

Convention insurance

Information about your insurance policy

Dear Client

We would like to inform you about the identity of the insurer and the material content of the insurance contract (Art. 3 of the Insurance Contract Act).

Who is your contracting party?

The insurer is EUROPÄISCHE Reiseversicherungs AG (hereinafter referred to as "ERV"), a stock corporation under Swiss law, with its registered office at St. Alban-Anlage 56, 4002 Basel.

Who is the policyholder?

The policyholder is Congrex Schweiz AG (hereinafter referred to as "Congrex") with headquarters in Perter-Merian-Strasse 80, 4002 Basel.

What risks are covered and what scope does the insurance cover have?

The insurance application, the corresponding General terms and conditions of insurance (GCI) stipulate the events upon whose occurrence ERV is obliged to make a payment.

What insurance benefits are paid?

The amount and/or maximum limit and the type of insurance benefits can be gathered from the insurance application, the policy and the corresponding GCI. The same applies to any deductibles or waiting period.

Which persons are insured?

Based on the group insurance contract concluded with the policyholder, ERV grants insurance protection to the persons described on the insurance certificate as well as a direct right to claim in connection with the insurance benefits. The insured persons result from the insurance confirmation and the General Conditions of Insurance (GCI).

How high is the premium?

The premium will be explicitly communicated as part of the process of registering with the Collective Insurance Agreement.

What other duties do you, as the insured persons have?

The essential duties of the policyholder and the insured persons include the following, for example:

- In the event of a claim, it must be reported to ERV immediately, e.g. using the 24-hour helpline +41 848 406 406.
- The policyholder and insured persons must cooperate in clarifications of ERV, e.g. in clarifications in the event of a claim (obligation to cooperate).
- In the event of a claim, reasonable actions must be taken to mitigate and elucidate loss (duty to mitigate loss).
- If a change in the material circumstances recorded in the insurance application and policy leads to an increase in risk, there is a duty to notify ERV of this without delay (aggravation of risk).

When does your contract of insurance commence and end?

The contract begins on the date stated in the insurance policy or the booking confirmation, but at the latest with the commencement of travel.

The contract ends on the date stated in the insurance policy or the booking confirmation, but at the latest with the completion of travel.

Why is personal data processed, passed on and stored?

What personal data is processed?

Data acquisition and processing serves the business of insurance transactions, the marketing, selling, administration, mediation of products and services and risk assessment, as well as the handling of insurance contracts and any secondary business associated with this.

The data is physically and/or electronically acquired, processed, stored and deleted in accordance with the regulations of the legislator. Data which concerns business correspondence must be stored for at least 10 years from contract termination and claims data for at least 10 years after completion of the claim.

In essence, the following data categories are processed: interested parties data, customer data, contract and claims data, health-related data, data from injured parties and claimants as well as collection data.

ERV is authorised to disclose all this data to the extent required to co-insurers and reinsurers, official bodies, insurance companies and institutions, central information systems of the insurance companies, other entities within the group of companies, cooperation partners, hospitals, doctors, external experts and other involved parties in

Switzerland and abroad and to obtain information from all of the above. This authorisation includes, in particular, the physical and/or electronic storage of data, the use of the data for determining the premium, assessing risk, processing insured events, combating abuse, preparing statistical evaluations and, within the group of companies, including cooperation partners, also for marketing purposes, including the creation of client profiles for the purpose of offering the applicant individual products.

What else must be observed?

The actual insurance contract remains authoritative in any case.

Use of the male gender to facilitate readability is intended to also refer to the female gender.

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

GENERAL CONDITIONS OF INSURANCE (GCI) E357

- 1 GENERAL PROVISIONS
- 2 CANCELLATION COST
- 3 SOS PROTECTION FOR UNFORESEEN INCIDENTS DURING THE TRIP
- 4 BAGGAGE
- 5 MEDICAL AND HOSPITAL EXPENSES WORLDWIDE
- 6 GLOSSARY

The following general provisions and the glossary apply to all types of travel insurance offered by EUROPÄISCHE Reiseversicherungs AG (hereinafter referred to as "ERV"). The following parts (2–5) govern the cover provided by each type of insurance.

1 GENERAL PROVISIONS

1.1 Insured persons

The persons listed on the booking confirmation of the policyholder apply as insured Persons.

1.2 Scope of validity

- a) The insurance is valid worldwide.
- b) The insurance period is limited to the time period stated in the insurance policy or the booking confirmation, begins with the departure at the permanent residence and ends with the completion of travel (maximum of 31 days).

1.3 General exclusions

Not insured events:

- a) having already occurred, or that were manifest when the travel service was booked or when the policy was taken out. The provisions of par. 2.2 B, par. 3.2 B and par. 5.3 I) are reserved;
- b) in connection with illnesses and accidents, which have not been detected by a doctor at the time of occurrence and confirmed by a medical certificate;
- c) where the assessor (expert, doctor, etc.), who reaches conclusions about the claim event, is a direct beneficiary of or is related by birth or by marriage to the policyholder;
- d) which are attributable to a consequence of acts of war or terrorism, subject to the provisions of par. 3.2 A e);
- e) in connection with abduction;
- f) which are a consequence of dispositions made by a public authority (detention or ban on departure from the country, closure of air space, etc.);
- g) which occur on the occasion of participation in
 - competitions, races, rallies or trainings with motor vehicles or boats,
 - competitions and training sessions in connection with professional sport or an extreme sport,
 - trekking and tours in the mountains when sleeping at altitudes of more than 4,000 m above sea level,
 - acts of daring (reckless actions), in which the person concerned knowingly exposes himself to a particularly great risk;

- h) which occur when driving a motor vehicle or a boat without the legally required driver's license or in the absence of the legally required accompanying person;
- i) which are caused by deliberate or grossly negligent action or omission or are the result of disregard of the common duty of care;
- k) which occur under the influence of alcohol, drugs, narcotics or pharmaceuticals; this does not apply to unintentional external influences or to pharmaceutical mistakes caused by third parties;
- l) which occur on the occasion of the wilful commitment or attempted commitment of crimes and misdemeanours;
- m) in connection with suicide, self-mutilation and the attempt to do so;
- n) which are caused by ionising rays of any kind, in particular as a result of nuclear reactions.

1.4 Claims against third parties

- A If the insured has been compensated by a liable third party or his insurance, any reimbursement on the basis of the present contract is cancelled. If ERV has intervened in place of the liable party, the insured party must assign his liability claims up to the amount of the outlays to ERV.
- B In the case of multiple insurance (voluntary or compulsory insurance) ERV provides its benefits on a subsidiary basis, unless the Terms and Conditions of Insurance of the other insurer likewise contain a subsidiary clause. In that case, the statutory provisions concerning double insurance shall apply.
- C If the insured person has a claim on another insurance policy (voluntary or compulsory insurance), cover is limited to the part of the ERV benefits exceeding those of the other insurance agreement.
- D Costs will only be reimbursed once, even where there is more than one insurance policy with licensed companies.

1.5 Additional provisions

- A The claims lapse after a damage event occurs after 2 years.
- B The person entitled to the payment may exclusively choose his Swiss place of residence or the domicile of ERV, Basel, as place of jurisdiction.
- C Payments received unrightfully from ERV must be returned within 30 days to the company, including any expenses incurred by ERV as a result.
- D The insurance contract shall be governed exclusively by Swiss law, in particular by the Swiss Federal Insurance Contract Act (VVG).
- E For the purpose of assessing whether a journey to a country is or is not reasonable because of strikes, unrest, war, terrorist attacks, epidemics, etc., the currently valid recommendations of the Department of Foreign Affairs in the country of residence or in the country of nationality of the insured person shall as a matter of principle apply.

1.6 Obligations in case of claim

- A Please contact
 - in case of claim, the Insurance Claims Department of EUROPÄISCHE Reiseversicherungs AG, P.O. Box, CH-4002 Basel, phone +41 58 275 27 27, fax +41 58 275 27 30, claims@erv.ch,
 - **in cases of emergency** the ALARM CENTRE with 24-hour service, either by dialling the number **+41 848 406 406** or by dialling the **toll-free number +800 8001 8003**, fax +41 848 801 804. It will be available to you day and night (including Sundays and public holidays). The ALARM CENTRE will offer advice to you concerning the steps to be taken and it will organise the necessary assistance.
- B The insured/entitled person must take all steps before and after the case of claim which can help avert or mitigate the consequences and elucidate the circumstances of the loss or damage.
- C ERV must be furnished immediately with
 - requested information and
 - the necessary documents and
 - account details (IBAN of bank or post office account) – should this be omitted, the insured will bear all bank transfer charges of CHF 20.
- D In case of illness or accident, seek medical advice without delay; the doctor should be informed of the travel plans and his instructions followed. The insured/entitled person must release the physician who treated him from the duty of secrecy vis-à-vis ERV.
- E In case of culpable violation of the duties in connection with a loss or damage, ERV has the right to reduce the compensation by the amount by which the compensation would have been reduced in case of a conduct in accordance with such duties.
- F ERV will not make any payments if
 - false representations are made,
 - facts are concealed,
 - the obligations (e.g. report on the facts of the case and receipts) are omitted,
 if ERV suffers any loss as a consequence.

2 CANCELLATION COST



2.1 Special provision, scope, policy period

Persons suffering from a chronic illness must arrange for their fitness to travel to be confirmed by a medical certificate, which must then be issued immediately before a travel service is booked. The insurance cover is valid worldwide and takes immediate effect once the insurance has been taken out or when the reservation is made. It ends once the insured travel service has begun (check-in, on boarding the reserved mode of transport, etc.).

2.2 Insured events

- A ERV grants insurance protection if the insured person is unable to start the booked travel service as a result of one of the occurrences listed below, provided such an occurrence begins after the journey has been booked:

- a) unforeseen severe illness, severe injury, severe pregnancy complication as well as death
 - of an insured person,
 - of a person travelling with the insured,
 - of a person not travelling with the insured, who is very close to the insured,
 - of the acting representative at the place of work, so that the presence of the insured person at that place is indispensable;
- b) strikes (except in the case of active participation) on the designated travel route abroad. Unrest of any kind, quarantine, epidemics or acts of God at the travel destination, should the life and property of the insured be at real risk;
- c) severe detriment to the insured's property at his place of residence as a consequence of fire, storm, theft or water damage, so that his presence at home is indispensable;
- d) non-functioning or delay both caused by a technical defect of the public means of transport to be used to reach the official place of departure in the country of residence (airport, departure railway station, port or coach boarding place);
- e) vehicle failure (unfitness to drive) as the result of an accident or breakdown (excl. lack of fuel and lost keys) of the private vehicle or taxi during the direct journey to the point of departure in the country of residence;
- f) theft of tickets, passport or identity card.
- B If an insured suffers from a chronic disease without this disease appearing to call into question the journey at the time the journey is booked, ERV will pay the incurred insured costs if the journey must be cancelled due to unforeseen severe acute aggravation of this disease or if the person dies as a result of the chronic disease.

2.3 Insured benefits

- A The extent of entitlement to benefits is determined by the nature of the event causing the cancellation of the booked travel service. Previous or subsequent events are not taken into consideration.
- B ERV reimburses the actually incurred cancellation costs (excl. security fee and airport taxes) if the insured is unable to start the business trip, as a result of the insured occurrence. The sums insured are specified in the insurance policy or in the overview of insurance benefits.
- C ERV reimburses the additional costs for the late start of the journey if the travel service cannot be started due to the insured event at the scheduled time; this benefit is limited to the price of the travel service and comprises a maximum of CHF 3,000 per person. Should additional expenses be asserted, the entitlement to cancellation costs will lapse in accordance with par. 2.3 B.

2.4 Exclusions

Payments are excluded

- a) if the service provider (travel company, hirer, organiser, etc.) cancels the agreed service or should have cancelled the service for objective reasons;
- b) if the illness/complaint which gave rise to the annulment is a complication or consequence of an operation or medical treatment already planned prior to the commencement of insurance coverage or at the time the journey was booked;
- c) if an illness or the consequences of an accident, an operation or medical treatment already exist at the time of booking the trip and have not been resolved by the time of departure;
- d) in the event of cancellation in respect of par. 2.2 A a) without medical indication, and if the medical certificate was not made out as soon as the inability to travel could have been established or was obtained by means of a telephone consultation;
- e) if the cancellation is the result of a mental or psychosomatic illness
 - which cannot be substantiated by a finding and attestation by a psychiatric specialist and
 - of persons in gainful employment which cannot be additionally substantiated by the presentation of a certificate of 100% absence issued by the employer for the duration of the inability to travel certified by a medical practitioner.

2.5 Claim

- A The booking agency (travel office, transport enterprise, landlord, etc.) must be notified immediately after the occurrence of the event.
- B The following documents must i.a. be delivered to ERV:
 - the confirmation of the booking/invoice for the journey as well as the bill(s) for the cancellation or the subsequent journey costs (originals),
 - a detailed medical certificate or a certificate of death or another official document,
 - a copy of the insurance policy.

3 SOS PROTECTION FOR UNFORESEEN INCIDENTS DURING THE TRIP



3.1 Special provision, scope, policy period

Persons suffering from a chronic illness must arrange for their fitness to travel to be confirmed by a medical certificate, which must then be issued immediately before a travel service is booked. The insurance cover is valid worldwide for the policy period set out in the insurance policy for as long as and as often as the insured is away from his usual place of residence.

3.2 Insured events

- A ERV grants insurance protection if the insured person has to discontinue, interrupt or prolong the booked travel service as a consequence of one of the following events:
 - a) unforeseen severe illness, severe injury, severe pregnancy complication as well as death
 - of an insured person,

- of a person travelling with the insured,
 - of a person not travelling with the insured, who is very close to the insured,
 - of the acting representative at the place of work, so that the presence of the insured person at that place is indispensable;
- b) strikes (except in the case of active participation) on the designated travel route abroad. Unrest of any kind, quarantine, epidemics or acts of God at the travel destination, should the life and property of the insured be at real risk and the continuation of the journey or stay therefore become impossible or unreasonable;
- c) severe detriment to the insured's property at his place of residence as a consequence of fire, storm, theft or water damage, so that his presence at home is indispensable;
- d) the breakdown of a booked or used means of public transport caused by a technical defect if on this account the continuation of the journey as scheduled cannot be guaranteed. Delays and detours of the booked or used means of public transport are not deemed to be breakdowns;
- e) warlike events or acts of terrorism, within the first 14 days of such an event, if these have caught the insured unawares abroad;
- f) theft of tickets, passport or identity card: only the benefits in par. 3.3 B h) are insured.
- B If an insured person is suffering from a chronic illness, without the travel seemingly being called into question for that reason at the time when the insurance is taken out or when the booking is made or before the journey is begun, ERV will pay the incurred insured costs if the journey must be cancelled due to unforeseen severe acute aggravation of the disease or if the person dies as a result of the chronic disease.

3.3 Insured benefits

- A The extent of entitlement to benefits is determined by the event causing the travel service to be discontinued, interrupted or prolonged. Previous or subsequent events are not taken into consideration.
- B In case of the occurrence of the insured event ERV will bear
- a) the costs
- for transfer into the nearest hospital suited for the treatment,
 - of a medically attended emergency transport to the hospital suited for the treatment at the place of residence of the insured.
- Only ERV's doctors decide on the necessity, nature and timing of these benefits;
- b) the costs of a necessary search and rescue operation up to CHF 50,000 per person if the insured is considered to be lost or must be rescued;
- c) the organisation and costs of the formalities required by the public authorities if an insured person dies during the travel. In addition, ERV will pay the cost of cremation elsewhere than in the country of residence or the additional costs to comply with the international convention on the transport of corpses (minimum requirements such as a zinc coffin or zinc lining) and repatriation 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 insured persons) if a stay for a period fixed in advance was booked with a return journey;
- e) the extra costs of an unscheduled return, and this on the basis 1st class ticket by train and economy class by plane;
- f) a repayable cost advance up to CHF 5000 per person if an insured must be hospitalised abroad and no treatment cost cover has been taken out with ERV (repayment within 30 days after the insured person's return home);
- g) the costs corresponding to the non-used part of the booked travel service (excluding the costs of the originally booked return journey); this benefit is limited to the price of the travel service or the cancellation cost/amount insured stated in the policy and comprises a maximum of CHF 10,000 per person;
- h) either the additional costs for continuation of the journey including accommodation, subsistence and communication costs for calls to the ALARM CENTRE (for a maximum of 7 days) in an amount of up to CHF 700 per person, or if a hire car is used up to CHF 1,000, regardless of how many persons use the hire car;
- i) the travel costs (flight in the economy class/medium-priced hotel) up to CHF 5,000 for 2 persons who are very close to him if he must stay for more than 7 days in a hospital abroad;
- C The decision as to the necessity, nature and timing of these benefits rests with ERV.

3.4 Exclusions

- A The insured person must take advantage of the services stipulated in par. 3.3 via the ALARM CENTRE and arrange for such services to be approved in advance by the ALARM CENTRE or ERV. Failing this, the benefits are limited to a maximum of CHF 400 per person and event.
- B Payments are excluded
- a) if the service provider (travel company, hirer, event organiser, etc.) changes or interrupts the agreed service or should have changed or interrupted the service for objective reasons;
- b) in the event of termination, interruption or extension of the travel in respect of par. 3.2 A a) without medical indication (e.g. if adequate medical care was available locally, etc.) and if no physician was consulted locally;
- c) if the illness/complaint which gave rise to the interruption or prolongation of the journey is a complication or consequence of an operation or medical treatment already planned prior to the commencement of insurance coverage or at the time the booking was made or before the journey was begun.

3.5 Claim

- A In order to be entitled to benefits from ERV, the ALARM CENTRE or ERV must be notified immediately when an insured event occurs.
- B The following documents must i.a. be delivered to ERV:
- the booking confirmation (original or copy),

- a medical certificate incl. diagnosis, official certificates, the certificate of death, receipts, bills concerning insured additional costs, tickets and/or police reports (originals),
- a copy of the insurance policy.



4 BAGGAGE

4.1 Scope, policy period

The insurance cover is valid worldwide for the policy period set out in the insurance policy, and for as long as and for as often as the insured objects are outside the permanent home of the insured person.

4.2 Insured objects

- A The insurance covers all objects which are taken by insured persons for their personal use on the journey.
- B Sports equipment, wheelchairs and children's prams are insured only if they are handed over to a public means of transport for carriage. The insurance cover applies for the period during which such objects are in the custody of the transport operator.

4.3 Uninsured objects

The following are not insured:

- a) cash and travel tickets (subject to par. 4.5 A d)), securities, official deeds and documents of all kinds (subject to par. 4.5 A g)), software, precious metals, precious stones and pearls, postage stamps, commercial goods, samples of goods and objects with an artistic or collection value, musical instruments, motor vehicles, trailers, boats, surfboards, caravans and aircraft, in each case with their accessories;
- b) objects purchased or received as gifts during the travel (such as souvenirs) which are not personal travel effects;
- c) valuables which are covered by a special insurance;
- d) objects which are carried on the journey otherwise than for own personal use (gifts, goods for third parties, etc.).

4.4 Insured events

The following are insured:

- theft, breaking and entry, robbery,
- damage, destruction,
- loss during carriage by a public means of transport,
- late delivery of at least 6 hours by a public means of transport.

4.5 Insured benefits

- A ERV provides the following compensation:
- a) in the event of total loss of insured objects, their current value; current value means the purchase price less depreciation of not less than 10% per year from the date of purchase, subject, however, to a maximum of 60%;
 - 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 objects a maximum equivalent to 50% of the insured sum;
 - d) cash and travel tickets solely in the event of robbery and up to a limit of 20% of the insured sum, subject to a maximum of CHF 1,000 and CHF 2,000 for the replacement of tickets;
 - e) damage caused by breakage, up to a limit of 20% of the insured sum;
 - f) spectacles, contact lenses, prosthetic devices and wheelchairs up to a limit of 20% of the insured sum;
 - g) in the event of theft or loss of a passport, identity card, driving licence, vehicle log book and similar documents and keys, the replacement costs;
 - h) in the event of theft or loss of credit cards and mobile phones, the organization (but not the cost) of registering opposition;
 - i) in the event of late delivery of the baggage by a public means of transport, the cost of absolutely essential purchases up to CHF 1,000 per person and subject to a maximum of CHF 4,000 per journey. Payments are excluded for losses happening during the return travel to the place of residence;
 - k) for objects which are not valuables left in a locked vehicle, boat or tent, up to 50% of the insured sum subject to a maximum of CHF 4,000 per insured journey.
- B The sums insured which are specified in the insurance policy limit total payments for losses which occur during the period of the insurance cover.

4.6 Exclusions

Payments are excluded for

- a) damage caused by wear and tear, deliberate damage, exposure to adverse weather conditions, inadequate or defective characteristics or packaging of the objects;
- b) damage caused by leaving behind, misplacing, losing and dropping;
- c) objects which were left, even temporarily, in a place which is accessible to the public outside the area of influence of the insured person, on or in unlocked vehicles or boats;
- d) objects which are kept in a manner inappropriate to their value;
- e) valuable objects which are left in a vehicle, boat or tent or entrusted to a transport company for carriage and for as long as said objects are in the custody of the transport operator;
- f) objects which are left behind on or in vehicles, boats or tents overnight (10 pm to 6 am).

4.7 Duties of conduct while travelling

- A Valuable objects, if they are not worn or used, must
- have been handed over to an overnight accommodation provider or a guarded cloakroom for custody or
 - be stored in a locked room which is not accessible to the public and kept under separate lock and key in that room; bags of all kinds, beauty and attaché cases, as well as jewellery boxes, are not regarded as sufficient containers.

- B The travel advice issued by the Federal Department of Foreign Affairs (EDA) for the particular travel destination, in particular concerning local crime and the precautionary measures to be taken, must be noted and complied with.

4.8 Claim

- A The insured person shall,
- in the event of theft or robbery, immediately seek an official investigation at the nearest police station or obtain a report of the incident (police report, report of loss of air ticket, etc.),
 - in the event of damage, late delivery or loss during transport of the baggage by the responsible body (hotel management, travel leader, transport company, etc.), instantly arrange for the causes, circumstances and extent of the damage to be confirmed in a report and must therein apply for indemnity,
 - on return from the journey, immediately inform ERV in writing and state the reasons for the claims.
- B The following documents must i.a. be submitted to ERV:
- the police report, report on the circumstances, report of loss of air ticket,
 - the confirmation, receipts or evidence of purchase (originals),
 - the booking confirmation (original or copy).
- C Damaged objects shall be kept at the disposal of ERV.



5 MEDICAL AND HOSPITAL EXPENSES WORLDWIDE

5.1 Scope, policy period

With the exception of the country of residence, the insurance cover is valid worldwide for the policy period set out in the insurance policy.

5.2 Insured events and benefits

- A In cases of accident or illness – subsequent to the legal social insurances (health and accident insurances) and having regard to the benefits provided by any other additional insurances – ERV pays the costs incurred abroad **up to CHF 50,000.– per person** for
- a) medically necessary treatment measures (including therapeutic agents) prescribed or implemented by a licensed doctor/chiropractor;
 - b) medically prescribed hospital stays (including subsistence costs) and services provided by qualified nursing staff;
 - c) purchase, rental, replacement or repair of medical aids such as artificial limbs, glasses or hearing aids if they are a consequence of an accident and prescribed by a doctor;
 - d) medically necessary rescue and transport costs to the nearest appropriate hospital for treatment, to max. 10% of the amount insured.
- B These benefits will be provided until 90 days after the stipulated end of the policy period, if the insured event (illness or accident) occurred during the policy period. The sums insured are specified in the insurance policy or in the overview of insurance benefits.

5.3 Exclusions

No payments will be made for

- a) general check-ups and routine verifications;
- b) symptoms or illnesses which already existed when the insurance was taken out or the booking made, together with their sequels 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 teeth and jaw;
- e) sequels of contraceptive or abortive measures;
- f) pregnancy and childbirth, together with accompanying complications;
- g) conditions of fatigue and exhaustion, nervous, mental and psychosomatic disorders;
- h) accidents that occur while parachute jumping or piloting of airplanes and aircraft;
- i) cost sharing and franchises from other insurances;
- k) participation in riots or demonstrations of any kind;
- l) benefits for illnesses or accidents that had been in existence before the insurance was taken out – an exception is an unforeseen acute deterioration in health due to a chronic condition;
- m) benefits for treatments or care abroad when the insured person took himself to the place for such treatment.

5.4 Reimbursement of costs

In the case of cost-intensive treatments, ERV credits costs (directly to the hospital) within the framework of this insurance and subsequent to the Swiss legal social insurances (KVG, UVG) and having regard to the benefits provided by any other additional insurances for all inpatient stays in hospital. ERV grants no cost credits for outpatient's treatments (physician's, pharmaceutical and pharmacist's costs).

5.5 Claim

- A In the event of an accident or illness a physician must be consulted immediately and the instructions given by him complied with.
- B The following documents must i.a. be delivered to ERV:
- a detailed medical certificate,
 - the medical, hospital and pharmacy bills,
 - a copy of the insurance policy.
- C The insured person must agree at all times to be medically examined by an independent medical examiner of ERV and at its (the Company's) expense.

6 GLOSSARY

A Abroad

Abroad is deemed to be not Switzerland and not the country in which the insured person has their permanent residence.

Accident

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

Act of God

A sudden and unforeseeable natural event with catastrophic characteristics. The damage-causing event is brought about by geological or meteorological activity.

C Cancellation costs

If the traveller cancels the contract, the tour operator loses the right to the agreed trip price. He may, however, claim reasonable compensation. The level of compensation is based on the trip price less the expenses saved by the tour operator and the price he can obtain by using the travel services elsewhere.

Country/place of residence

The country of residence is the country in which the insured person has their place of residence in civil law or habitual abode or last had their place of residence in civil law or habitual abode before the commencement of the insured stay.

Crisis territories

Countries of destination are classified as crisis territories, if the Department of Foreign Affairs in that country of residence or in that country of nationality of the insured person advises against travel to that country or makes a formal evacuation of all nationals of that country of residence from the country of destination.

E Epidemic

An epidemic is an infectious disease occurring at above-average levels and limited in time and space (e.g. influenza).

Europe

For the purposes of territorial limits, Europe includes all states on the European mainland, the Mediterranean islands and Canary Islands, Madeira and the non-European states bordering the Mediterranean. The eastern boundary north of Turkey is formed by the Ural mountain range and the states of Azerbaijan, Armenia and Georgia, which likewise fall within Europe for the purposes of territorial limits.

Extreme sport

The practice of unusual sporting disciplines, in which the person concerned is exposed to very great physical and psychological stresses (e.g. Ironman Hawaii distance).

G Gross negligence

Gross negligence is committed when a person breaks an elementary rule of caution which, under the same circumstances, would have been imposed on any reasonable person.

I Illness

Illness means any impairment of the physical, mental or psychological health which is not a consequence of an accident and requires a medical examination or treatment or results in incapacitation from work.

Insured persons

Insured persons are the persons named in the insurance policy or the receipt, or the group of persons described in the insurance policy.

P Policyholder

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

Public means of transport

Public means of transport relates to all vehicles licensed for public conveyance of persons by air, land and sea. Vehicles used for tours/air tours, and hire cars and taxis are not deemed to be public means of transport.

R Robbery

Theft which is accompanied by threats or violence.

S Sports equipment

Sports equipment refers to all items required for practising a sport (bicycles, skis, snowboards, hunting rifles, subaqua diving and golfing equipment, rackets etc.) including accessories.

Switzerland

For the purposes of territorial limits, Switzerland includes Switzerland and the Principality of Liechtenstein.

T Terrorism

The term terrorism means any act of violence or threat of violence to attain political, religious, ethnic, ideological or similar ends. The act of violence or threat of violence is liable to spread fear or terror among the population or parts of it or to influence a government or state institutions.

Travel service/arrangement

Travel service/arrangement means, for example, booking air, ship, coach or rail travel, a coach transfer or other transport to or from the location or locally booking a hotel room, holiday apartment, mobile home or houseboat or chartering a yacht.

U Unrest of all kinds

Acts of violence against persons or property arising from unlawful assembly, riot or tumult.

V Valuable objects

Valuable objects are e.g. jewellery with or without precious metals, furs, expensive timepieces, field glasses, leather garments, hardware, mobile phones, photographic, film, video and audio equipment, appliances of all kinds, in each case with their accessories.

EUROPÄISCHE REISEVERSICHERUNGS AG

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