 The insured person is required to fully comply with his/her contractual or legal duty with regard to reporting, providing information or action to be taken (including immediately reporting the insured event to the contact address specified in A 9 of the Policy Terms and Conditions).
- 4.3 In the event of a claim resulting from illness or injury, the insured person must ensure that the attending doctors are released from the duty of confidentiality vis-a-vis Helvetic Assistance.
- 4.4 If the insured person can also claim benefits that Helvetic Assistance has provided, from a third party, the insured person must safeguard these claims and assign them to Helvetic Assistance.
- 4.5 In order to be able to claim from Helvetic Assistance, the insured person or person who is entitled to make claims must cancel the purchased trip with the intermediary immediately on the occurrence of the insured event and then report the claim to Helvetic Assistance online (please refer to A 9 of the Policy Terms and Conditions). The following documents are to be attached to the online claims notification:
- Certificate of insurance
 - Cancellation costs invoice
 - Booking confirmation
 - Documents and/or official certificates that substantiate the occurrence of the damage/loss (e.g. detailed medical certificate with diagnosis, employer's certificate, police report, etc.)

C Assistance

1 Sum insured

The sum insured is unlimited.

2 Insured events and benefits

In order to claim benefits from Helvetic Assistance, the insured or person entitled to make claims must immediately inform the Helvetic Assistance emergency call centre of the occurrence of the insured event and obtain their authorisation for any assistance services and assumption of the related costs. The Helvetic Assistance emergency call centre is open around the clock (conversations with the call centre are recorded).

Telephone no. +41 44 563 62 63

Regarding medical benefits, Helvetic Assistance's doctors alone shall decide on the type and timing of any treatment.

2.1 Assistance services

- 2.1.1 Transfer to the nearest suitable hospital
If the insured person becomes seriously ill or is severely injured during the trip, or if a doctor certifies that a chronic condition has deteriorated unexpectedly, then Helvetic Assistance will organise and pay for transfer to the nearest hospital able to provide treatment based on corresponding medical results.
- 2.1.2 Medically supervised repatriation to a hospital at the place of residence
If medically necessary, Helvetic Assistance will organise and pay for medically supervised repatriation to a hospital able to provide treatment in the insured person's place of residence, under the same conditions as under C 2.1.1. of the T&C.
- 2.1.3 Repatriation to the place of residence without medical supervision
Helvetic Assistance will organise and pay for repatriation without medical supervision by healthcare personnel to the insured person's place of residence based on corresponding medical findings and in accordance with the conditions set out in C 2.1.1. of the T&C.

- 2.1.4 Return journey due to interruption of a trip by a travel companion or a family member
If a travel companion, a person close to the insured person or a family member also travelling has to be repatriated or the trip must be interrupted for another insured reason, Helvetic Assistance will organise and pay for the additional costs of the extra return journey (first-class train ticket, economy-class flight ticket) for the insured person and for the insured family member.
- 2.1.5 Care of underage children also travelling
If both parents or the only parent taking the trip must be repatriated to their place of residence, Helvetic Assistance will also organise the care of underage children having to continue the trip or travel home alone, and will pay the costs of travel to and from the relevant destination for the carer (first-class train ticket, economy-class flight ticket).
- 2.1.6 Premature return journey due to illness, accident or death of a person close to the insured person but not travelling, or of their deputy in the workplace.
If a person close to the insured person but not travelling or the insured person's deputy in the workplace suffers a serious illness, a serious accident or death, then Helvetic Assistance will organise and pay for the additional costs of the extra return journey (first-class train ticket, economy-class flight ticket) for the insured person to their permanent place of residence.
- 2.1.7 Premature return journey for other important reasons
If the property of an insured person at their place of residence is seriously damaged as a result of theft, fire, water or adverse weather, then Helvetic Assistance will organise and pay for the additional costs of the extra return journey (first-class train ticket, economy-class flight ticket) for the insured person to their place of residence.
- 2.1.8 Temporary return journey
Helvetic Assistance will organise and pay for a temporary return trip home (travel to and from the place of residence) for the insured person for the same reasons as under T&C C 2.1.6 and C 2.1.7 (first-class train ticket, economy-class flight ticket). Charge for the unused part of the trip will not be refunded.
- 2.1.9 Repatriation in the event of death
If an insured person dies, then Helvetic Assistance will cover the costs of cremation outside of their country of residence or the additional costs for the fulfilment of the International Agreement on the Transfer of Corpses (minimum requirements such as zinc coffin or lining) as well as transportation of the coffin or the urn to the last place of residence of the insured person. Disposal of the zinc coffin is also covered.
- 2.1.10 Return journey due to civil commotion, terrorist attacks, natural disasters or strikes
If a strike, damage caused by natural events, fire, earthquake, volcanic eruption, quarantine, epidemic, radiation, warlike events, revolution, rebellion, civil commotion or uprising in the travel destination demonstrably prevents continuation of the trip or presents a specific danger to the life and property of the insured person, then Helvetic Assistance will organise and pay for the additional costs of the extra return journey (first-class train ticket, economy-class flight ticket).
- 2.1.11 Return journey due to failure of the means of public transport resulting from breakdown or accident
If the means of public transport booked or used for the journey fails as a result of breakdown or an accident and it thus becomes impossible to continue the trip as planned, Helvetic Assistance will organise and pay for the extra return journey or the delayed onward journey of the insured person. Delays or detours in the means of transport booked or used are not considered failures.
- 2.1.12 Consequences of document theft
In the case of theft of personal documents (passport, identity card, driving licence and accommodation voucher), which makes it temporarily impossible for the insured person to continue the trip or return to Switzerland, then Helvetic Assistance will cover the additional costs of the stay (hotel, transport costs locally, additional costs of the return journey), up to a maximum of CHF 2,000 per event, provided that the relevant police authorities are notified immediately.
- 2.2 Bedside visits
If the insured person has to be hospitalised abroad for more than seven days, Helvetic Assistance will organise and pay for a trip for up to two persons closely connected to the insured person to visit them in hospital (first-class train ticket, economy-class flight ticket, mid-range hotel) up to a maximum of CHF 5,000.
- 2.3 Helvetic Assistance services
- 2.3.1 Cost advance to a hospital
If the insured person has to be hospitalised outside of their country of residence, Helvetic Assistance will provide an advance of CHF 5,000 for the hospital costs where necessary. The advance amount must be paid back to Helvetic Assistance within 30 days of discharge from the hospital.
- 2.3.2 Travel helpline
A travel helpline is available to the insured person without restrictions throughout the entire period of insurance. The insured person may receive 24/7 telephone support in all matters both before and after the trip (e.g. travel advice at the destination, medical advice, credit card blocking service, repair service, mobile phone blocking service, interpreting services, etc.).
- 2.4 Refund of costs
- 2.4.1 Refund of expenditure for the unused part of the trip
If an insured person must break off the trip prematurely due to an insured event, the costs for the unused part of the trip will be refunded to them by Helvetic Assistance pro rata to the price of the insured package. The compensation is limited to the amount stated in the confirmation of insurance. If the confirmation of insurance does not state any specific amount, the compensation is limited to the amount of the insured cancellation costs. There will be no refund for the cost of the originally booked trip home or for the unused, originally booked accommodation if Helvetic Assistance is covering the costs of replacement accommodation.
- 2.4.2 Unforeseen expenditure for repatriation, an extra journey home, interruption of travel or delayed travel home
If unforeseen expenditure arises in connection with an insured event (taxi, phone costs, etc.), then Helvetic Assistance will cover these additional costs up to a total of CHF 750 per person, with an additional limitation of the reimbursement of telephone costs to a maximum of CHF 150 within this limit.
- 2.4.3 Additional costs for accommodation and meals (hospital costs and costs for medical treatment are not covered)
Maximum of CHF 1,000 per insured person if an accident or illness means the insured person must add an unforeseen stay, extend their stay or move to accommodation better suited for their care.
- 2.4.4 Snowfall, risk of avalanche, landslide
If the insured person cannot commence the return journey as planned as a result of snowfall, risk of avalanche or landslide due to the selected holiday location being cut off from the outside world. Additional accommodation and meal costs (hospital costs and costs of medical treatment are not covered), maximum CHF 1,000 per insured person for an unforeseen stay.
- 2.4.5 Loss of medication
If the life-saving medication of an insured person is destroyed, stolen or lost. Repayable advance on costs if abroad, a maximum of CHF 1,000 per insured person for essential medication.
- 2.4.6 Search and rescue costs
If the insured person goes missing during the trip abroad or has to be physically rescued in an emergency situation, then Helvetic Assistance will pay the necessary search and rescue costs up to a maximum of CHF 30,000 per event.
- 2.4.7 Vehicle return
The costs for the return of the vehicle by a driver to the permanent residence of the insured person, if no other accompanying traveller is able to return the roadworthy vehicle.
- 2.4.8 Informing relatives
On request or instructions from the insured person, Helvetic Assistance will provide information to relatives on actions taken.
- 2.4.9 Interpreting and phone costs
Helvetic Assistance will pay up to CHF 500 for interpreting and phone costs for events occurring abroad.

3 Uninsured events and services

- 3.1 Prior consent not obtained from the Helvetic Assistance emergency call centre
If the Helvetic Assistance emergency call centre has not given prior authorisation for the benefits.
- 3.2 The costs for in-patient or out-patient treatments are not covered by Helvetic Assistance.
- 3.3 Costs for loss of income and other financial losses.

4 Duties in the event of a claim

- 4.1 In order to be able to claim benefits from Helvetic Assistance, the insured person or person entitled to make claims must immediately inform Helvetic Assistance of the occurrence of the insured event and obtain their agreement to any assistance services and assumption of their cost (see T&C C 2).
- 4.2 In the event of a claim, Helvetic Assistance must be provided with the following documents (online claim notification) for the insured event, using the contact address given in T&C A 9:
- Certificate of insurance
 - Booking confirmation
 - Documents and/or official certificates proving the occurrence of the loss (e.g. detailed medical certificate with diagnosis)
 - Original receipts for unforeseen expenditure/additional costs

D Luggage

1 Insured items

The insurance covers the insured person's luggage, including souvenirs purchased while travelling and all personal belongings owned by the insured person which are taken along on a trip or entrusted to a transport provider for transport.

2 Geographical scope

The insurance is valid worldwide. Cover does not apply at the insured person's regular place of residence.

3 Sum insured

The sum insured is stated on the insurance confirmation.

4 Insured events and services

4.1 In the event of theft or robbery (i.e. theft under threat or use of force against the insured person), damage or destruction, loss or damage during transport by a public transport provider or delayed delivery by a public transport provider, the following benefits are payable per claim subject to the agreed sum insured:

4.1.1 In case of total destruction or loss, the fair value of the insured item is covered.

4.1.2 In case of partial damage, the cost of repairing the damaged item/s is covered, up to fair value.

4.1.3 Fair value shall be the original purchase price less 10% depreciation in the year following the date of purchase and less 20% for every year thereafter, down to maximum depreciation of 50%.

4.1.4 For film, as well as data, image and/or audio carriers/media, the claims value is the material value.

4.1.5 In case of delayed delivery by a public transport provider, the compensation payable for purchase and leasing expenditure that is absolutely necessary, is capped at 20% of the contractual sum insured.

4.1.6 For personal IDs, vehicle papers and keys, only the cost of their replacement is covered.

4.1.7 Scratching and scraping damage to bicycles is covered up to a maximum of CHF 200.

4.1.8 The maximum cover for travel souvenirs is CHF 300.

4.2 In case of robbery of items of monetary value, the maximum cover is CHF 1,000; in case of theft of tickets (rail, flight tickets, etc.), the maximum cover is CHF 2,000.

4.3 Musical instruments, sports equipment, bicycles, prams and inflatable/collapsible boats are only insured during transport by a public transport provider.

4.4 For valuables such as furs, jewellery, watches made with or of precious metals, watches of above-average price, photo, film, video and sound equipment and their respective accessories are covered in total up to a maximum of 50% of the agreed sum insured.

4.5 The insured person shall bear an excess of CHF 200 for each claim for theft.

5 Uninsured items

- Motor vehicles, ships, surfboards, aircraft and their respective accessories
- Valuables covered under separate insurance
- Securities, deeds, business documents, travel tickets and vouchers, cash, credit cards, customer cards and stamps (regarding exceptions see T&C, D 4.2)
- Computer hardware (PCs, laptops, projectors, accessories, handheld computers, etc.), mobile phones, navigation devices, software of any kind
- Valuables left in a vehicle (locked or unlocked)
- Items left behind on top of a vehicle or, at night (10:00pm to 06:00am) in or on top of a vehicle in which the policyholder is not spending the night
- Precious metals, loose gemstones and pearls, stamps, merchandise, samples, valuable art objects, items with collectors' value, professional tools
- Film, photo and video equipment, jewellery and furs during transport by a public transport provider which bears responsibility for these
- Damage or destruction of eyeglasses
- Hearing aids, hearing aid accessories
- Theft, loss and destruction of items with monetary value

6 Uninsured events

The policy does not cover damage/losses resulting from

- breach of the general duty of care by the insured person
- misplacing, losing or leaving items behind
- leaving or setting down items for any period of time in a publicly accessible place not within the insured person's sphere of direct personal influence
- any storing of valuables in a manner inappropriate in view of their value (see T&C, D 7)
- pearls or gemstones falling out of their setting
- the effects of exposure to temperature or weather, wear and tear
- damage/losses caused directly or indirectly by rioting, looting, official orders or strikes.

7 Duty of care whilst travelling

Valuables such as furs, jewellery, watches made with or of precious metals, gemstones, pearls, laptops and photo, film, video and sound equipment and related accessories must be kept in a locked container or area (suitcase, closet, safe, etc.) in a locked room that is not publicly accessible when such are not being worn or used. The method of storage must in all cases be appropriate in view of the value of the item.

8 Duties in the event of a claim

8.1 The insured person must obtain detailed confirmation without delay of the cause, circumstances and extent of the incident, as follows:

- in case of theft or robbery, from the police station nearest to the scene
- in case of damage by a transport provider, from the liable third party or from the travel/hotel management
- in case of loss or delayed delivery, from the public transport provider liable

8.2 If loss or damage occurring during transport by a public transport provider is only discovered after delivery, a written complaint must be filed with the relevant transport provider and acknowledgement thereof obtained within two working days.

8.3 The loss/damage amount must be documented via original receipts. If this is not possible, Helvetic Assistance is entitled to reduce benefits or reject the claim.

8.4 Damaged items are to be kept available until final settlement of the claim by Helvetic Assistance, and must be sent in for claims adjustment at the policyholder's expense upon demand by Helvetic Assistance.

8.5 To claim benefits under a Helvetic Assistance policy, the insured person or person entitled to make claims must notify Helvetic Assistance of the claim online (see T&C, A 9). The following documents are to be attached to the online claims notification:

- Certificate of insurance
- Booking confirmation
- Damage confirmation from the transport firm
- Police report in case of theft
- Confirmation from the transport provider of definitive loss of luggage with compensation letter
- Original purchase receipt, or warranty certificate if unavailable; in case of damage, the repair invoice or cost estimate