

Information for the Policyholder

Conditions of Insurance

Chubb Travel Insurance Leisure Trip

CHUBB®

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The following provides you with an *initial overview* of the insurance contract in accordance with the provisions of Art. 3 of the Swiss Insurance Contract Act (VVG). *This information is not exhaustive.* The full content of the contract can be found in the policy (where you will also find the agreed insurance benefits, insured sums and the insured person(s)) and the enclosed Conditions of Insurance (which contain the legally applicable precise definitions).

1. The Insurer

The Insurer is **Chubb Insurance (Switzerland) Limited**, hereinafter referred to as "Chubb". Chubb is a limited company under Swiss law and has its registered office at Bärengrasse 32, 8001 Zurich.

Chubb Insurance (Switzerland) Limited ("CISL") is a subsidiary of Chubb Limited (a NYSE listed company). CISL is part of the Chubb Group of companies and may be subject to certain US laws and regulations in addition to UN and Swiss sanctions restrictions which may prohibit it from providing cover or paying claims to certain individuals or entities, and from insuring certain types of activities in or connected with certain countries and territories such as, but not limited to, Iran, Syria, North Korea, North Sudan, Cuba and Crimea.

2. Who is insured?

Persons who have their place of residence in Switzerland may be insured. The insured persons are specified in the policy and the Conditions of Insurance.

3. What is insured?

The insured risks and the scope of cover are specified in the policy and the Conditions of Insurance. For some covers a deductible might apply. Please refer to the overview of benefits in your Conditions of Insurance regarding this.

4. Who and what is not insured?

COVID-19 Special Exclusion

This Policy does not cover and we will not (under any sections) pay for claims of any kind directly or indirectly arising from, relating to or in any way connected with the Coronavirus Disease 19 (COVID-19) (or any mutation or variation thereof) and / or its outbreak. To the extent that any term or condition in the Policy may be inconsistent with this exclusion, this exclusion shall prevail.

1. General Exclusions:

Claims are excluded which are:

- incurred as a result of carrying out the following activities on the journey:
 - riding;
 - jet skiing;
 - motorcycling (motorcycles are deemed to be all motorbikes, scooters, quads or trikes with an engine capacity of more than 50 cc);
 - sports diving and diving beyond the maximum depth permitted for the diving certificate achieved;
- incurred in connection with a professional activity during the journey;
- that had already occurred or should have been known at the time the insurance was concluded or the journey was booked;
- that were intentionally caused by you;
- that you have caused as a result of or during the deliberate commission of a criminal offence or the deliberate attempt to commit such an offence;

- that have been caused either directly or indirectly by acts of war or civil war;
- in relation to which the external loss adjuster such as e.g. a doctor is a direct beneficiary or is related to you by blood or marriage;
- which are incurred under the direct influence of drugs, medication, narcotics or medicinal products;
- which occur during active participation in:
 - competitions, races and rallies or training for such races with motor vehicles or boats;
 - competitions and training as a professional sportsperson or in connection with an extreme sport (e.g. skydiving, high mountain tours);
 - dangerous acts by which a person knowingly exposes himself to a particularly great danger;
 - driving a motor vehicle for which does not fulfil the statutory requirements;
 - parachute jumping or piloting aircraft or flying devices;
- massages and well-being treatments, including cosmetic surgery.

In addition to the general exclusions, specific exclusions also apply to the individual types of cover.

2. Cancellation and Curtailment of the Journey:

- cancellation by the travel company;
- official regulations making it impossible to undertake the journey.

3. Emergency Medical Expenses Abroad:

- benefits for illnesses or accidents which had already occurred at the start of the journey. There is an exception for any unforeseen acute worsening of health due to a chronic condition;
- any symptoms or illnesses existing at the start of the journey and the consequences and complications of such treatment abroad which was the sole reason or one of the reasons for undertaking the journey;
- general check-up examinations and routine checks;
- examinations and medical treatment due to pregnancy as well as childbirth and termination of pregnancy unless these become necessary as a result of an unforeseen acute worsening of the health of the mother or of the unborn child;
- retention costs and statutory social security franchises;
- accidents suffered by you as a result of mental disorders or impaired consciousness as well as accidents suffered as a result of epileptic fits or other seizures which affect your entire body;
- damage to intervertebral discs as well as bleeding from internal organs and brain haemorrhages, unless these are caused by an accident;
- for violent acts by third parties;
- infections, unless these are caused by therapeutic treatments or surgery necessitated by an accident;
- poisoning as a result of orally taking solid or liquid substances;
- abnormal disorders as a result of psychological reactions which cannot be directly and causally attributed to a physical injury / a physical loss, even if these are caused by an accident.

5. How is the premium calculated?

The amount of the first premium is based on risk-relevant information from the insured and also depends on the level of the package chosen and the insured's age. The amount of the premium is specified during the application process and can be found in the insurance policy. Please be aware that in the case of automatic renewal the premium amount for subsequent insurance periods can change.

6. What are the payment terms?

The premium must be paid as a single sum immediately following the conclusion of the contract. Please refer to your insurance policy for the amount of the premium.

7. What duties and obligations do you have as policyholder?

Obligations are duties (before the conclusion of the contract, during the term of the contract and in the event of benefits becoming payable) which you must observe without fail in order to ensure that you do not lose cover either partially or in full.

You must:

- *before the conclusion of the contract:*
 - answer all questions in the application form truthfully and fully (pre-contractual duty of disclosure).

- *during the term of the contract:*
 - pay the premium on time;
 - report any changes to your address or name;
 - report any changes to the facts stated in the application which are relevant for assessing risk (increased risk).
- *after an insured event:*
 - visit a doctor as soon as possible and follow his or her orders;
 - inform Chubb immediately.

Other duties can be found in the Conditions of Insurance and the Swiss Insurance Contract Act (VVG).

8. Where is the insurance valid and what is the term of the contract?

The insurance cover is valid worldwide for the term of insurance. Domestic trips must be either more than 150km from the permanent residence of the insured (excludes journeys to work) or involve at least one night's stay in pre-booked accommodation. The commencement and end of the insurance term are specified in the application process and set out in the policy.

9. How does Chubb handle your data?

Chubb processes data obtained from the contract documents or from performing the contract and uses such data particularly for determining the premium, for investigating risk, for processing insured events, for statistical evaluations and for marketing purposes. Hard or electronic copies of the data are stored. Chubb may forward data to both national and foreign third parties involved with performing the contract where necessary, particularly to co-insurers and reinsurers and to both national and foreign Chubb companies for processing. Chubb may also obtain relevant information, particularly relating to the claim history, from official agencies and further third parties. This applies irrespective of whether the contract is concluded. Insured persons have the right to request from Chubb the information prescribed by law regarding the processing of the data concerning them.

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Version 2020.06

Introduction

This insurance policy provides both protection from the financial consequences of various risks relating to **private travel** as well as active emergency aid via Assistance. There are three package levels available. The insurance cover for each package differs considerably for some covers. Please therefore ensure that you read through the following Conditions of Insurance carefully.

You are the policyholder and thus our contractual partner. You and / or your family members may be insured persons as long as they have not attained the age of 80 years at the time the application is made. The insured persons are specified in the insurance policy.

We as the insurer provide the contractually agreed benefits.

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Overview of benefits

Benefit	Benefit Basis	Basic	Standard	Superior
Assistance:				
A <ul style="list-style-type: none"> General advice Medical advisory service Medical assistance, expenses & repatriation Bereavement advice Replacement of lost or stolen travel documents Interpreting services 	N/A	Included	Included	Included
B Emergency Medical Costs Abroad	Per Event	Not included	CHF 100'000	CHF 1'000'000
C Air Accident	Per Person	Not included	Not included	CHF 100'000*
D Search & Rescue	Per Event	CHF 30'000	CHF 30'000	CHF 30'000
E Cancellation	N/A	CHF 20'000 20% Deductible	CHF 20'000 10% Deductible	CHF 20'000 NO Deductible
F Flight Delay	Per Event	CHF 2'000	CHF 2'000	CHF 2'000
G Repeat Trip	Per Event	Not included	Not included	CHF 50'000

* If an insured event involves you and several other insured persons then the total benefit payable for all insured persons shall be limited to a maximum of CHF 10'000'000.

Part I. General Conditions of Insurance

Chubb Insurance (Switzerland) Limited, Bä rengasse 32, 8001 Zurich, hereinafter referred to as "Chubb", is liable for the benefits agreed with the policyholder and specified in this insurance document and the policy. The benefits are specified in the Conditions of Insurance and also by the provisions of the Swiss Insurance Contract Law (VVG). The General Conditions for all insurance components only apply insofar as no provisions to the contrary are provided in the Special Conditions for the individual insurance components.

1. Who is insured where and when?

Cover exists for those persons who are specified as being insured in the policy and for the amount of time specified in the policy. Residents of Switzerland are eligible for cover. The insurance policy is valid exclusively for private journeys for a duration of up to 90 days. A private journey is deemed to be any journey of a private nature. Please note the definition of the exclusions under clause I.11.

2. Where does the insurance apply?

The insurance applies to the journey or accommodation booked by the policyholder (you) for destinations worldwide insofar as no other area of validity is provided in the Special Conditions for the individual insurance components. Your attention is drawn to the clauses I.11., II.B.5 and II.E.4. The insurance policy is valid exclusively for private journeys for a duration of up to 90 days.

3. Commencement and end of the insurance cover

Your insurance cover for travel cancellation commences upon purchasing the policy or upon the date of commencement of insurance specified in the policy, whichever is the later. It ends upon you leaving your place of residence to commence the journey. Insurance cover for the remaining types of cover include the journey from your place of residence or back to your place of residence if this takes place within 24 hours of returning to Switzerland.

4. When does the contract commence and end?

The contract is concluded for the period set out in the policy. Upon expiry, the contract is extended automatically by another year, if neither the policyholder nor Chubb have terminated the contract by giving a period of notice of 90 days in writing before the expiry date.

If the Conditions of Insurance, the policy or the premium amount are changed by Chubb, Chubb must inform the policyholder about the changes no later than 30 days before the current contract expires. The policyholder can terminate the contract in case of changes to the Conditions of Insurance, the policy or the premium amount until the last day before the new contract becomes effective.

If a return journey is impossible due to unfitness to travel supported by a medical certificate and treatment beyond the end of the insurance contract is consequently necessary, the duty to provide any benefit under this contract will continue to exist until fitness to travel is restored but for no longer than a period of four weeks.

If a return journey is impossible as a result of adverse weather conditions, strike or other employment measures or technical problems, the policy shall be extended for up to a maximum of 14 days without any additional premium.

5. Your right of rescission

You have the right to terminate the insurance contract within 14 days following its conclusion without having to give any reason. We shall refund your premium. If you have reported any insured event during this time, it will not be possible to rescind.

6. Termination following an insured event

Following an insured event for which we have provided benefit, the insurance contract may be terminated in writing by you by no later than 14 days after obtaining knowledge that we have provided our benefit, and by us by no later than providing the agreed benefit. If you give notice of termination, insurance cover shall lapse 14 days after we have received such notice. If we give notice of termination, insurance cover shall lapse 30 days after you have received such notice.

7. What are your obligations in an insured event?

- 7.1 You, are under a duty:
 - to do everything possible to contribute to the mitigation of the loss and to investigate the circumstances of such loss (duty to mitigate loss);
 - to fully comply with your contractual or statutory duties relating to reporting, information or conduct (including immediately reporting the insured event to the contact address specified in clause I.18.).
- 7.2 If the loss occurs as a result of an illness or injury, you must ensure that the treating doctors are released from their duty of confidentiality and authorised to provide information to Chubb.
- 7.3 You must report insured events occasioned by criminal offences (e.g. burglary, robbery, malicious damage, bodily harm) to the responsible police station immediately and you must have the report certified.
- 7.4 Advance payments made by us or Chubb Assistance must be repaid within 30 days after returning to the place of residence.

- 7.5 You must inform us of the existence of other insurance policies or claims, e.g. with transport or travel companies, under which you can claim indemnity for the insured event in question; you must also inform us of claims made and indemnity payments received under such insurance as well as any third parties' obligations to provide indemnity.
- 7.6 If you are also able to claim benefits which have been provided by Chubb from a third party, these claims must be safeguarded and assigned to Chubb.
- 7.7 The claim for insurance benefits from us must be made in written or electronic form.

8. What are the consequences of a breach of obligations in an insured event?

If any duties to report or duties as to conduct are culpably breached and if this affects the establishment or the severity of the consequences of the loss, we shall be entitled to reduce our benefits.

However, there shall be no reduction if it can be proved that the conduct in breach of this contract did not have any influence on the establishment and the severity of the consequences of the loss.

9. What is required for claims against third parties (subsidiarity)?

If there are multiple insurance policies, our duty to provide benefit shall be secondary to that of other insurers. If the insured event is reported to us first, we shall provide advance benefits. The right of recourse shall devolve upon us to the extent that we have provided indemnity. This shall also apply if there is a duty for any social insurance or obligatory insurance to provide benefit (Swiss Federal Law on Accident Insurance (UVG), Swiss Federal Law on Health Insurance (KVG)). If any other company also provides their benefits on a subsidiary basis, then the respective companies shall be responsible for the costs in proportion to their insured sums.

Air accident benefits are excluded from subsidiarity.

10. What amount, i.e. deductible, must you bear yourself?

An deductible applies to individual benefits. This sum shall always be deducted from the amount of any benefits provided by Chubb in an insured event and you must bear this deductible yourself.

Please refer to your policy or the following descriptions of individual types of cover for the amount of your deductible.

11. When is there no insurance cover?

- 11.1 We shall not provide any insurance cover and shall not be obliged to pay any damages or insurance benefits under this contract if such insurance cover, damages payment or benefit would expose us or our parent or holding company to a sanction, prohibition or restriction in accordance with UN resolutions or trade or financial sanctions, statutes or regulations by Switzerland, the EU or the USA.
- 11.2 The insurance does not cover the consequences of events caused by official decrees, e.g. confiscation of assets, imprisonment, ban on leaving the country or closure of air space.
- 11.3 In addition to the restrictions and exclusions specified in the Special Conditions of Insurance, there is in principle no insurance cover for losses incurred as a result of carrying out the following activities on the journey:
 - riding;
 - jet skiing;
 - motorcycling (motorcycles are deemed to be all motorbikes, scooters, quads or trikes with an engine capacity of more than 50 cc);
 - sports diving and diving beyond the maximum depth permitted for the diving certificate achieved.
- 11.4 There is no insurance cover in connection with journeys during which professional or commercial activities are undertaken.
- 11.5 There is no insurance cover in connection with journeys whereby the activity is undertaken in order to perform medical, cosmetic or other clinical treatments (e.g. dental treatments).
- 11.6 Past events and pre-existing conditions:
 - 11.6.1 There is, as a matter of principle, no insurance cover for any of the insurance components for events that had already occurred at the time of taking out the insurance, or at the time of booking the travel package or at the time of beginning the trip; the same applies to events that were known on taking out cover, on booking the trip or on beginning the trip.
 - 11.6.2 There is no insurance cover for events that had already occurred or should have been known at the time the insurance was concluded or the journey was booked.
 - 11.6.3 There is no insurance cover for illnesses or accidents which had already occurred at the start of the journey. There is an exception for any unforeseen acute worsening of health due to a chronic condition.
 - 11.6.4 There is no insurance cover for any symptoms or illnesses existing at the start of the journey and the consequences and complications of such symptoms or illnesses.
- 11.7 There is no insurance cover for events that were intentionally caused by you.

- 11.8 There is no insurance cover for events that you have caused as a result of or during the deliberate commission of a criminal offence or the deliberate attempt to commit such an offence.
- 11.9 There is no insurance cover for events that have been caused either directly or indirectly by acts of war or civil war. A person also actively participates if he delivers, removes or in any other way handles equipment, devices, apparatus, vehicles, weapons or any other materials designed for warfare on the side of a war-making party.
However, insurance cover exists for losses which you or any other insured person experience as a result of acts of war if you are not actively participating in the war or civil war (passive war risk).
Losses caused by terrorist attacks are also insured if such attacks are in connection with a war or civil war which is carried out outside of the war-making parties' territories.
The insurance cover excludes losses caused:
- by ABC weapons (atomic, biological or chemical weapons);
 - in connection with a war or warlike conditions between China, Germany, France, Great Britain, Japan, Russia and the USA;
 - stays or journeys in countries or regions for which the Swiss Federal Department for Foreign Affairs (EDA) had already issued a travel warning or partial travel warning (regions) before the commencement of the journey;
 - in connection with a war or civil war if Switzerland is involved as a war-making country or if the acts of war are taking place on Swiss territory.
- 11.10 There is no insurance cover for events in relation to which the external loss adjuster such as, e.g., a doctor is a direct beneficiary or is related to you by blood or marriage.
- 11.11 There is no insurance cover for events which are incurred due to the misuse of alcohol or under the direct influence of drugs, medication, narcotics or medicinal products.
- 11.12 There is no insurance cover for events which occur during active participation in competitions, races and rallies or training for such races with motor vehicles or boats.
- 11.13 There is no insurance cover for competitions and training as a professional sports person or in connection with an extreme sport (e.g. skydiving, high mountain tours).
- 11.14 There is no insurance cover for dangerous acts by which a person knowingly exposes himself to a particularly great danger;
- 11.15 The insurance does not cover costs relating to kidnappings.
- 11.16 There is no insurance cover for events in relation to being the pilot of an aircraft (including sports aircraft pilot), as long as a permit is required for this under Swiss law, or as any other crew member of an aircraft;
- 11.17 There is no insurance cover for events that are caused by ionising radiation of any kind, particularly nuclear transmutation.

12. Definitions (where applicable and used)

- 12.1 Persons close to the insured person are:
- relatives (spouse, parents, children, parents-in-law, grandparents and siblings);
 - partners and their parents and children;
 - caregivers for minor children who are not travelling or dependants who require care.
- 12.2 Close colleague / holiday cover
A close colleague / holiday cover is a person with whom you work and who is necessarily obliged to be present at work during your holiday.
- 12.3 Adverse weather conditions
Weather conditions in which the police or other appropriate authorities advise that it is not safe to use the originally planned travel route using public communication channels (including TV and radio).
- 12.4 Private trip
There is no cover for carrying out a professional activity of any kind during the journey. This does not include occasionally answering emails or making and receiving telephone calls.
- 12.5 Domestic trips
Domestic trips must be either more than 150km from the permanent residence of the insured (excludes journeys to work) or involve at least one night's stay in pre-booked accommodation.
- 12.6 Cash equivalents
Cash equivalents means cash and Travellers Cheques exclusively.
- 12.7 Documents
Documents are passports and identity cards as well as driving licences.
- 12.8 Travel company

A travel company is the company with which you have booked your private trip.

12.9 Public transport

Public transport is any means of transportation which runs regularly according to a timetable and for the use of which a ticket must be bought. Public transport does not include taxis and rental cars.

12.10 Breakdown

A breakdown is any sudden and unforeseen failure of the insured vehicle as a result of an electrical or mechanical defect which makes it impossible for the journey to be continued or on the grounds of which it would be unlawful to continue the journey. The following are also deemed to be a breakdown: tyre failure; lack of fuel; vehicle keys locked inside the vehicle; or flat battery. Loss or damage to vehicle keys or using the wrong type of fuel do not constitute a breakdown and are not covered.

12.11 Accident

Any sudden involuntarily harmful impact of an unusual external factor on the human body is deemed to be an accident. An accident is also deemed to occur if, due to increased exertion on the limbs or the spine, a joint is sprained or muscles, tendons, ligaments, or joint capsules are strained or torn, or in the event of drowning or death by asphyxia under water as well as damage to health typical to diving (decompression sickness, barotrauma) without being able to establish an accident event.

12.12 Motor vehicle

Any damage to an insured motor vehicle caused by a sudden and violent external event making it impossible for the journey to be continued or causing it to be unlawful to continue the journey is deemed to be an accident. This particularly includes events caused by impact, collision, overturning, crashing or sinking.

12.13 Serious illness / serious accident consequences

Illnesses or accident consequences are deemed to be serious if they result in a temporary or permanent incapacity for work or if they result in a compelling inability to travel.

13. When are the benefits payable?

If the legal basis of our duty to provide benefit and the amount of benefit is established, then payment of the benefit must be made within two weeks unless the Special Conditions state otherwise.

14. In which currency are benefits paid?

We always pay our benefits in Swiss Francs (CHF). For the conversion of foreign currencies the exchange rate for the day on which the costs were paid by you shall be applied.

15. Limitation

The claims arising from the insurance contract shall lapse two years after the occurrence of the event establishing the duty to provide benefit.

16. Hierarchy of conditions

The Special Conditions for the individual insurance components shall take precedence over the General Conditions for all insurance components.

17. Jurisdiction and applicable law

Claims against Chubb may be submitted to the court with jurisdiction for the company's registered office or your place of residence in Switzerland or that of any other person entitled to make a claim. The Swiss Insurance Contract Act (VVG) shall also apply in addition to these Conditions of Insurance.

18. Contact address

Chubb Insurance (Switzerland) Limited, Bärensasse 32, 8001 Zurich

Part II. Special Conditions for the individual insurance components

A. Assistance

1. What is insured?

The provision of assistance services which become necessary during a private trip with and without meeting costs is insured.

2. Preconditions for providing benefits

It is a precondition for the provision of assistance and the reimbursement of the associated financial benefits (if insured) that you or an authorised person contacts Chubb Assistance following the occurrence of the insured event and agrees the further course of action. Chubb Assistance is responsible for deciding whether and in what manner to provide assistance services together with the parties concerned (e.g. the treating doctor).

You have access to an emergency hotline 24 hours a day, 7 days a week. Please refer to your insurance policy for the relevant telephone number or to clause II.A.3.4.

The information, organisation and agency services provided by the assister are insured. Costs incurred in connection with the agency / or organisation services arranged by the service provider (e.g. for doctors, patient transport, accommodation costs etc.) shall only be reimbursed if the appropriate insurance module has been concluded (e.g. travel cancellation insurance for curtailment of a journey).

In the event that third parties are commissioned resulting in costs accruing which are not covered by this insurance policy, the assister has the right to claim appropriate financial guarantees from the policyholder or insured persons. The assister shall determine in what form and to what amount this shall take place.

This does not apply if the reimbursement of costs is explicitly specified below.

Please note that you are not obliged to make any payment for advice and support. However, if any costs are incurred as a result of Assistance, you are obliged to make payment if the costs are not insured as part of an insured event under the following types of cover at B - G below.

3. Insurance benefits are

3.1 Medical assistance, expenses and repatriation:

- 3.1.1 Medical advice on medical facilities in the relevant country, recommendations on health precautions including vaccinations
- 3.1.2 Guarantee of meeting the hospital or medical costs and paying invoices up to the amount specified in the policy;
- 3.1.3 Meeting the costs up to the amount specified in the policy for your medically reasonable transport by a medically suitable means of transport (ambulance or aircraft). Insured are:
 - transport to the nearest hospital appropriate for treatment or to a specialist hospital;
 - return transport to your place of residence or to the nearest appropriate hospital to the insured person's place of residence as soon as such return transport is medically advisable and reasonable as well as any transfers between hospitals within the home country necessary for this;
 - referral of doctors, specialist doctors, laboratories, hospitals;
 - organising a return call from a doctor or admittance to hospital;
 - benefits according to clause II.B.4 concerning medical assistance.

3.2 Early return

- 3.2.1 Return transport for you to your place of residence is covered if you have been the direct victim of a terrorist attack, an act of sabotage, an attack or physical assault and as a result of this are no longer emotionally in a position to continue the journey.
- 3.2.2 Return transport for you to your place of residence is covered if a closely connected person at home or a close colleague becomes severely ill, is severely injured or dies.
- 3.2.3 Return transport for you to your place of residence is covered if your property is seriously damaged at home as a result of theft, fire, water or elemental damage.

3.3 Personal Assistance:

- 3.3.1 General advice: information on business and social customs, on political situations, on Visa and entry permits, on climate, time zones, currency, banking hours and driving restrictions
- 3.3.2 Support in the event of the loss of travel documents and tickets with a reimbursement of costs of up to CHF 500
- 3.3.3 Interpretation services

Costs shall not be reimbursed for the following services. You simply benefit from Chubb Assistance's networking and service capabilities here. If the benefits are not insured under the following types of cover at B-G below, they must be refunded to Chubb within 30 days after returning to your place of residence.

3.4 24/7 Medical Advisory Service

You may call the respective numbers below 24/7 during the journey, to use the services of the 24/7 Medical Advisory Service:

3.4.1 Tel. +41 43 456 75 21

- provision of advice for you for minor medical problems in the country of travel;
- provision of medical information as well as hospital and medical practitioner contacts for you;
- provision of a correspondence doctor or a hospital in the area of the trip for you.

3.4.2 Liability

Chubb does not accept liability for damage to assets or health resulting from the information given by the 24/7 Medical Advisory Service.

B. Emergency Medical Costs Abroad

1. Area of validity

This cover is valid for you according to the policy for private trips worldwide except for Switzerland.

2. Subsidiary provision of benefits

We provide our benefits as supplementary insurance to the Swiss statutory social insurance schemes (KVG, UVG) and any supplementary health insurance policies you may have if cover under such policies is insufficient.

3. Insured event

A medical emergency, i.e. a bodily injury or a sudden and unforeseen illness suffered by you during the stay abroad which may result in death and necessitates immediate inpatient or outpatient treatment which cannot be postponed until having returned to the country of residence and is performed by a doctor / dentist or a person with appropriate operating licence.

Confirmation of fitness to travel by a qualified doctor is required no earlier than 5 days before departure for journeys to be undertaken by pregnant women from the 28th week of pregnancy.

4. Insured benefits

The following benefits shall be provided in accordance with the table of benefits upon the occurrence of a medical emergency:

- 4.1 reimbursement of costs for inpatient stays in hospital—we provide insurance cover according to your existing insurance cover in their country of residence / home country (general or semi-private ward). If you select a higher category than is privately insured when you are abroad, there shall be no claim for reimbursement unless Chubb Assistance grants its approval;
- 4.2 costs for therapeutic treatments including medication;
- 4.3 emergency dental treatment up to a maximum of CHF 1'000.-- and, in the event of damage to dental prostheses, necessary measures for repairing the ability to chew up to a maximum of CHF 1'000.--;
- 4.4 medically reasonable transport to the nearest hospital appropriate for treatment or to a specialist hospital;
 - return transport to your place of residence or to the nearest appropriate hospital to your place of residence as soon as such return transport is medically advisable and reasonable;
 - Chubb Assistance may arrange any of the types of transport under this clause II.B.4.4 if it deems this to be necessary and safe;
- 4.5 any additional accommodation costs up to a maximum of CHF 60 per day for a maximum of 10 days or CHF 600 plus return flight if the original arrangement extends beyond the original date of the return flight as a result of illness or unfitness to travel. These costs must be approved by Chubb Assistance and shall be deemed to be the same type and quality as the original arrangement;
- 4.6 a compassionate visit of persons close to the insured for a total maximum of CHF 3,000.-- if you have to be hospitalised abroad for more than seven days;
- 4.7 organising and meeting the basic costs of the repatriation of remains to the place of residence in the event of death with a sublimit of CHF 3'000 for a coffin;
- 4.8 bereavement advice for and cost of a funeral at the destination abroad.

5. Uninsured events in addition to clause I.11.

- 5.1 Benefits for illnesses or accidents which had already occurred at the start of the journey. There is an exception for any unforeseen acute worsening of health due to a chronic condition;
- 5.2 any symptoms or illnesses existing at the start of the journey and the consequences and complications of such symptoms or illnesses;
- 5.3 treatment abroad which was the sole reason or one of the reasons for undertaking the journey;
- 5.4 general check-up examinations and routine checks;
- 5.5 examinations and medical treatment due to pregnancy as well as childbirth and termination of pregnancy unless these become necessary as a result of an unforeseen acute worsening of the health of the mother or of the unborn child;
- 5.6 psychoanalytical and psychotherapeutic treatments;
- 5.7 aids (e.g. prostheses, glasses, insoles, compression stockings etc. as well as health requisites such as heat lamps and thermometers);
- 5.8 treatment by practitioners of alternative medicine;
- 5.9 wellness treatments e.g. massage;
- 5.10 expenses incurred by methods of treatment and / or medication which are not generally scientifically recognised either in the home country or at the place where you are staying;
- 5.11 treatments or other measures which exceed what is medically necessary. In such a case we are entitled to reduce the benefit by a reasonable amount;
- 5.12 retention costs and statutory social security franchises;

- 5.13 if no Swiss health and/or accident insurance we will only pay 50% of the overall documented costs for hospital and outpatient treatment that would exceed the obligatory part of the Swiss health and/or accident insurance cover;
- 5.14 no cover for private ward costs.

6. Duties in the event of loss in addition to clause I.7.

In order to be able to claim benefits from Chubb, you as persons entitled to claim must immediately upon the occurrence of the insured event:

- inform Chubb Assistance immediately of all the details of any circumstance which could result in a duty to provide benefit;
- inform Chubb Assistance of any hospital treatment within 10 days of the start of such treatment;
- be examined by a doctor instructed by us on request.

C. Air Accident

Cover provides for payment of a lump sum benefit in the amount of the sum insured stipulated in the policy in the event of your death or disability as passenger resulting from an air accident.

If an insured event involves you and several other insured persons then the total benefit payable for all insured persons shall be limited to a maximum of CHF 10'000'000.-. If the total of all individual claims exceeds this maximum amount then the benefit will be allocated pro rata.

D. Search & Rescue

Notwithstanding clause I.1. and I.2. of these Conditions of Insurance, the following benefits shall be provided for leisure travel abroad:

- organisation of searches for and rescue/recovery of injured persons (even if an accident is only suspected according to the specific circumstances), insofar as such operations are not undertaken by local authorities or other aid organisations;
- meeting costs up to the amount specified in the insurance contract for search, rescue or recovery operations organised by public law or private law rescue services if fees are usually charged for such services.

E. Cancellation

1. Area of validity

The cancellation insurance commences at the time of the definitive booking and ends upon the commencement of the insured journey. The journey is deemed to commence upon leaving the place of residence in Switzerland.

2. Insured events

- 2.1 Illness, accident, death, pregnancy, serious illness, quarantine as a result of a serious infection, serious accident, pregnancy complications or as a result of death, as long as the event concerned occurs after the time of the booking:
 - suffered by you;
 - suffered by an accompanying person who has booked the same journey and has cancelled it;
 - suffered by a person close to you who is not travelling with you;
 - If several people have booked the same journey, this can be cancelled by a maximum of 10 people.
- 2.2 Cover shall only exist for chronic illnesses if the journey has to be cancelled as a result of a medically certified unexpected acute worsening of the condition. It is a prerequisite that at the time the journey was booked the state of health was stable and the person was fit to travel.
- 2.3 In the event of pregnancy, insurance cover shall only exist if the complications are confirmed by a consultant e.g. gynaecologist.
- 2.4 Cover shall only exist in the event of psychological conditions if:
 - a psychiatrist certifies the inability to travel and incapacity for work; and
 - the incapacity for work is proven by producing a certificate of absence from the employer.
- 2.5 If you miss the commencement of your journey due to a burglary or a attempted burglary at your place of residence or that of any other insured person and the police require your presence.
- 2.6 If your travel documents should be stolen and you have reported it to the responsible policy authority.
- 2.7 Due to damage caused by fire or flood at your place of residence or that of a jointly insured person if such damage occurs within 7 days of the commencement of the journey.
- 2.8 Unforeseen warning by the Swiss Federal Department for Foreign Affairs or any similar authority not to visit the country of destination for which you had previously booked the journey;
- 2.9 If war, terroristic acts, civil unrest of any kind or natural catastrophes at the destination of travel place your or the life of other insured persons in danger, and advice against undertaking The trip is issued by the Swiss Federal Department Of Foreign Affairs (EDA).

- 2.10 If you are unexpectedly called as a witness in court proceedings.
- 2.11 As a result of your unexpected unemployment after concluding the insurance policy, or if an insured but already unemployed person who is registered with the regional unemployment office (Regionales Arbeitsvermittlungszentrum, RAV) receives new and unexpected obligations from the RAV impeding the previously planned travel arrangement, or if you while being unemployed find new employment unexpectedly.
- 2.12 Delay and breakdown of transport on the outward journey:
If it is impossible to commence the booked journey as a result of the delay or breakdown of the public transport which was intended to be used at the point of departure for the outward journey to the travel destination.

3. Insurance benefits

- 3.1 Cancellation costs
If you cancel the journey as a result of an insured event, Chubb shall pay the contractually owed cancellation costs up to CHF 20'000 as specified in the overview of benefits in your policy. The aggregate limit for all persons insured under the same policy is CHF 80'000 per insured trip.

This includes cancellation costs - if booked in advance - for:
 - overnight arrangements;
 - flights or other means of transport;
 - excursions.
- 3.2 Curtailment costs
If you must curtail or adapt the journey due to one of the insured events specified in clause II. E.2., we shall refund:
 - the costs for booked and contractually owed travel or accommodation services which were not utilised which you can prove you incurred.
 - additional costs which you can prove you incurred for changing the booking or alternative transport in a means of transportation which is similar to that of the originally planned return journey on the most direct alternative route including necessary accommodation costs.
 The compensation shall be calculated from the total price of the trip. The proportion of unused days to the total days of the trip shall be calculated. The insurance benefit is limited to the amount specified in the policy.
- 3.3 Missed departure
If you delay the commencement of the journey as a result of an insured event, Chubb shall bear the following costs instead of cancellation costs (up to a maximum amount of the costs in the event of a cancellation):
 - the additional travel costs incurred in connection with the delayed departure;
 - the costs for the unused part of the stay prorated to the accommodation costs (without transport costs). The day of departure shall be deemed to be a used day of travel.
- 3.4 The deductible is specified in the table of benefits in your policy according to the chosen package and subject to a minimum of CHF 50.
- 3.5 Expenses for administration fees and for insurance premiums shall not be refunded.

4. Uninsured events in addition to clause I.11.

- 4.1 Poor recovery / pre-existing conditions or chronic illnesses
If an illness or the consequences of an accident, of an operation or of a medical procedure already existed at the time of booking the journey and no recovery has been made by the date of travel. If no recovery has been made by the date of travel from the consequences of an operation / medical procedure which was planned at the time of booking the journey but which took place thereafter.
- 4.2 Cancellation by the travel company or the party under a duty to provide the service (service provider)
If the travel company or the party under a duty to provide the service (service provider) cannot or can only partially provide the contractual services, cancel the journey or will have to cancel the journey on the basis of the specific circumstances and is under a statutory duty to provide a refund for the services which have not been provided. The specific circumstances according to which the journey will have to be cancelled include recommendations made by the Swiss Federal Department of Foreign Affairs not to travel to the area concerned.
- 4.3 There is no insurance cover for events if the booked journey cannot be undertaken as planned as a result of official regulations.
- 4.4 Business trips are excluded from your policy.

- 4.5 There is no insurance cover for events where your being called as a witness was foreseeable in the context of your regular professional activities (e.g. due to working as a loss adjuster).
- 4.6 There is no insurance cover if you are at fault for losing your position or you have resigned your position.
- 4.7 There is no insurance cover if you were self-employed or had a temporary contract.
- 4.8 There is no insurance cover for services remunerated by way of payment in kind e.g. bonus points, air miles, time shares or similar bonus schemes.

5. Duties in the event of loss in addition to clause I.7.

In order to be able to claim benefits from Chubb, you as persons entitled to claim must cancel the booked journey with the travel company immediately upon the occurrence of the insured event and then inform Chubb of the loss event in writing.

F. Flight Delay

1. Area of validity

Insurance cover commences upon concluding the policy and applies for each flight specified on the booking confirmation.

2. Insured event

If your confirmed flight is delayed by more than 6 hours in relation to the planned departure time or if such flight is cancelled. If you miss your connecting flight as a result of the delayed arrival of the previous flight and if no replacement transport can be organised within 6 hours of the actual time of arrival.

3. Insured benefits

- 3.1 Chubb shall reimburse any costs incurred for board, accommodation in a hotel and the return transfer from the airport/terminal, or;
 - 3.2 Chubb will pay for the extra costs of continuing the journey (hotel costs, costs of rebooking, telephone charges);
- up to CHF 2'000 due to an insured event specified in clause II.F.2..

4. Uninsured events in addition to clause I.11.

- 4.1 Delays that were caused by you.
- 4.2 Losses incurred because you have declined an offer of an alternative flight of a similar quality that would have arrived at an earlier time.
- 4.3 The airline's inability to provide its contractual obligations fully or partially, or if the airline interrupts the trip, or has to interrupt or cancel it, and therefore has to reimburse the costs of benefits on statutory grounds and/or has to pay the costs of return travel.

5. Duties in the event of loss in addition to clause I.7.

In order to be able to claim benefits from Chubb, you as persons entitled to claim must provide the following documents immediately upon the occurrence of the insured event:

- written confirmation from the airline company about the reasons for the flight delay;
- invoices / receipts for the purchased items.

G. Repeat Trip

1. Area of validity

The insurance commences and ends on the dates stated in the policy. The journey is deemed to commence upon leaving the place of residence in Switzerland.

2. Insured Event

If you have been repatriated to your or their place of residence as a result of a decision by the Chubb Emergency Call Centre on medical grounds during the period of insurance.

3. Insured Benefit

Only the sick or injured person affected by an insured event as specified in clause II.G.2. is entitled to claim a reimbursement at the value of the trip cost paid prior to the commencement of the trip, reduced by the amount used during the trip and reduced by the amount of trip cost reimbursed by third parties after repatriation. The insured benefit is limited to a maximum of CHF 50'000.

4. Uninsured Event in addition to clause I.11.

If it was not the Chubb Emergency Call Centre that did arrange the repatriation of the person entitled to claim.

5. Duties in the event of loss in addition to clause I.7.

In order to be able to claim benefits from Chubb, you as persons entitled to claim must cancel the booked journey with the travel company immediately upon the occurrence of the insured event and then inform Chubb of the loss event in writing.

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About Chubb

Chubb is the world's largest listed industrial insurer. With branches in 54 countries, Chubb offers property and casualty insurance products for individuals and companies, accident and supplementary health insurance products as well as reinsurance and life insurance products for a broad range of customers.

The company is renowned for its broad range of products and services, extensive sales capacity, exceptional financial strength, excellence in underwriting, high level of expertise in claims management and global branches.

The Chubb insurance companies offer insurance policies and services for a broad range of customers: multinational corporations and SMEs in the industrial insurance sector; wealthy individuals wishing to protect high-value or very high-value assets; individuals requiring life, accident, supplementary health, buildings, motor and speciality insurance cover; companies and affinity groups who conclude accident, health and life insurance programmes for their employees and members or who offer such programmes as options; and insurers protecting their risks by way of reinsurance policies.

The parent company of Chubb is listed on the New York Stock Exchange (NYSE: CB) and is a component of the S&P 500 index.