

Information sheet on the insurance product

**Company: European Travel Insurance (ERV),
A branch of Helvetia Swiss Insurance Company Ltd,
Switzerland**

**Product:
SWISS144 Travel Protect**

This sheet is for information purposes only and provides a brief overview of the key content of your insurance. You will find full information in your contract documents (insurance application, insurance policy and conditions of insurance). To ensure that you are fully informed, please read through all the documents.

What type of insurance is it?

SWISS144 is a rescue and recovery insurance, while SWISS144 + travel protection plus is also a leisure and travel insurance consisting of cancellation costs and SOS protection benefits (personal assistance) as well as additional benefits for medical and hospital costs worldwide, luggage. The terms applicable are ERV's General Conditions of Insurance (GCI) and the Swiss Insurance Contract Law (VVG).



Which events are insured?

SWISS144 & SWISS144 + travel protection plus

- ✓ Illness & injury
- ✓ Deaths

SWISS144 + travel protection plus

- ✓ severe pregnancy complications
- ✓ Deaths
- ✓ Loss, damage, destruction or delayed delivery of luggage

Additional provision: Alpine animal rescue

- ✓ Serious injury & illness
- ✓ Deaths
- ✓ falling and climbing to inaccessible places

Which benefits are insured?

SWISS144 & SWISS144 + travel protection plus

- ✓ Medically necessary emergency measures
- ✓ Transfer to the nearest hospital
- ✓ Search and rescue operation up to a maximum of CHF 30,000.00

SWISS144 + travel protection plus

- ✓ Cancellation costs up to a maximum of CHF 5,000.00
- ✓ Repatriation to place of residence
- ✓ Hospitalisation prescribed by a doctor
- ✓ Additional costs of an unscheduled return journey
- ✓ Advance on costs up to a maximum of CHF 10,000.00
- ✓ Additional costs for continuation of the journey
- ✓ Additional costs for delayed start of the journey up to CHF 3,000.00

Additional provision: Alpine animal rescue

- ✓ Rescue operation up to a maximum of CHF 2,000.00



What is not insured?

The main events and benefits not insured are as follows:

- ✗ those which had already occurred or were manifest on conclusion of the insurance or when the travel service was booked.
- ✗ those arising in connection with illnesses or accidents which were not diagnosed by a doctor at the time of occurrence and documented by means of a medical certificate.
- ✗ If, in an emergency, the emergency call centre or ERV has not given its prior consent to the services to be provided.
- ✗ circumstances occurring whilst taking part in competitions or scientific expeditions.
- ✗ those which are caused by the influence of alcohol, drugs, anaesthetic or medicines.
- ✗ Deductibles of social insurances



Are there any limits to the cover?

Not all conceivable events are insured. Excluded from insurance coverage are e.g.

- ! circumstances that had already occurred or were recognisable before taking out insurance or booking travel services;
- ! Damage caused intentionally.
- ! Damage caused by reckless actions where the person knowingly exposes him/herself to a particularly high risk.



Where am I insured?

Please see your insurance policy for the precise starting date of your insurance coverage. The prerequisite is that you have paid the first premium on time and in full. You can take out the insurance contract for one year (365 days). **It is automatically renewed for a further year at a time unless you or we have cancelled the contract in good time.**



What are my obligations?

To avoid jeopardising your insurance coverage, you must meet the following obligations:

- You must pay the insurance premium invoiced to you on time and in full.
- You should immediately notify any SOS claim and, in case of an **emergency**, contact our EMERGENCY HOTLINE on **+41 848 801 803**.
- In the event of an insured event you are required to avert or minimise loss as far as possible and provide us with truthful loss reports to help us assess and settle the claim.
- In case of illness or accident, seek medical advice without delay; the doctor should be informed of the travel plans and his/her instructions followed. The insured person or recipient of benefits shall release the doctor treating him/her from the duty of medical secrecy in our favour.



When and how do I pay?

The premium must be paid to the invoicing party in cash, online using e-banking or by a bank/post office transfer within 30 days of issue of the invoice. When taking out cover online, the insurance premium must be paid immediately by credit card.



When does cover begin and end?

The contract commences and ends on the date stated in the insurance application and in the policy.



How can I terminate the contract?

You or we may terminate the insurance contract at the end of the agreed contract term. Notice of termination must be received no later than three months before the end of the contract.

In addition, you or we can also terminate the contract prematurely in exceptional cases, e.g. in the event of an insurance claim. Please see the conditions of insurance in your contract for other special termination rights.

COVID-19 additional package



Information sheet on the insurance product

**Company: European Travel Insurance (ERV),
A branch of Helvetia Swiss Insurance Company Ltd,
Switzerland**

**Product:
SWISS144 Travel Protect**

This sheet is for information purposes only and provides a brief overview of the key content of your insurance. Detailed, complete information is available in your contract documents (insurance application, insurance policy, insurance conditions and special conditions). Please read through all the documents so that you are fully informed.

What type of insurance is it?

It is additional insurance for individuals for a one-time trip. **It complements your existing and active annual travel and leisure insurance policy at ERV to cover COVID-19 risks.** The insurance consists of benefits for cancellation costs, SOS protection (assistance) and medical and hospital costs (treatment costs).



Which other events are insured in addition to this?

- ✓ Unforeseeable serious illness from COVID-19
- ✓ COVID-19 mandatory vaccination: At the travel destination, a vaccination requirement is unexpectedly imposed after booking and you cannot be vaccinated or cannot be vaccinated in time for the deadline for scheduling or medical reasons.
- ✓ Individual quarantine ordered by an authority due to a positive COVID-19 PCR test result or suspected infection
- ✓ Unexpected quarantine requirement upon return to the place of residence that becomes known during the trip

Which benefits are insured in addition to this?

- ✓ Cancellation costs according to your annual policy (cover for cancellation costs)
- ✓ SOS protection benefits
 - Additional costs for continuation of the journey up to CHF 3,000/person or CHF 7,000/family
 - Additional costs for an unscheduled return journey on the basis of 1st class travel by train and the class of the return flight originally booked
- ✓ A voucher for a replacement trip up to CHF 25,000.00 in value
- ✓ Treatment costs abroad up to CHF 100,000.00 in value (in addition to your health insurance)

In any case, the General Conditions of Insurance (GCI) of your annual policy, as well as the Special Conditions (SC), are decisive.



What is not insured?

The main uninsured events and benefits are as follows:

- ✗ official orders, such as lockdowns or border closures
- ✗ if the quarantine order already existed at the time of departure.
- ✗ if it were possible to present a negative PCR test or quarantine for the trip as an alternative to vaccination
- ✗ cost sharing or franchises from the Swiss social security



Are there any limits to the cover?

Not all conceivable events are insured. The following are excluded from insurance coverage, e.g.:

- ! persons older than 80 do not benefit from insurance coverage for treatment costs abroad.
- ! The treatment cost cover applies exclusively as follow-up insurance for the legal compulsory health insurance (KVG).
- ! The voucher for a replacement trip is valid if you are repatriated when medically accompanied by a Central Call-out Service as a result of a COVID-19 illness.



Where am I insured?

- ✓ You are insured worldwide.



What are my obligations?

To avoid jeopardising your insurance coverage, you must meet the following obligations:

- 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.
- You must pay the insurance premium invoiced to you on time and in full.
- Please notify us immediately of any SOS claim and, in case of an **emergency**, contact our CENTRAL CALL-OUT SERVICE on **+41 848 801 803**.
- In the event of an insured event, you undertake to avert or minimise loss far as possible and provide us with truthful loss reports for the determination of the loss and its settlement.
- In the event of illness, you must consult a doctor immediately, inform them of your travel plans and follow their instructions. The insured person or recipient of benefits shall release the doctor treating him/her from the duty of confidentiality towards us.



When and how do I pay?

The premium must be paid by the person invoiced in cash, on-line by e-banking or by bank/post office transfer within 30 days of issue of the invoice. When taking out cover online, the insurance premium must be paid immediately by credit card.



When does cover begin and end?

Please see your insurance policy for the exact commencement of your insurance coverage. The insurance coverage ends after the trip (maximum 92 days). The requirement is that you have paid the premium on time and in full.



How can I terminate the contract?

The insurance coverage ends automatically after the trip (maximum 92 days). Therefore, there is no need to cancel the insurance.