

General Insurance Conditions (GIC)

valid as of 1 July 2016



Private

WISECA
card services



An Aduno Group company
www.aduno-gruppe.ch

The three steps to follow in the event of a claim:

- 1.** Call us on +41 (0)58 958 80 44 if you have any questions or wish to discuss the procedure in the event of a claim.
- 2.** Download the appropriate claim form from www.viseca.ch/versicherungen (or call the above phone number to request one).
- 3.** Send your completed claim form, along with all documents relating to the claim (originals), to the address indicated on the form.

General Insurance Conditions (GIC) applicable to:

World MasterCard Silver

World MasterCard Gold

Visa Classic

Visa Gold

Flying Blue World MasterCard

Kiwanis MasterCard Gold

MercedesCard MasterCard

Orange Collect Card

Visa GKB HCD Card

PrePaid MasterCard/Visa

issued by Viseca Card Services SA

See also www.viseca.ch/versicherungen



Zurich Insurance Company Ltd
Mythenquai 2, 8002 Zurich



**Europ Assistance (Switzerland)
Insurance Ltd**
Avenue Perdretemps 23
P.O. Box 3200, 1260 Nyon 1



AGA International S.A., Paris
Wallisellen branch (Switzerland)
Hertistrasse 2, P.O. Box, 8304 Wallisellen



Würth Financial Services AG
Insurance brokers
Churerstrasse 10, 9400 Rorschach

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Insurance overview

Description of insurance components	Maximum sums insured in CHF for Viseca ¹ cards per event and per year (p.a.) ²		
	PrePaid MasterCard/ Visa	World MasterCard Silver Visa Classic Visa GKB HCD Card	World MasterCard Gold Visa Gold Flying Blue World MasterCard
Group travel and air accident insurance			
Search, recovery and repatriation costs	–	60 000	60 000
Disability (proportionate to level of disability)	–	300 000	500 000
Death: Adults	–	300 000	500 000
Death: Children under 12 years old	–	20 000	20 000
Death: Children under 30 months old	–	2 500	2 500
Trip cancellation insurance	–	10 000	20 000
Trip interruption insurance	–	7 500	15 000 (including delayed luggage)
Delayed luggage insurance	–	–	1 000
Insurance for lost, stolen or damaged luggage	–	–	5 000
Medical travel assistance			
Return travel, return transportation and repatriation costs	–	–	250 000 ³ / 60 000 ⁴
Search and rescue costs	–	–	60 000 ³⁺⁴
Medical expenses	–	–	250 000 ³
Collision damage excess waiver on hired vehicles	–	–	10 000 per event / unlimited p.a.
Purchase protection insurance	–	–	1 000 per event / 5 000 p.a.
Price protection insurance	1 000.–	2 000	2 000
Extended warranty	–	2 000 (+ 12 months)	5 000 (+ 24 months)

This translation of the General Insurance Conditions is provided for information only. In the event of a dispute, the German version shall take precedence.

	Geographical scope	Insurer	Page
Kiwanis MasterCard Gold MercedesCard MasterCard Orange Collect Card ⁶			
	worldwide	ZURICH	9
60 000	worldwide	ZURICH	10
300 000	worldwide	ZURICH	10
300 000	worldwide	ZURICH	11
20 000	worldwide	ZURICH	11
2 500	worldwide	ZURICH	11
–	worldwide	EUROP ASSISTANCE	17
–	worldwide	EUROP ASSISTANCE	19
–	worldwide	EUROP ASSISTANCE	21
–	worldwide	EUROP ASSISTANCE	22
	worldwide ⁵	EUROP ASSISTANCE	24
–	worldwide ⁵	EUROP ASSISTANCE	24
–	worldwide ⁵	EUROP ASSISTANCE	25
–	worldwide ⁵	EUROP ASSISTANCE	25
–	worldwide	AGA	33
–	worldwide	AGA	35
–	Switzerland	AGA	37
–	Switzerland, Liechtenstein, Germany, France, Italy, Austria, Luxembourg	AGA	38

¹ Also applies to partner bank cards issued by Viseca.

² Per card and per year for all insurance components of Europ Assistance.

³ Applies to cardholders resident in Switzerland or Liechtenstein.

⁴ Applies to cardholders resident in a Schengen country (other than Switzerland or Liechtenstein).

⁵ With the exception of the country in which the insured person has his/her usual place of residence.

⁶ See also www.viseca.ch/versicherungen

Part A: Customer information Zurich Insurance Company Ltd Information for insured persons in accordance with the Swiss Federal Law on Insurance Contract (VVG) and excerpt from the General Insurance Conditions (GIC) of Zurich Insurance Company Ltd.

This information sheet provides you, the insured person, with a brief overview of the main points of the insurance contract (group travel and air accident insurance, policy nos. 13.819.719 [Classic/World Silver] and 13.819.720 [Gold/World Gold]) between Zurich Insurance Company, Mythenquai 2, 8002 Zurich (hereinafter referred to as ZURICH), and Viseca Card Services SA (hereinafter referred to as Viseca). Please keep it in a safe place. Your rights and obligations and those of the contracting parties are based on the above-mentioned policies (or any succeeding policies) as well as on the applicable laws. The exact wording of these policies may be viewed at Würth Financial Services AG, Insurance brokers, Churerstrasse 10, 9400 Rorschach.

I General provisions

1. Policyholder

Viseca Card Services SA, Hagenholzstrasse 56, P.O. Box 7007, 8050 Zurich, represented by Würth Financial Services AG, Insurance brokers, Churerstrasse 10, 9400 Rorschach.

2. Insured persons

2.1. Insured cards

Cover is provided for the Viseca Classic, Gold, Silver/World and Gold/World credit cards issued by Viseca in accordance with the insurance overview on p. 6/7.

2.2. Insured persons

- Holders of a Viseca credit card (including partner, secondary or additional cardholders), hereinafter referred to as "cardholders".
- Spouse or registered partner of the cardholder; in their absence, the cohabiting partner (unmarried natural person neither registered in a partnership nor related, including a same-sex partner) who has lived in a marriage-like partnership with the cardholder in a common household continuously for the last five years before the occurrence of an insured event.
- The cardholder's unmarried children entitled to support up to the age of 25.

3. Premium

The insurance premium will be borne by Viseca.

4. Beginning and end of insurance cover

Cover begins as soon as the Viseca Card has been issued and is in the cardholder's possession. Cover likewise applies for partner, secondary or additional cards issued in connection with the Viseca primary card for the group of persons specified under section I 2. Insurance ends when the card expires or the credit card agreement is cancelled (cancellation by Viseca or the cardholder). The insurance covers all events occurring during the period of validity of the credit card.

5. Processing of personal data

Viseca, as the policyholder, does not divulge customer information pertaining to insured persons (cardholders) to ZURICH or to Würth Financial Services AG when a credit card agreement is concluded. However, if a claim is reported by the insured person or in connection with basic inquiries or applications connected with the insurance contract, Viseca is entitled to share customer information (in particular personal details as well as the type and duration of the credit card agreement) with ZURICH and with Würth Financial Services AG if this information is needed to process the insurance contract or handle a claim.



ZURICH and Würth Financial Services AG are authorized to procure and process information from involved third parties if such information is directly necessary for the processing of the contract or the handling of a claim. The parties involved in processing the contract and any claims are likewise authorized to obtain relevant information from such third parties and to inspect official files. The parties involved undertake to treat any information received in this way as confidential. The data will be held in physical and/or electronic form.

6. Place of jurisdiction and applicable law

In the event of disputes arising from this contract, the policyholder or person entitled to make a claim may choose one of the following as the place of jurisdiction:

- Zurich as the head office of ZURICH.
- The place of residence or registered office of the policyholder or person entitled to make a claim if located in Switzerland or Liechtenstein, but not if located abroad. Swiss law shall apply. The applicable provisions contained in the Swiss Federal Law on Insurance Contract (VVG) shall also apply. For insurance policies in the Principality of Liechtenstein, the provisions of the Liechtenstein Law on Insurance Contract (VersVG) shall apply in addition.

7. Special conditions

In all cases, it is deemed to have been agreed that the contractual provisions of the above-mentioned policies will be valid without restriction. This customer information dated July 2016 supersedes all previous insurance certificates or customer information (for the cards listed on p. 6/7).

II Group travel and air accident insurance

1. Sums insured

Depending on the type of credit card, the maximum sums insured in the event of death or disability are CHF 500 000 (Viseca Gold and Gold/World credit cards) and CHF 300 000 (Viseca Classic and Silver/World credit cards and other Viseca credit cards), as shown in the insurance overview on p. 6/7. For all Viseca cards mentioned the maximum sum insured for search, recovery and repatriation costs is CHF 60 000.

2. Geographical scope

The insurance cover applies worldwide.

3. Insured accidents and bodily injury

Cover extends to accidents and accident-type bodily injuries, with the exception of occupational illnesses, in accordance with the provisions of the Swiss Federal Law on Accident Insurance (UVG), sustained by insured persons when travelling in a means of transport (as a driver or a passenger) pursuant to section II 5, including entering and exiting such means of transport. Disability and death benefits will be reduced accordingly if the impairment to health or death is only partly the result of an insured accident.

4. Conditions for insurance cover

Entitlement to benefits resulting from an insured event arises when the transport costs (less any cash withdrawn up to a maximum of 20% of the travel costs) were paid for with the Viseca credit card.



5. Insured means of transport

In the capacity of a driver or passenger of a rented bicycle, rented motor-assisted bicycle, rented motorcycle, rented motor vehicle (minibus, passenger car, mobile home, camper van), rented boat (sailing boat/motorboat), helicopter. In the capacity of a passenger of a mountain railway, bus, train, aircraft, ship, ski lift, taxi, provided that the transport costs were paid for with the credit card, as well as transport using GA and Half-Fare railcards (where railcards and tickets were paid for with the credit card). Travel to airports, railway stations and end destinations (place of residence, hotel, holiday home, etc.) by taxi, bus, train is insured even if the transport costs were not paid for with the credit card.

6. Restrictions on insurance cover

The following are not insured:

- Accidents where the means of transport is leased.
- Consequences of warlike events in Switzerland.
- Consequences of warlike events abroad. If, however, war breaks out in the country where the insured person is staying and if the insured person is caught unawares by this development, then the insurance cover will remain in force for 14 days after the outbreak of war.
- Accidents sustained while wilfully committing a crime or other offence.
- Suicide, self-mutilation or attempts to commit such acts.
- Accidents while using aircraft where the insured person deliberately contravenes government regulations, or does not possess the requisite official documents and permits, or if he/she knew, or, given the circumstances, should have known that the aircraft used or its crew did not have the requisite documents and permits.
- Effects of ionizing radiation, unless radiotherapy was ordered by a medical doctor as a consequence of an insured event.
- Accidents in foreign military service and while participating in armed conflicts.
- Participation in terrorist acts and gang-type crimes.
- Involvement in fights, unless the insured person was injured by while trying to assist a defenceless person or was an innocent bystander.
- Participation in civil unrest.

The maximum indemnification per aircraft (maximum liability) is CHF 15 million.

7. Insured benefits

7.1. Transport and rescue costs

Necessary expenses up to a maximum of CHF 60 000 will be paid within five years on a basis subsidiary and complementary to existing accident insurance for:

- All travel and transportation of the insured person to the place of treatment necessary as a result of the accident; however, transportation by aircraft only if unavoidable for medical or technical reasons. Travel expenses are not covered for persons who can reasonably be expected to walk.
- Non-sickness-related rescue operations for the benefit of the insured person.
- Recovery and transportation of the body to the place of interment.
- Search operations undertaken to rescue or recover the insured person.

7.2. In cases of disability

If an insured person becomes disabled as a result of an insured accident, ZURICH will pay the insured person a disability indemnity. This indemnity will be the percentage share of the agreed sum insured corresponding to the degree of disability (max. CHF 500 000 or CHF 300 000). The degree of disability is measured in accordance with the applicable provisions of the UVG and the associated ordinance for determining personal injury compensation. The degree of disability is to be determined in Switzerland. The disability indemnity will be paid as soon as the extent of permanent disability has been determined.



7.3. In case of death

If an insured person dies as a result of an insured accident, ZURICH will pay the agreed sum insured (max. CHF 500 000 or CHF 300 000). If the insured person is not yet two years and six months old at the time of the accident, the death benefit shall amount to a maximum of CHF 2 500. For those who have not reached their 12th birthday, ZURICH will pay a maximum of CHF 20 000 from all accident insurance policies with ZURICH.

The following persons are eligible to receive the death benefit, in this order:

- The surviving spouse or registered partner; in their absence, the unmarried or unregistered unrelated natural person (may be of the same sex) who has been living in a marriage-like relationship with the deceased in a common household continuously for the last five years prior to his or her death.
- The direct descendants and natural persons for whose maintenance the cardholder was largely responsible.
- The parents.
- The siblings.

If the insured person wishes for a different order of beneficiaries, a dated request signed by the insured person must be sent to ZURICH via Würth Financial Services AG, 9400 Rorschach. If none of the entitled beneficiaries mentioned above are alive, ZURICH will only pay funeral expenses up to 10% of the sum insured.

7.4. Medical expenses

Medical expenses are not insured.

7.5. Maximum indemnity

The agreed sum will not be paid more than once per insured person for one and the same accident, even if the insured person holds more than one card or has more than one insurance certificate.

8. Obligations in the event of a claim

If an accident is likely to give rise to a claim for insurance benefits, a registered physician should be consulted as soon as possible and professional care arranged. The insured person must follow the instructions of the attending physician or an assistant designated by the physician. The insured person or claimant is also obliged to cooperate with any investigative procedures requested by ZURICH and to assist in obtaining the information (including from third parties) required for the provision of benefits. Furthermore, the insured person or claimant must notify ZURICH via Viseca (tel. +41 (0)58 958 80 44) of the occurrence without delay; in the event of death this must be soon enough to permit ZURICH to arrange for a post-mortem if it is possible that the cause of death was other than an accident.

All original claim documents should be sent, together with a completed claim form (available at www.viseca.ch/versicherungen or from Viseca on tel. +41 (0)58 958 80 44), to the address given on the claim form.

9. Consequences of actions contrary to the terms of the contract

If insured persons or claimants display gross negligence in disregarding their obligations (the duties mentioned above) following an insured event, insurance benefits will be partially or fully withheld unless they can provide evidence that the breach of contract should not be regarded as culpable under the circumstances.

Part B: Customer information Europ Assistance

Information for insured persons in accordance with the Swiss Federal Law on Insurance Contract (VVG)

The following information is intended for the customer and gives a brief and comprehensible overview of the identity of the insurer and the main points of the insurance contract (Article 3 of the VVG – Swiss Federal Law on Insurance Contract). On the basis of the group insurance contract concluded with Viseca Card Services SA, Hagenholzstrasse 56, P.O. Box 7007, 8050 Zurich (hereinafter Viseca), Europ Assistance (Switzerland) Insurance Ltd (hereinafter EUROP ASSISTANCE) grants cover, subject to the General Insurance Conditions (GIC), for the insurance components listed.

1. Insurer

The insurance provider is Europ Assistance (Switzerland) Insurance LTD, whose registered office is at Avenue Perdretemps 23, P.O. Box 3200, 1260 Nyon 1.

2. Policyholder

The policyholder is Viseca Card Services SA, whose registered office is at Hagenholzstrasse 56, P.O. Box 7007, 8050 Zurich.

3. Insured risks and scope of insurance cover

The insured risks and scope of insurance cover are set out in the General Insurance Conditions (GIC). The individual insurance components are as follows:

For holders of Viseca Classic and Silver/World credit cards in accordance with the insurance overview on p. 6/7:

- A. Trip cancellation insurance
- B. Trip interruption insurance

For holders of Viseca Gold and Gold/World credit cards in accordance with the insurance overview on p.6/7:

- A. Trip cancellation insurance
- B. Trip interruption insurance
- C. Delayed luggage insurance
- D. Insurance for lost, stolen or damaged luggage
- E. Medical travel assistance

4. Insured cards and persons

4.1. Insured cards

Cover is provided for the Viseca Classic, Gold, Silver/World and Gold/World credit cards issued by Viseca in accordance with the insurance overview on p. 6/7.

4.2. Insured persons

The persons insured are deemed to be the cardholder (main, secondary, additional and partner cards), his/her spouse or cohabiting partner or registered partner (living at the same address and with the same registered place of residence) and unmarried children of the cardholder or cohabiting partner who are entitled to be supported by him/her, are under the age of 25 and are living in the same household. The insurance is also valid for partner cards and additional cards supplementary to the main card for the persons listed.

5. Main restrictions on insurance cover

- Events that had already occurred at the time the trip was booked or events whose occurrence was evident to the insured persons at the time their trip was booked.
- Actions and costs not ordered or approved by EUROP ASSISTANCE.
- Events occurring in connection with participation in hazardous acts, the risks attached to which are precisely known. This list refers only to the most frequent exclusions. Others are described in the General Insurance Conditions (GIC) and in the Swiss Federal Law on Insurance Contract (VVG).

6. Premium

The insurance premium is paid by Viseca.

7. Obligations in the event of a claim

- Insured persons are required to discharge in full their contractual and statutory obligations to notify or provide information and to comply fully with the rules of conduct laid down by contract or statute (including the obligation to notify Viseca of every insured event without delay).
- Insured persons are obliged to do everything in their power to reduce the scale of the loss and to help establish its cause (e.g. by authorizing third parties to forward documents, information and other material required in order to investigate the loss event to EUROP ASSISTANCE).
- Where an advance on costs is paid, the insured person must repay the amount in question to EUROP ASSISTANCE within 30 days.

This list refers only to the most common duties. Others are described in the General Insurance Conditions (GIC) and in the Swiss Federal Law on Insurance Contract (VVG).

8. Beginning and end of insurance cover

The insurance cover begins when Viseca issues the credit card and it comes into the possession of the cardholder, but no earlier than 1 July 2016 (trips booked and paid for after 1 July 2016 are covered). The insurance cover ends when the credit card agreement is terminated (termination by Viseca or by the cardholder), or when the card expires or the Group Insurance Contract between Viseca and EUROP ASSISTANCE is terminated.

9. Processing of personal data

Viseca, as the policyholder, shall not communicate any details of the insured person (the cardholder) as its customer either to EUROP ASSISTANCE or to Würth Financial Services AG (insurance broker, hereinafter referred to as WÜRTH) when a credit card agreement is concluded. However, when an insured person reports a claim, Viseca will be entitled to process and disclose or forward to EUROP ASSISTANCE and WÜRTH the customer data required for the administration of the contract and the settlement of the claim (in particular, personal details and the type and duration of the credit card agreement) including all documentation submitted by the insured persons. This is done only when a claim is notified and for the purpose of verifying the insurance claims made by the holder of the credit card.

EUROP ASSISTANCE processes details obtained from the contractual documents or the preparation of the contract and uses them in particular to calculate the premium, to assess the risk, to process claims and to evaluate statistics. EUROP ASSISTANCE and WÜRTH are entitled to obtain from interested third parties such data as is required specifically to prepare the contract or settle a claim and to process the information involved. In the same way, the parties involved in the preparation of the contract or the settlement of a claim are considered to be authorized to obtain relevant information from such third parties and to inspect official files. If necessary, and to the extent required, the relevant data will be passed on to involved third parties, particularly other participating insurers, authorities, lawyers and external experts. Data may also be passed on for the purpose of detecting or preventing insurance fraud.

The parties involved undertake to treat any information received in this way as confidential. The above-mentioned parties will store the data in physical and/or electronic form.

Part B: Customer information Europ Assistance General Insurance Conditions (GIC)

I Common provisions for all insurance components

1. Insured cards and persons

1.1. Insured cards

Cover is provided for the Visa Classic, Gold, Silver/World and Gold/World credit cards issued by Visa in accordance with the insurance overview on p. 6/7.

1.2. Insured persons

The persons insured are deemed to be the cardholder (main, secondary, additional and partner cards), their spouse or cohabiting partner or registered partner (living at the same address and with the same registered place of residence) and those unmarried children of the cardholder or cohabiting partner who are entitled to be supported by him/her, are under the age of 25 and are living in the same household. The insurance is also valid for partner cards and additional cards supplementary to the main card for the persons listed.

2. Geographical scope

The insurance is valid worldwide including in Switzerland unless specified otherwise under "Special provisions for the individual insurance components (II)".

3. Beginning and end of insurance cover

The insurance cover begins when Visa issues the credit card and it comes into the possession of the cardholder, but no earlier than 1 July 2016 (trips booked and paid for after 1 July 2016 are covered). The insurance cover ends when the credit card agreement is terminated (termination by Visa or by the cardholder), or when the card expires or the Group Insurance Contract between Visa and EUROP ASSISTANCE is terminated.

4. Acceptance of the GIC and insurance confirmation

These GIC are sent to the insured person together with his/her Visa credit card; alternatively, they can be requested on tel. +41 (0)58 958 80 44 or accessed at www.visa.ch/versicherungen, and are regarded as confirmation of insurance. By using the credit card, the insured person confirms that he/she has received, taken note of and accepted the GIC.

5. Overview of the insurance components

For holders of Visa Classic and Silver/World credit cards in accordance with the insurance overview on p. 6/7:

- A. Trip cancellation insurance
- B. Trip interruption insurance

For holders of Visa Gold and Gold/World credit cards in accordance with the insurance overview on p.6/7:

- A. Trip cancellation insurance
- B. Trip interruption insurance
- C. Delayed luggage insurance
- D. Insurance for lost, stolen or damaged luggage
- E. Medical travel assistance

6. Obligations in the event of a claim

- The insured person is required to comply fully with his/her contractual and legal obligations in terms of notification, provision of information and actions (including immediate reporting of the insured event to Visa).
- The insured person is required to do everything in his/her power to help mitigate the loss and investigate its causes.
- If the loss occurred as a result of illness or injury, the insured person must ensure that in his/her dealings with EUROP ASSISTANCE the medical practitioners providing treatment are released from their duty of confidentiality.

- If the insured person is also able to claim from third parties any benefits provided by EUROP ASSISTANCE, he/she must maintain such entitlements and assign them to EUROP ASSISTANCE.
- Claim forms can be downloaded from www.viseca.ch/versicherungen or requested from Viseca on telephone +41 (0)58 958 80 44.

7. Breach of obligations

If the insured person fails to fulfil the requirements to be complied with when making a claim, benefits may be reduced or withheld.

8. Definitions

- 8.1. Trip: A trip begins on the insured person's departure from his/her home, lasts for no more than 45 days, includes at least one overnight stay away from home, must include both an outward and a return journey and ends on the insured person's return to his/her home.
- 8.2. Home: Location of the insured person's main (registered) place of residence.
- 8.3. Switzerland: The entire sovereign territory of Switzerland, including the enclaves of Büsingen and Campione, as well as the border areas and the sovereign territory of the Principality of Liechtenstein.
- 8.4. Abroad: Any country other than Switzerland.
- 8.5. Schengen area: All countries which have joined the Schengen Agreement. These are Austria, Belgium, Czech Republic, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Iceland, Ireland, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Netherlands, Norway, Poland, Portugal, Slovak Republic, Slovenia, Spain, Sweden and Switzerland (position as of January 2016).
- 8.6. Related persons: The insured person's spouse, life partner (including his/her parents and children), child, father, mother, brother, sister, parents-in-law, son-in-law, daughter-in-law, grandparents and grandchildren.
- 8.7. Accident: An accident is a sudden, unintended harmful impact of an unusual external factor on the human body resulting in impairment of physical, mental or psychological health or in death.
- 8.8. Serious illness/serious injuries resulting from an accident: An illness or the injuries resulting from an accident are deemed to be serious if the patient needs to be admitted to hospital (for at least one night), if the physician has to prescribe medication which in Switzerland is available only on prescription, or if the physician pronounces the insured person unfit for work for at least five working days or certifies in writing that the insured person is not well enough to travel.
- 8.9. Public transport: Public transport is defined as any means of transport operating to a regular timetable and requiring the purchase of a ticket. Taxis and hire cars do not count as public transport.
- 8.10. Personal effects: Personal belongings carried by the insured person.

9. Conditions for insurance cover

Insurance cover applies only for private travel. In order for the insured person to be entitled to claim an insured benefit on the occurrence of an insured event, he/she must, as well as fulfilling the obligations listed under section I 6 and the requirements mentioned under "Special provisions for the individual insurance components (II)", be able to submit all the following cumulative evidence at the time of the insured event:

- Evidence of the insured event (claim form can be requested from Viseca on tel. +41 (0)58 958 80 44 or accessed at www.viseca.ch/versicherungen).
- Evidence (in the form of a transaction slip or monthly credit card statement) that at least 60% of the cost of the trip was paid for by the insured person using a valid Viseca card or associated partner card. This does not apply to medical travel assistance (Part B, section II E).
- Evidence of a valid credit card agreement between the insured person and Viseca (credit card number).
- On request, evidence of the private nature of the trip.

The required documents are to be forwarded to Viseca within a reasonable period of time.

10. Time limitation

Claims under the insurance policy expire two years after the occurrence of the event giving rise to the obligation to pay benefits.

11. Subsidiarity clause

The present insurance cover is subsidiary to any other compulsory or optional insurance and is limited to that part of the insurance benefits which exceeds the other insurance contract or is not covered by it. Costs are only reimbursed once in total. Where EUROP ASSISTANCE has nevertheless paid out benefits for the same loss event, these shall be treated as an advance, and the insured person shall assign his/her potential claims against third parties (compulsory or optional insurance) in that same amount to EUROP ASSISTANCE.

12. Due date of compensation

Compensation will be due four weeks after EUROP ASSISTANCE receives the documentation necessary to determine the extent of the loss and its obligation to pay benefits. Four weeks after receipt of the claim, payment of the minimum compensation payable and recognized may be demanded as a payment on account. EUROP ASSISTANCE'S obligation to pay will be deferred for as long as it is unable to determine the amount of compensation due or make payment due to circumstances which are the fault of the insured person or claimants. In particular, compensation will not be payable as long as:

- doubts exist regarding the claimant's entitlement to receive payment;
- the insured person or the claimant is the subject of a police or criminal investigation relating to the claim and the investigations have not yet been completed.

13. Restrictions on insurance cover

In addition to the restrictions and exclusions listed under the "Special provisions for the individual insurance components (II)", no insurance cover is provided for losses:

- brought about by grossly negligent or deliberate acts or omissions;
- whose cause is attributable to the misuse of alcohol, drugs or medication;
- sustained as a consequence of participation in races, rallies or similar competitive or training trips using motor vehicles, snowmobiles or motor boats;
- events connected with an intentional criminal offence, either perpetrated or attempted.

14. Place of jurisdiction and applicable law

This contract is subject to Swiss law. Legal action against EUROP ASSISTANCE may be brought before the court at the insured person's place of residence in Switzerland or at the location where EUROP ASSISTANCE has its registered office.

15. Supplementary legal basis

The rules laid down in the Swiss Federal Law on Insurance Contract (VVG) shall apply in addition to these provisions.

16. Contact address

Viseca Card Services SA, Hagenholzstrasse 56, P.O. Box 7007, 8050 Zurich.



II Special provisions for the individual insurance components

A. Trip cancellation insurance

1. Insured events and costs

EUROP ASSISTANCE will assume cancellation costs or any rebooking costs payable by reason of any contract concluded between the insured person, on the one hand, and the service provider (e.g. travel or transport company, landlord or the organizer of a course or seminar) on the other hand, including administrative charges, if – owing to the occurrence of an insured event – the trip:

- cannot be embarked upon, or
- can only be embarked upon with some delay.

1.1. The following are deemed to be insured events:

- Accidents, serious consequences of accidents, serious illness or death suffered by the insured person.
- Accidents, serious consequences of accidents, serious illness or death suffered by persons related to the insured person.
- Loss of employment by the insured person through no fault of his/her own after the trip has been booked.
- If the insured person's presence at home is essential owing to serious damage to his/her property as result of theft or the effects of water, fire or forces of nature.
- Warnings from the Swiss Federal Department for Foreign Affairs (FDFA) advising against travel to the country to which the insured person had booked a trip before the warning was issued.
- Serious pregnancy complications suffered by the insured person, a spouse or partner of the insured person, or a person with whom the insured person wishes to travel, provided that that person is named in the travel confirmation.
- Unforeseen events on the planned travel itinerary such as warlike events, violations of neutrality, revolution, rebellion, uprisings, civil unrest (violence against persons or property during riotous assembly, riots or tumults) and measures taken against them; quarantines or epidemics, natural hazards (e.g. volcanic eruptions, earthquakes, seaquakes [tsunamis]) or changes in the structure of the atomic nucleus, where these specifically imperil the life of the insured person, or if because of such events a warning has been issued by an official body (FDFA) explicitly advising against travel.
- If personal documents belonging to the insured person and essential for the trip are stolen and the theft is reported to the appropriate police authority.

1.2. Sums insured

All benefits payable by EUROP ASSISTANCE in connection with a pre-departure insured event will be limited per year and per card to the price paid by the insured person for his/her trip.

Where trips are undertaken or accommodation is rented jointly with other persons, the pre-departure benefits payable per event and year will be limited to the proportionate share of the insured persons.

EUROP ASSISTANCE will in any case pay no more than CHF 10 000 per year and per card for holders of Visa Classic and Silver/World credit cards in accordance with the insurance overview on p. 6/7, and no more than CHF 20 000 per year and per card for holders of Visa Gold and Gold/World credit cards in accordance with the insurance overview on p. 6/7.

Travel costs are the total cost of the services booked for the transportation and accommodation of the insured person including the cost of activities booked during the trip (such as concerts, events, sports events, excursions, ski passes, spa treatments [except for treatments undertaken on doctors' orders]).



2. Uninsured events and trips

(in addition to section I 13: Restrictions on insurance cover)

2.1. Poor recovery process

If an illness or the consequences of an accident, operation or medical intervention were already present at the time when the trip was booked and have not healed by the departure date, or if the insured person is still receiving medical treatment.

2.2. Cancellation by the organizer

If the travel company, organizer, landlord, etc. is objectively unable to provide the contracted services either in whole or in part, or cancels the trip or is obliged by specific circumstances to do so.

2.3. Business trips/language courses and holiday courses for professional training and development

Business trips, language courses and holiday courses for professional training and development, where paid for by the employer.

3. Obligations in the event of a claim

(in addition to section I 6: Obligations in the event of a claim)

In the event of a claim, the following documents (in addition to the documents mentioned in section I 9) must be sent to the address mentioned on the claim form:

- Claim form (www.viseca.ch/versicherungen).
- Booking confirmation.
- Confirmation of cancellation/bill for cancellation.
- Other documents or official certificates which confirm the occurrence of the loss (e.g. detailed medical certificate with diagnosis, police report, rental agreement, notice of termination of employment, death certificate).

If the insured person fails to fulfil the requirements to be complied with when making a claim, benefits may be reduced or withheld.



B. Trip interruption insurance

Important note: Should a loss event occur, EUROP ASSISTANCE must be contacted immediately via Viseca (tel. +41 (0)58 958 82 85) to obtain its consent to possible measures and payment of the costs involved.

1. Insured events and costs

EUROP ASSISTANCE will assume costs payable by reason of any contract concluded between the insured person, on the one hand, and the service provider (e.g. travel or transport company, landlord or the organizer of a course or seminar) on the other hand, including administrative charges, if the trip has to be interrupted, aborted or extended owing to the occurrence of an insured event.

1.1. The following are deemed to be insured events:

- Accidents, serious consequences of accidents, serious illness or death suffered by the insured person.
- Accidents, serious consequences of accidents, serious illness or death suffered by persons related to the insured person.
- If it is essential for the insured person to return home owing to serious damage to his/her property at his/her place of residence as result of theft or the effects of water, fire or forces of nature.
- Serious pregnancy complications suffered by the insured person, a spouse or partner of the insured person, or a person with whom the insured persons are travelling, provided that that person is named in the travel confirmation.
- Unforeseen events on the planned travel itinerary such as warlike events, violations of neutrality, revolution, rebellion, uprisings, civil unrest (violence against persons or property during riotous assembly, riots or tumults) and measures taken against them; quarantines or epidemics, natural hazards (e.g. volcanic eruptions, earthquakes, seaquakes [tsunamis]) or changes in the structure of the atomic nucleus, where these specifically imperil the life of the insured person, or if because of such events a warning has been issued by an official body (FDFA) explicitly advising against further travel.

If an insured person is caught unawares by one of these events while abroad, cover is provided for losses occurring during the 14 days following the first occurrence of the event in question.

- Missed connection, outward, onward and return travel: The insured person, through no fault of his/her own, misses his/her means of transport on the outward, onward or return journey as a result of the unforeseen cancellation of or restrictions on scheduled public transport services because of:
 - adverse weather conditions;
 - strikes or labour disputes;
 - mechanical failure or accident.
- If personal documents belonging to the insured persons and essential for the continuation of the trip are stolen and the theft is reported to the appropriate police authority.

1.2. Sums insured

All benefits payable by EUROP ASSISTANCE in connection with an insured event which occurs while travelling will be limited in any one year to the price paid by the insured person for the unused portion of his/her trip plus the additional costs for return travel and accommodation incurred as a result of the interruption. EUROP ASSISTANCE will in any case pay no more than CHF 7 500 for holders of Viseca Classic and Silver/World credit cards in accordance with the insurance overview on p. 6/7, and no more than CHF 15 000 per year and per card for holders of Viseca Gold and Gold/World credit cards in accordance with the insurance overview on p. 6/7. This maximum limit includes the cover provided for delayed luggage insurance (C).

The benefits payable in respect of an interrupted trip will be the costs demonstrably incurred by the insured persons for the travel and/or accommodation booked and contractually due to them, but which they did not use, plus the additional costs incurred for return travel and accommodation.



The compensation will be calculated on the basis of the total cost of the trip less the services actually used. For purposes of reimbursing the remaining costs, the days of travel not taken will be set against the total days of travel.

Travel costs are the total cost of the services booked for the transportation and accommodation of the insured person including the cost of activities booked during the trip (such as concerts, events, sports events, excursions, ski passes, spa treatments [except for treatments undertaken on doctors' orders]).

2. Uninsured events and trips

(in addition to section I 13: Restrictions on insurance cover)

2.1. Poor recovery process

If an illness or the consequences of an accident, operation or medical intervention were already present at the time when the trip was booked and have not healed by the departure date, or if the insured person is still receiving medical treatment.

2.2. Cancellation by the organizer

If the travel company, organizer, landlord, etc. is objectively unable to continue to provide the contracted services, aborts the trip or is compelled by specific circumstances to do so, or if it is under a legal obligation to pay for the cost of return travel.

2.3. Business trips/language courses and holiday courses for professional training and development

Business trips, language courses and holiday courses for professional training and development, where paid for by the employer.

3. Obligations in the event of a claim

(in addition to section I 6: Obligations in the event of a claim)

In order to be able to claim the benefits provided by EUROP ASSISTANCE, upon the occurrence of an insured event, the insured person or the claimant must contact EUROP ASSISTANCE immediately via Viseca (tel. +41 (0)58 958 82 85) to obtain its consent to possible measures and payment of the costs involved.

In the event of a claim, the following documents (in addition to the documents mentioned in section I 9) must be sent to the address mentioned on the claim form:

- Claim form (www.viseca.ch/versicherungen).
- Booking confirmation.
- Bill for cancellation.
- Other documents or official certificates which confirm the occurrence of the loss (e.g. detailed locally issued medical certificate with diagnosis, police report, rental agreement, death certificate).

If the insured person fails to meet the requirements to be complied with when making a claim, benefits may be reduced or withheld.



C. Delayed luggage insurance

1. Insured events and costs

Where the insured person's luggage arrives late, EUROP ASSISTANCE will pay the cost of purchasing essential clothing and personal care items.

Such compensation will be paid only if luggage entrusted to the public transport company with which the insured person is travelling fails to reach the destination (but not the place of residence) within four hours of the insured person's arrival.

The sum insured for all insured benefits is set at a maximum of CHF 1 000 and may not cumulatively exceed the maximum amount fixed for the travel interruption insurance per year and per card (B 1.2).

2. Uninsured events and costs

(in addition to section I 13: Restrictions on insurance cover)

- Clothing and personal care items purchased by the insured person more than 24 hours after their arrival at their destination.
- Delayed arrival of luggage on the insured person's return to their place of residence.
- Items purchased by the insured person after the delivery of the luggage by the public transport company.
- Delays occasioned by the seizure of the insured person's luggage by the authorities (customs, police).
- Delays and costs caused by excess luggage on a flight.
- Cost of carriage of the luggage if it could have been transported together with the insured person.

3. Obligations in the event of a claim

(in addition to section I 6: Obligations in the event of a claim)

When making a claim, the insured person is obliged:

- to report the irregularity in the carriage of his/her luggage to the service provider or transport company and have a loss report drawn up;
- at the request of EUROP ASSISTANCE, to give reasons justifying the need for the expenditure incurred and explaining how it was in appropriate relation to the nature of the trip or the planned activities during the trip.

In the event of a claim, the following documents (in addition to the documents mentioned in section I 9) must be sent to the address mentioned on the claim form:

- Claim form (www.viseca.ch/versicherungen).
- Booking confirmation.
- In the case of air travel: airline loss report.
- Original purchase receipts (or warranty certificate).

If the insured person fails to meet the requirements to be complied with when making a claim, benefits may be reduced or withheld.



D. Insurance for lost, stolen or damaged luggage

1. Insured events and costs

In the event of damage, loss, robbery (theft with violence threatened or used against the insured person), destruction or theft of travel luggage, including personal effects, during the trip, EUROP ASSISTANCE will pay the repair cost, or, as a maximum, the replacement value.

The insurance covers the following costs (prevention costs) where they result from an insured loss event:

- Costs incurred in averting imminent damage.
- Loss mitigation costs.

The sum insured for all insured benefits shall not exceed CHF 5 000 per year and per card. In the event of damage, EUROP ASSISTANCE will reimburse repair costs only up to the replacement value – i.e. the amount required to purchase or manufacture new items at the time of the loss event. The residual value will be deducted from the amount of the compensation. Any sentimental value will not be taken into account. In the event of loss, robbery or theft, EUROP ASSISTANCE will pay no more than the replacement value. Cover for electronic devices is limited to a maximum of CHF 2 000 per insured event.

2. Uninsured events and benefits

(in addition to section I 13: Restrictions on insurance cover)

- Leaving or placing of objects, even briefly, in a publicly accessible place beyond the insured person's direct personal control.
- Consequential losses arising from road traffic offences, breaches of customs regulations, seizure, confiscation or retention by a government or other state authority;
- Losses resulting from chipped enamel or paint, scratches, scrapes and scuff marks or dents, cracks and detachments of any kind.
- Effects of temperature and weather, wear and tear or the natural characteristics of the item.
- Damage resulting from the items having been forgotten, left behind or mislaid.
- Damage resulting from the insured person's failure to observe basic rules of caution.
- Theft from a private or rental vehicle.

3. Uninsured items

- Motor vehicles and trailers, motorcycles, caravans, mobile homes and aircraft, flying devices and flying objects of all kinds (including parachutes, hang-gliders and model aircraft), in each case with their accessories.
- Watches, jewellery and furs.
- Cash, travel tickets, season tickets, credit cards, securities, savings books, precious stones and precious metals.
- Smartphones unless carried by the insured person as personal effects.



4. Mandatory procedures while travelling

When not being worn or used, insured valuables and their accessories must be kept in a locked room subject to restricted access under separate lock and key (suitcase, cupboard, safe). In all cases, the type of safekeeping must be appropriate to the value of the item.

5. Obligations in the event of a claim

(in addition to section I 6: Obligations in the event of a claim)

When making a claim, the insured person is obliged:

- to inform the police immediately and request a written report if he/she was the victim of theft or robbery;
- to inform Viseca (on tel. +41 (0)58 958 80 44) immediately, at the latest as soon as he/she returns home;
- wherever possible to ensure both during and after the loss event that the insured items are preserved and saved and that the loss is minimized, while at the same time following the instructions given by EUROP ASSISTANCE (through Viseca on tel. +41 (0)58 958 80 44);
- to secure rights of recourse if the loss was caused or aggravated by a third party (e.g. a transport company);
- to report the loss, damage or destruction of his/her luggage to the service provider or transport company and have a loss report drawn up.

In the event of a claim, the following documents (in addition to the documents mentioned in section I 9) must be sent to the address mentioned on the claim form:

- Claim form (www.viseca.ch/versicherungen).
- Booking confirmation.
- In the case of air travel: airline loss report.
- Position of the airline regarding the application for reimbursement.
- In the case of damage: repair bill or estimate.
- In the case of theft: police report.
- Original purchase receipts (or warranty certificate).

If, in the event of theft, the stolen objects are subsequently recovered, the insured person shall surrender them to EUROP ASSISTANCE, or shall repay any compensation received less an amount for any depreciation. EUROP ASSISTANCE is not obliged to take back any recovered or damaged objects.

If the insured person fails to meet the requirements to be complied with when making a claim, benefits may be reduced or withheld.



E. Medical travel assistance

Important note: Should a loss event occur, **EUROP ASSISTANCE must be contacted immediately via Viseca (tel. +41 (0)58 958 82 85) to obtain its consent to possible assistance measures and payment of the costs involved.**

1. Geographical scope

The insurance covers travel worldwide with the exception of the country in which the insured person has his/her usual place of residence.

2. Scope and conditions of insurance cover

2.1. Return travel, return transportation and repatriation costs

The insurance cover provided for the cost of return travel and repatriation only applies to cardholders residing in the countries of the Schengen area. The maximum sum insured is as follows, depending on the cardholder's place of residence:

- Switzerland and the Principality of Liechtenstein: CHF 250 000.
- Other Schengen states: CHF 60 000.

2.2. Search and rescue costs

The insurance cover provided for search and rescue costs only applies to cardholders residing in the countries of the Schengen area. The maximum sum insured is CHF 60 000.

2.3. Medical expenses

The insurance cover provided for medical expenses only applies to cardholders resident in Switzerland or the Principality of Liechtenstein. The maximum sum insured is CHF 250 000.

3. Insured events and benefits

In the event of the insured person suffering an accident, serious illness or death while travelling, EUROP ASSISTANCE guarantees insurance cover in addition to the benefits included in the trip interruption insurance.

3.1. Return travel/repatriation of the insured person in the event of serious illness or an accident

If an insured person becomes seriously ill or has an accident while travelling, EUROP ASSISTANCE will organize and pay for the following benefits, insofar as they are medically necessary:

- Return travel by the insured person to his/her place of residence without medical escort (first class rail ticket, economy class air ticket).
- Repatriation of the insured person with a medical escort to a suitable hospital located close to his/her place of residence by rail (first class, sleeping car or seat), by scheduled flight, by ambulance, or by air ambulance. EUROP ASSISTANCE reserves the option of initially arranging for the insured person to be transported to a hospital with suitable facilities for the required treatment located close to the place where the claim arose.

In order to determine the appropriate course of action in a medical emergency, the fitness of the insured person for repatriation, the timing of such repatriation, the means of transport to be used and any possible choice of hospital, the medical service of EUROP ASSISTANCE will contact the local physician, as well as any other physicians providing treatment. The decisions taken by EUROP ASSISTANCE will be determined exclusively by the medical needs of the insured person and compliance with the applicable regulations of the medical authorities.



3.2. Return travel of an accompanying person

EUROP ASSISTANCE will organize and pay for the return journey of a person travelling with the insured person. The accompanying person will normally travel back with the insured person. Based on a decision taken by the medical service of EUROP ASSISTANCE, separate travel arrangements may also be made for the return journey of the accompanying person. Transport will normally be by rail travelling first class or by scheduled flight travelling in economy class.

3.3. Search and rescue costs

EUROP ASSISTANCE will pay for the cost of search, rescue and recovery operations if an insured person is declared missing during the trip or needs to be rescued from a physical emergency situation. Costs can only be reimbursed on the basis of an invoice issued by a company with official authorization to undertake such operations.

3.4. Repatriation in the event of death

If the insured person dies during the trip, EUROP ASSISTANCE will organize and pay for the deceased to be transported to the location in his/her country of residence where interment is to take place. EUROP ASSISTANCE will also pay all costs required for the preparatory work and the special transport arrangements.

3.5. Medical expenses

EUROP ASSISTANCE guarantees insurance cover up to the maximum sum insured exclusively for persons whose permanent place of residence is in Switzerland or the Principality of Liechtenstein in the event that an accident or serious illness occurring unexpectedly while travelling abroad makes an emergency intervention essential and such intervention is ordered by a medical practitioner and confirmed by doctor's certificate or medical report.

EUROP ASSISTANCE provides these insurance benefits on a basis subsidiary to the statutory Swiss social insurance system (accident insurance, health insurance, etc.) and other supplementary insurance where such arrangements do not fully cover the cost of an emergency hospital stay or emergency outpatient treatment. The following costs are insured:

- Doctors' fees.
- Cost of medicines and transportation prescribed by a doctor.
- Emergency dental treatment.
- Cost of hospital admission/stay decided upon by the doctors of EUROP ASSISTANCE in agreement with the local doctor in cases where the insured person has been declared unfit to travel. The hospital expenses will cease to be paid as soon as the state of health of the insured person allows him/her to be repatriated and EUROP ASSISTANCE is able to arrange this.

If the insured person has no health or accident insurance, on submission of the appropriate documents EUROP ASSISTANCE will reimburse up to 50% of the cost of hospital or outpatient treatment, provided that such costs have been incurred as a result of a medically certified serious illness or an accident. Other benefits are not insured in this case.

3.6. Advance on costs and commitment to cover costs

- If the insured person becomes ill or is injured while travelling and is then admitted to a hospital, EUROP ASSISTANCE may provide an advance on hospital costs in the amount of CHF 5 000 per insured person and event. The sum advanced must be refunded to EUROP ASSISTANCE within 30 days of the insured person's return to his/her country of residence.
- If necessary, EUROP ASSISTANCE will provide a commitment to cover costs.



4. Uninsured events and benefits

4.1. General exclusions

- Measures and costs that were not ordered or approved by EUROP ASSISTANCE and all measures and costs whose assumption is not explicitly provided for in the GIC.
- Costs incurred by the insured person for medical treatment and/or hospitalization in his/her country of residence.
- Illness/accident events which had already occurred or whose future occurrence was evident to the insured person at the time when the trip was booked or embarked upon.
- Poor recovery process: If an illness or the consequences of an accident, operation or medical intervention were already present at the time when the trip was booked and have not healed by the departure date, or if the insured person is still receiving medical treatment.
- Organization and financing of the transport provided for in section E 3.1 in the event of mild illnesses which can be treated locally and do not prevent the insured person from continuing their journey or stay.
- Consequences of a suicide attempt or suicide.
- Events associated with pandemics, epidemics or quarantine measures if travellers have been advised by an official body (FDFA) not to visit the affected area.
- Events associated with participation in races, rallies and other comparable events and related training.
- Events associated with participation in competitions or professional sports training.
- Events associated with active participation in strikes, uprisings or civil unrest.
- Events which occur while driving a motor vehicle or motorboat without the legally required driving license or without the presence of the legally required accompanying person.
- Events associated with the abuse of alcohol or drugs, medicines, narcotics and comparable products.
- Events associated with the actual or attempted committing of an intentional crime or a deliberate offence.
- Events which occur due to grossly negligent actions or omissions on the part of the insured person.
- Travel undertaken for the purpose of receiving medical treatment.
- Cost of treatment in thermal centres, accommodation in a home for the elderly for rehabilitation measures, physiotherapy, chiropractic, massage and spa treatments or cosmetic surgery.
- Costs directly related to a kidnapping and the measures taken to secure the release of the insured person.
- Cost of ophthalmic aids (e.g. spectacles or contact lenses), medical appliances and prostheses (in particular dentures).
- Cost of buying vaccines and cost of vaccination.
- Cost of health check-ups and medical examinations.
- Cost associated with the diagnosis or treatment of a pregnancy already known to the insured person prior to departure (with the exception of unforeseeable complications) and in all cases beyond the 28th week of pregnancy.
- All services associated with artificial insemination or the voluntary termination of a pregnancy.
- Costs associated with medical or paramedical services and the purchase of products whose therapeutic value is not recognized in Switzerland.
- Costs which cannot be documented by original receipts.
- Costs relating to the deductible of the health insurance fund or any other provident scheme.
- Cost of meals, telephone calls, loss of working hours and other financial losses.



4.2. Exclusion of liability

EUROP ASSISTANCE shall not be liable for failure to provide benefits due to force majeure and can on no account replace local official emergency services such as the police and fire brigade. Where there has been a delay in the reporting of a claim, EUROP ASSISTANCE assumes no liability for failure to provide benefits at the appropriate time. Assistance services are not guaranteed for insured persons who travel to countries experiencing war or civil war, obvious political instability or popular uprisings, civil unrest, terrorist attacks, reprisals, natural disasters, volcanic eruptions, nuclear fission/fusion, epidemics, pandemics, or any other case of force majeure.

5. Claims against third parties

The insured person undertakes to assign to EUROP ASSISTANCE all rights, up to the amount of the benefits provided, which he/she may be able to assert against third parties.

6. Assignment and offsetting

Before claims for payment of insurance benefits have been finally determined, they may only be assigned with the prior written consent of EUROP ASSISTANCE. EUROP ASSISTANCE shall be entitled to recover wrongly paid benefits.

7. Obligations in the event of a claim

(in addition to section I 6: Obligations in the event of a claim)

In order to be able to claim the benefits provided by EUROP ASSISTANCE, upon the occurrence of an insured event, the insured person or the claimant must contact EUROP ASSISTANCE immediately via Viseca (tel. +41 (0)58 958 82 85) to obtain its consent to possible assistance measures and payment of the costs involved.

When making a claim, the insured person is obliged:

- immediately after returning to Switzerland to take all necessary steps under the guidance of EUROP ASSISTANCE with a view to securing the reimbursement of medical expenses by the health insurance fund or any other insurer;
- to forward to EUROP ASSISTANCE copies of medical bills and the original statements issued by provident institutions documenting the expenditure incurred and the reimbursements granted. In connection with a medical certificate, the doctors of EUROP ASSISTANCE reserve the right to contact the doctor who provided treatment.

In the event of a claim, the following documents (in addition to the documents mentioned in section I 9) must be sent to the address mentioned on the claim form:

- Claim form (www.viseca.ch/versicherungen).
- Booking confirmation.
- Documents or official certificates confirming the occurrence of the loss (e.g. detailed medical certificate with diagnosis, medical report, death certificate).

If the insured person fails to meet the requirements to be complied with when making a claim, benefits may be reduced or withheld.

Part C: Customer information AGA International S.A.

Information for insured persons in accordance with the Swiss Federal Law on Insurance Contract (VVG)

The following information provides a clear and concise overview of the identity of the insurer and of the main points of the insurance contract for policy no. 10262077 (Art. 3 of the Swiss Federal Law on Insurance Contract, VVG). On the basis of the Group Insurance Contract concluded with Viseca Card Services SA, and subject to the General Insurance Conditions (GIC), AGA International S.A. Paris, Wallisellen branch (Switzerland), grants cover in respect of the insurance components listed.

1. Insurer

The insurer is AGA International S.A., Paris, Wallisellen branch (Switzerland) (hereinafter referred to as AGA), which has its registered office at Hertistrasse 2, 8304 Wallisellen.

2. Policyholder

The policyholder is Viseca Card Services SA (hereinafter referred to as Viseca), which has its registered office at Hagenholzstrasse 56, P.O. Box 7007, 8050 Zurich.

3. Insured risks and scope of insurance cover

The insured risks and scope of insurance cover are set out in the General Insurance Conditions (GIC). The individual insurance components are as follows:

For holders of Viseca PrePaid cards in accordance with the insurance overview on p.6/7:

C. Price protection insurance

For holders of Viseca Classic and Silver/World credit cards in accordance with the insurance overview on p. 6/7:

C. Price protection insurance

D. Extended warranty

For holders of Viseca Gold and Gold/World credit cards in accordance with the insurance overview on p.6/7:

A. Collision damage excess waiver on hired vehicles

B. Purchase protection insurance

C. Price protection insurance

D. Extended warranty

4. Insured cards and persons

4.1. Insured cards

Cover is provided for the Viseca Classic, Gold, Silver/World and Gold/World credit cards and PrePaid cards issued by Viseca in accordance with the insurance overview on p. 6/7.

4.2. Insured persons

The persons insured are deemed to be the cardholder (main, secondary, additional and partner cards), his/her spouse or cohabiting partner or registered partner (living at the same address and with the same registered place of residence) and unmarried children of the cardholder or cohabiting partner who are entitled to support by him/her, are under the age of 25 and are living in the same household. The insurance is also valid for partner cards and additional cards supplementary to the main card for the persons listed.

5. Main restrictions on insurance cover

- Events which at the time when the card was issued or entered the possession of the cardholder had already occurred, or were already foreseeable.
- Events associated with wars, terrorist attacks, all types of civil disturbance, epidemics, pandemics, natural disasters and incidents involving nuclear, biological or chemical substances.
- Events associated with taking part in hazardous activities in which participants knowingly expose themselves to danger.

This list refers only to the most frequent exclusion events. Others are described in the General Insurance Conditions (GIC) and in the Swiss Federal Law on Insurance Contract (VVG).

6. Premium

The insurance premium will be borne by Viseca.

7. Obligations in the event of a claim

- The insured persons are required to meet in full their reporting obligations and comply fully with their legal and contractual obligations to provide information and take necessary action (e.g. a loss due to robbery or theft must be reported to the police station responsible for the matter within 48 hours of discovery).
- The insured persons must do everything in their power to help mitigate the loss and investigate its causes (e.g. by authorizing third parties to forward to AGA documents, information and other material needed to investigate the loss).

This list refers only to the most common duties. Others are described in the General Insurance Conditions (GIC) and in the Swiss Federal Law on Insurance Contract (VVG).

8. Beginning and end of insurance cover

The insurance cover comes into force from the time when the credit card or PrePaid card is issued by Viseca and enters the possession of the cardholder, but at the earliest with effect from 1 July 2016. The insurance cover ends when the credit or PrePaid card agreement is terminated (termination by Viseca or by the cardholder), or when the card expires or the Group Insurance Contract between Viseca and AGA is terminated.

9. Processing of personal data

When a card agreement is concluded, Viseca, as the policyholder, will not disclose any customer data on the insured persons (cardholders) either to AGA or to Würth Financial Services AG (insurance broker, hereinafter referred to as WÜRTH). However, when an insured person reports a claim, Viseca will be entitled to process and disclose or forward to AGA and WÜRTH the customer data required for the administration of the contract and the settlement of the claim (in particular, personal details and the type and duration of the card agreement) including all documentation submitted by the insured persons. This will occur only in the context of a reported loss for the purpose of verifying the cardholder's claim to entitlement to cover.

AGA processes data generated by the contract documents or by administration of the contract and uses them principally to calculate premiums, evaluate risk, process insured events, and for statistical analysis and marketing purposes. AGA and/or WÜRTH are authorized to obtain data directly required for contract administration and claims settlement from involved third parties and to process such data. In the same way, the parties involved in the preparation of the contract or the settlement of a claim are considered to be authorized to obtain relevant information from such third parties and to inspect official files. If necessary, and to the extent required, the relevant data will be passed on to involved third parties, particularly other participating insurers, authorities, lawyers and external experts. Data may also be passed on for the purpose of detecting or preventing insurance fraud.

The parties involved undertake to treat any information received in this way as confidential. The above-mentioned parties will store the data in physical and/or electronic form.

Part C: Customer information AGA International S.A. General Insurance Conditions (GIC)

AGA International S.A., Paris, Wallisellen branch (Switzerland) (hereinafter referred to as AGA) will provide the benefits agreed in accordance with the Group Insurance Contract with Viseca Card Services AG (hereinafter referred to as Viseca) and enumerated in this insurance document. These benefits are defined by the General Insurance Conditions (GIC) and in addition by the provisions of the Swiss Federal Law on Insurance Contract.

I Common provisions for all insurance components

The "Common provisions for all insurance components" apply only insofar as no provisions to the contrary are contained in the "Special provisions governing individual insurance components".

1. Insured cards and persons

1.1. Insured cards

Cover is provided for the Viseca Classic, Gold, Silver/World and Gold/World credit cards and PrePaid cards issued by Viseca in accordance with the insurance overview on p. 6/7.

1.2. Insured persons

The persons insured are deemed to be the cardholder (main, secondary, additional and partner cards), their spouse or cohabiting partner or registered partner (living at the same address and with the same registered place of residence) and unmarried children of the cardholder or cohabiting partner who are entitled to be supported by him/her, are under the age of 25 and are living in the same household. The insurance is also valid for partner cards and additional cards supplementary to the main card for the persons listed.

2. Geographical scope

The insurance cover is valid worldwide unless specified otherwise under "Special provisions for the individual insurance components (II)".

3. Beginning and end of insurance cover

The insurance cover comes into force from the time when the credit card or PrePaid card is issued by Viseca and enters the possession of the cardholder, but at the earliest with effect from 1 July 2016. The insurance cover ends when the credit or PrePaid card agreement is terminated (termination by Viseca or by the cardholder), or when the card expires or the Group Insurance Contract between Viseca and AGA is terminated.

4. Conditions for insurance cover

In order for the insured person to be entitled to claim an insured benefit on the occurrence of an insured event, he/she must, as well as fulfilling any other obligations listed under section I 7 and the requirements mentioned under "Special provisions for the individual insurance components (II)", be able to submit the following evidence at the time of the insured event:

— Proof of a valid credit or PrePaid card agreement between the insured person and Viseca (card number).

5. Acceptance of the GIC and insurance confirmation

These GIC are sent to the insured person together with his/her Viseca credit card or PrePaid card; alternatively, they can be requested on tel. +41 (0)58 958 80 44 or can be accessed at www.viseca.ch/versicherungen and are regarded as confirmation of insurance. By using the card, the insured person confirms that he/she has received and noted the GIC and accepts them.

6. Overview of the insurance components

For holders of Visa PrePaid cards in accordance with the insurance overview on p.6/7:

C. Price protection insurance

For holders of Visa Classic and Silver/World credit cards in accordance with the insurance overview on p. 6/7:

C. Price protection insurance

D. Extended warranty

For holders of Visa Gold and Gold/World credit cards in accordance with the insurance overview on p.6/7:

A. Collision damage excess waiver on hired vehicles

B. Purchase protection insurance

C. Price protection insurance

D. Extended warranty

7. Obligations in the event of a claim

- The insured person is required to comply fully with his/her contractual and legal obligations in terms of notification, provision of information and actions to be followed. In particular, in the case of robbery or theft, an insured event must be reported without delay to the nearest police station and must be reported to AGA in writing at the contact address given in section I 14.
- The insured person is required to do everything in his/her power to help mitigate the loss and investigate its causes.
- If the insured person is also able to claim from third parties any benefits provided by AGA, he/she must maintain such entitlements and assign them to AGA.
- Claim forms can be downloaded from www.viseca.ch/versicherungen or requested from Visa on tel. +41 (0)58 958 80 44.

8. Breach of obligations

If the claimant breaches his/her obligations, AGA may reduce or withhold its benefits.

9. Restrictions on insurance cover

The insured person will not be entitled to any benefits if an event had already taken place (or if the insured person could have foreseen its occurrence) at the time when the card was issued or entered the possession of the cardholder.

- Events brought about by the insured individual as a result of the following are not covered:
 - Misuse of alcohol, drugs or medication.
 - Suicide or attempted suicide.
 - Participation in strikes or civil unrest.
 - Participation in races and training with motor vehicles or boats.
 - Participation in hazardous activities in which those taking part knowingly expose themselves to danger.
 - Grossly negligent or wilful acts/omissions.
 - Act of committing a crime or offence or of attempting to do so.
 - Activities associated with an insured event, e.g. cost of recovery of the insured items or for police purposes.
- The following situations and their consequences are not covered: War, terrorist attacks, civil unrest of any kind, epidemics, pandemics, natural disasters and incidents involving nuclear, biological or chemical substances.
- No cover is provided for the consequences of events resulting from official orders, e.g. seizure of property, arrest/detention or ban on leaving the country.
- No cover is provided for events involving an assessor (expert, etc.) who stands to gain directly or who is related to the insured person by blood or marriage.
- No cover is provided for costs associated with kidnappings.

10. Definitions

Motor vehicle accident

A motor vehicle accident is defined as damage sustained by an insured motor vehicle due to a sudden and violent external event as a result of which it is impossible or would no longer be legally permissible to continue the trip. This includes in particular incidents caused by impact, collision, overturning, falling from a height and becoming bogged down or sinking.

11. Subsidiarity clause

If the insured person holds insurance cover from multiple sources, AGA will provide its benefits on a subsidiary basis. The right of recourse will be transferred to AGA to the extent that AGA has paid compensation. Costs will only be reimbursed once in total. Where AGA has nevertheless paid out benefits for the same loss event, these shall be treated as an advance and the insured person shall assign his/her potential claims against third parties (liable third party, optional or compulsory insurance) in that same amount to AGA.

12. Time limitation

Claims under the insurance policy expire two years after the occurrence of the event giving rise to the obligation to pay benefits.

13. Place of jurisdiction and applicable law

Legal actions against AGA may be brought before the court at the company's registered office or at the Swiss place of residence of the insured person or the claimant.

In addition to these provisions, the Swiss Federal Law on Insurance Contract (VVG) shall apply.

14. Contact address

Viseca Card Services SA, Hagenholzstrasse 56, P.O. Box 7007, 8050 Zurich.



II Special provisions for the individual insurance components

A. Collision damage excess waiver on hired vehicles

1. Insured vehicle

The policy covers a rental vehicle up to a total weight of 3 500 kg rented by the insured person using his/her Visa Gold or Gold/World credit card in accordance with the insurance overview on p. 6/7 (not including any security deposit charged by the rental vehicle provider). No cover is provided for vehicles over 3 500 kg total weight, taxis or driving school cars.

2. Scope and conditions of insurance cover

The insurance cover starts on the date entered for that purpose in the booking confirmation/rental contract and ends on the date given for that purpose in the booking confirmation/rental contract but no later than on the return of the vehicle to the rental car company. The insurance cover applies to damage caused during the term of the contract.

Proof must also be submitted to confirm that the insured person paid for the rental car in full (excluding any security deposit charged by the rental car provider) using a valid card (transaction slip or monthly card account statement).

3. Sums insured

The sums insured are set out in the insurance overview on p. 6/7.

4. Insurance benefits

The insurance is intended to serve as add-on insurance for rental vehicles. In the event of a claim, AGA will compensate the insured person for the excess charged by the rental company (or by another insurance policy). The amount of the insurance benefit depends on the excess in question, but is limited to the maximum sum insured.

5. Insured events

Cover is provided for the excess payable as a result of damage to the rental vehicle or as a result of the theft of the rental vehicle during the rental period. The preconditions for compensation are an incident covered by another insurance policy and the resulting excess. If the insured damage amounts to less than the excess, AGA will pay the claim provided that it relates to an insured event.

6. Restrictions on insurance cover

(in addition to section I 9: Restrictions on insurance cover)

- Losses for which the insurance paying the benefits does not specify any excess.
- Losses due to gross negligence on the part of the driver.
- Losses caused by the driver of the vehicle while in an inebriated state (above the legal alcohol limit of the country in question), or under the influence of drugs or medication.
- Losses relating to a breach of the contract with the car rental firm.
- Losses which do not occur on public highways or which occur on unofficial roads (with the exception of direct entrances to car parks or hotel premises).
- Damage sustained by caravans and other types of trailers.



7. Obligations in the event of a claim

(in addition to section I 7: Obligations in the event of a claim)

In the event of a claim, the following documents (in addition to the documents mentioned in section I 4) must be sent to the address mentioned on the claim form:

- Claim form (www.viseca.ch/versicherungen).
- Rental contract incl. information on the amount of the excess.
- Confirmation of reservation.
- Damage report of the car rental company.
- Final bill of the car rental company.
- Acceptance/return record.
- Transaction slip or copy of monthly statement.



B. Purchase protection insurance

1. Insured items

Cover is provided for moveable items for personal use with a minimum merchandise value of CHF 50 purchased by an insured person using a Visa Gold or Gold/World credit card which is valid under section I 1 in accordance with the insurance overview on p. 6/7.

2. Scope and conditions of insurance cover

The insurance cover begins when the insured item is handed over at the time of purchase (not mail order) and lasts for 30 days including transportation to the final destination.

In the case of items which are transported by a carrier (mail order), the insurance cover begins when the goods are transferred to the carrier. The insurance cover lasts for 30 days from the time when the carrier hands the item over to the insured person.

Where an item is lost as a result of robbery, theft or destruction, AGA may choose either to replace it or to refund the purchase price.

Where an item is damaged, AGA may choose either to have it repaired or to pay the necessary cost of repair which may not, however, exceed the purchase price.

For goods which are part of a pair or a set, insurance cover is for an amount not exceeding the purchase price, insofar as goods that are not damaged are individually unusable or cannot be individually replaced.

Proof must be submitted to confirm that the insured person paid for the purchased item in full using a valid card (transaction slip or monthly card account statement).

3. Sums insured

The sums insured are set out in the insurance overview on p. 6/7.

4. Insured events

Robbery (theft involving threatened or actual use of violence against the insured person), theft, destruction or damage of/to the insured items.

5. Uninsured items

- Cash, cheques, travellers cheques, all other securities and admission tickets and other vouchers, precious metals (held in storage, in the form of bullion or merchandise), coins, medals, loose precious stones and pearls.
- Animals and plants, as well as motor vehicles.
- Consumer goods and perishable goods with a limited lifespan, e.g. foodstuffs, beverages and tobacco, cosmetics.
- Jewellery and watches, precious metals and precious stones if they are not being worn or used as intended or held in the personal safekeeping of the cardholder.
- Second-hand goods (works of art are not regarded as second-hand goods).
- Goods obtained by fraudulent or unauthorized use of the card.

6. Restrictions on insurance cover

(in addition to section I 9: Restrictions on insurance cover)

- Normal wear and tear.
- Manufacturing or material defects, inherent deterioration or natural condition of the item.
- Operating errors.
- Temperature and adverse weather conditions.



7. Guarantee exclusions

No cover is provided for damage for which a third party is contractually responsible under a repair order, or as the manufacturer or seller.

8. Obligations in the event of a claim

(in addition to section I 7: Obligations in the event of a claim)

In the event of a claim, the insured person is obliged to report a loss resulting from robbery or theft to the police station responsible within 48 hours of discovery.

In the event of a claim, the following documents (in addition to the documents mentioned in section I 4) must be sent to the address mentioned on the claim form (depending on the insured event):

- In the event of robbery, theft, destruction or damage:
 - Claim form (www.viseca.ch/versicherungen).
 - Purchase receipt or order confirmation showing the purchase price and the date of purchase.
 - Transaction slip or copy of monthly statement.
 - Claims against third parties (including insurance companies) in connection with the same loss.
 - Other information of relevance for purposes of calculating the compensation.
- In addition, in the case of robbery or theft:
 - Police report.
- In addition, where the insured items have been shipped:
 - Proof of dispatch of the insured item showing time of dispatch.
 - Damage report of the transport company.

Until such time as the claim has been finally settled, damaged items are to be kept at AGA's disposal and, at the latter's request, must be sent in at the expense of the insured person for inspection.



C. Price protection insurance

1. Insured items

Cover is provided for moveable items for personal use purchased by an insured person using a Viseca Classic, Gold, Silver/World or Gold/World credit card and/or PrePaid card which is valid under section I 1 in accordance with the insurance overview on p. 6/7.

2. Scope and conditions of insurance cover

Cover begins on the date of purchase of the insured item and lasts for 14 days. Proof must be submitted to confirm that the insured person paid for the purchased item in full using a valid card (transaction slip or monthly card account statement).

3. Sums insured

The sums insured are set out in the insurance overview on p. 6/7.

4. Insurance benefits

If within 14 days of the date of purchase of an item insured under section II C 1, the insured person finds an identical item (identical model, identical features and service, identical model number) on sale for at least CHF 30 less, AGA will refund the insured person the difference between the price actually paid and the proven lower price available, taking account of the agreed sums insured. The seller of the insured item and the party offering the identical item must both be commercial sellers headquartered in Switzerland (e.g. retail store, mail order supplier, Internet seller).

5. Obligations in the event of a claim

(in addition to section I 7: Obligations in the event of a claim)

In the event of a claim, the following documents (in addition to the documents mentioned in section I 4) must be sent to the address mentioned on the claim form:

- Claim form (www.viseca.ch/versicherungen).
- Purchase receipt showing the purchase price and the date of purchase.
- Transaction slip or copy of monthly statement.
- Dated proof of the price difference (e.g. clear advertising leaflet, flyer, advertisement, confirmation, website printout).

6. Uninsured items

(in addition to section I 9: Restrictions on insurance cover)

- Items offered only to a restricted circle of buyers (not the general public; e.g. shops for students or staff).
- Items from business liquidations.
- Mobile communication devices.
- Medical aids (e.g. spectacles, medical devices, prostheses, medical accessories).
- Used items and second-hand goods.
- Motor vehicles.



D. Extended warranty

Important note: Should a loss event occur, AGA must be contacted immediately via Viseca (tel. +41 (0)58 958 80 44) to obtain its consent to possible measures and payment of the costs involved.

1. Geographical scope

Cover applies only to devices purchased from a commercial supplier (e.g. retail store, mail order supplier, Internet seller) headquartered in Switzerland, neighbouring countries (Austria, France, Germany, Italy and Liechtenstein) or Luxembourg.

2. Insured devices

2.1. The following categories of new devices purchased by an insured person using a Viseca credit card which have a manufacturer's or dealer warranty and a value (purchase price) of at least CHF 100 and which are not more than four years old at the time of the claim:

- Electrical household appliances (so-called "white goods") such as washing machines, dryers, dishwashers, cookers, ovens, microwave ovens, kitchen appliances, refrigerators, vacuum cleaners, irons, toasters, electric toothbrushes, shavers, hair dryers.
- Consumer electronics equipment (so-called "brown goods") such as televisions, projectors, DVD/BluRay players, home cinema systems, hi-fi systems, MP3 players, cameras, video cameras, GPS devices, games consoles.
- Electrical communication devices (so-called "grey goods") such as mobile phones, tablets, wearables, computers, notebooks, printers, copiers, fax machines, scanners, external hard disks.

2.2. Cover only includes accessories (such as adapters, cables and transformers) if purchased with an insured device and used for/with the insured device as intended.

3. Conditions for insurance cover

Proof must be submitted to confirm that the insured person paid at least 80% of the price of the purchased item using a valid card (transaction slip or monthly card account statement).

4. Sums insured

The sums insured are set out in the insurance overview on p. 6/7.

5. Insurance benefits

AGA will compensate the insured person for costs directly incurred for the repair or replacement of a device insured under section II D 2 which is not working due to material and/or manufacturing defects. The cover provided under this extended warranty starts on the expiry of the included manufacturer's or dealer's warranty and lasts for 12 months in the case of the Viseca Classic and Silver/World credit cards and 24 months in the case of the Viseca Gold and Gold/World credit cards. In the event of a claim, the insured device must not be more than four years old.

6. Uninsured events, devices and benefits

(in addition to section I 9: Restrictions on insurance cover)

- Devices with a value (purchase price) of less than CHF 100.
- Devices which have no serial number or whose serial number is indecipherable.
- Devices which do not have any manufacturer's warranty or dealer warranty.



- Devices for which the statutory or contractual warranty period of the manufacturer, seller or repairer has not yet expired at the time of the claim.
- Devices which are being used or have been used for professional or commercial purposes.
- Events and causes directly or indirectly attributable to external factors, such as transportation, delivery, installation, accidental damage, misuse, fire, water or liquid damage, corrosion, lightning, sand, negligent damage, power failure, power fluctuations or improperly connected supply and return cables.
- Errors or malfunctions not accepted by the manufacturer under the original manufacturer's warranty.
- Consequential losses, third party costs, servicing, inspections, cleaning, cosmetic repairs that do not affect functionality, viruses, software errors.
- Repair or replacement of insured devices without AGA's prior approval.
- Building control systems (such as heating, underfloor heating, swimming pools, whirlpools, built-in vacuum cleaners, electric shutters and awnings, lighting, power generators, antennas).
- Vehicles and aircraft of any kind including accessories and equipment.
- Power tools, ride-on lawn mowers, robotic lawn mowers.
- Replaceable device components or consumable parts with a limited service life which have to be regularly replaced, such as fuses, rechargeable batteries, disposable batteries, data media, audio tapes, buttons, printer cartridges, toner cartridges, print-heads, computer mice, remote controls, joysticks and other external controllers, vacuum cleaner bags, brushes and tools, light bulbs and fluorescent tubes.

7. Obligations in the event of a claim

(in addition to section I 7: Obligations in the event of a claim)

In order to be able to claim the benefits provided by AGA, upon the occurrence of an insured event the insured person or the claimant must contact AGA immediately via Viseca (tel. +41 (0)58 958 80 44) to obtain its consent to possible measures and payment of the costs involved.

In the event of a claim, the following documents (in addition to the documents mentioned in section I 4) must be sent to the address mentioned on the claim form:

- Claim form (www.viseca.ch/versicherungen).
- Copy of the purchase receipt or guarantee certificate (if any) with date (start of the manufacturer's guarantee or dealer warranty).
- Transaction slip or copy of monthly statement.
- In the case of repairs: Invoice including name, address, telephone number of the company/person that detected the device malfunction and that is permitted to carry out the repair as a certified repair centre of the manufacturer in question.
- In the case of replacements: Copy of the purchase receipt.



Contact in the event of a claim

In the event of a claim, please note your obligations under the terms of the relevant **General Insurance Conditions (GIC)**.

In order to be able to process the claim, the insurer concerned will require evidence confirming the damage/loss, the amount, etc.

Information/ claim forms

Documents required to assess claims:

Claim forms can be downloaded from www.viseca.ch/versicherungen or requested from Viseca on **tel. +41 (0)58 958 80 44**.

Detailed information on the documents required for the individual policy components can be found in the relevant section of the General Insurance Conditions (GIC).

Please send all documents relating to the claim to the the address indicated on the relevant claim form.

Important note

Should a loss event occur that relates to **trip interruption insurance**, **medical travel assistance** or **extended warranty**, the insurer must be contacted immediately via Viseca and its consent to any measures and to payment of the costs entailed must be obtained.

Emergency number (24 hours)

Tel. +41 (0)58 958 82 85