

Customer information and General terms and conditions of insurance PostFinance VISA Platinum credit card

Customer information under the Swiss Insurance Contract Act (ICA)

The following customer information provides a concise overview of the insurer's identity and the material content of the insurance contract (Article 3 of the Swiss Insurance Contract Act – ICA). Only the General terms and conditions of insurance (GTC) are authoritative for the content and scope of the rights and obligations derived from the insurance contract.

Who is the insurer?

The insurer is AWP P&C S.A., Saint-Ouen (Paris), Wallisellen Branch (Switzerland), hereinafter referred to as Allianz Assistance. The company headquarters are at Richtiplatz 1, 8304 Wallisellen.

Who is the policyholder?

The policyholder is PostFinance Ltd, whose registered office is at Mingerstrasse 20, 3030 Berne.

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

The insured risks as well as the scope and limitations of the insurance cover under the collective insurance contract concluded with the policyholder are set out in the General terms and conditions of insurance (GTC). The GTC are issued to the insured person individual along with the PostFinance VISA Platinum and simultaneously serve as confirmation of insurance. The following is a summary of the various insurance components, provided for ease of understanding:

Cancellation costs

- Assumption of the cancellation costs owed by the insured person if the booked trip is cancelled as a result of serious illness, a serious accident, death or another event that is listed as insured in the GTC. If the trip starts late due to an insured event, the additional costs of the trip will be assumed and any missed part of the stay will be covered (max. up to the equivalent to the cancellation costs) instead of the benefits referred to above.

Collision damage waiver for rental cars (CDW)

- Assumption of the costs of the excess contractually owed by the insured person as a result of damage to the rental car.

Which persons are insured?

On the basis of the collective insurance contract with the policyholder and Allianz Assistance, Allianz Assistance grants insurance coverage as well as an insurance related direct right to claim within the scope of the following General terms and conditions of insurance (hereinafter referred to as the GTC) for every holder resident in Switzerland of a valid, non-terminated PostFinance Visa Platinum credit card (hereinafter referred to as card) issued by the policyholder as well as the group of persons named in section I 1.

Temporal and geographical scope of the insurance cover

The insurance cover basically applies worldwide during the insurance period. Local restrictions in the special provisions for the individual insurance components as well as economic or trade sanctions or embargoes of the United Nations, the European Union, the United States of America or Switzerland that contradict the insurance cover remain reserved.

What are the main exclusions?

The following list contains only the most important insurance cover exclusions. Further exclusions are contained in the exclusionary clauses "Non-insured events and benefits" of the General terms and conditions of insurance as well as the ICA:

All insurance components

- An event is not insured if it has already occurred when the insured person entered into the insurance scheme, when the trip or rental car is booked or when the pre-booked service begins or if its occurrence was foreseeable for the insured person when entering into the insurance scheme, when the trip or rental car was booked or when the pre-booked service began.
- Events are not insured if the insured person has triggered them in the following ways:

- abuse of alcohol, drugs or medicines;
- suicide or attempted suicide;
- participation in strikes or unrest;
- participation in races, training sessions or other types of driving on race or training tracks;
- participation in hazardous activities whereby the insured person knowingly exposes himself or herself to danger, such as diving to depths of more than 40 m, canyoning, bungee jumping or paragliding as well as climbing, mountaineering, mountain tours at altitudes of 5,000 m or higher or participation in expeditions etc.;
- negligent or premeditated actions/or failure to act;
- committing or attempting to commit crimes or offences.
- The following events and their consequences are not insured: war, terror attacks, any type of unrest, natural catastrophes and incidents involving atomic, biological or chemical substances.
- The following events and their consequences are not insured: epidemics and pandemics, except as expressly covered under section II A: Cancellation costs.
- Events in countries or regions to which the Swiss authorities (Federal Department of Foreign Affairs FDFA, Federal Office of Public Health FOPH or World Health Organization WHO) have already advised against travel at the time of booking the trip or when the insured person entered into the insurance scheme are not insured.
- The consequences of events associated with official instructions, e.g. airport/airspace closures, roadblocks, quarantine measures (except as expressly covered under section II A: Cancellation costs), police measures, decrees etc., are not insured.

Cancellation costs

- In particular, no insurance cover applies in the event of "poor healing", which therefore includes illnesses or the consequences of an accident, an operation or a medical intervention that had already occurred by the time the trip was booked or when the insured person entered into the insurance scheme and have failed to heal by the date of the trip.
- No insurance cover applies to cancellation of trips by the travel company, official instructions (except as expressly covered under section II A: Cancellation costs) or an insured event not ascertained and documented by a doctor directly at the time of occurrence.
- No insurance cover applies if the cancellation, depending on the circumstances, arises from a psychological reaction to a health hazard, act of terror, aircraft accident or natural catastrophe or due to fear of civil unrest, acts of war, acts of terror or aviophobia (fear of flying).

Collision damage waiver for rental cars (CDW)

- In particular, there is no entitlement to benefits for losses as a result of gross negligence on the part of the driver.
- There is no entitlement to benefits for losses relating to a breach of contract vis-à-vis the car rental firm.
- There is no entitlement to benefits for losses where the insurance in question does not involve an excess.

Which obligations are incumbent on the policyholder and insured persons?

The following list contains only the main obligations. Other obligations are set out in the General terms and conditions of insurance and the ICA:

All insurance components

- In any event, the insured person is obliged to do everything to mitigate the loss and help resolve the claim; for losses caused by illness or accident, the insured person must ensure that the attending doctors are released from their duty of confidentiality vis-à-vis Allianz Assistance.
- If the entitled person is in breach of his/her obligations, Allianz Assistance can withhold or reduce the benefits.

Cancellation costs

- Once the insured event has occurred, the pre-booked service must be cancelled immediately with the travel company or accommodation/course provider and then Allianz Assistance must be notified of the claim event in writing and sent any documents required (see GTC section II A 6) (for contact address, see GTC section I 12).



Collision damage waiver for rental cars (CDW)

– Once the insured event has occurred, Allianz Assistance must be notified of the claim event immediately in writing and sent the required documents listed in the special provisions for the individual insurance components (for contact address, see GTC section I 12).

Who pays the premium?

The premium is paid by the policyholder.

When does the insurance begin and end?

Insurance coverage applies as soon as the cardholder takes possession of the card and ends with the termination of the credit card agreement (termination by the policyholder or the cardholder), when the card expires or when the collective insurance contract between the policyholder and Allianz Assistance on which this insurance is based is terminated.

How does Allianz Assistance treat data?

When a credit card contract is concluded, PostFinance, as the policyholder, will not disclose any customer data relating to the insured individuals (cardholders) to Allianz Assistance. However, where the insured individual has reported an insured event or in the event of basic enquiries or requests relating to the insurance contract, PostFinance is authorized to disclose customer data required for the processing of the contract or claim (in particular personal details and the nature and duration of the credit card contract) to Allianz Assistance.

Only where absolutely necessary, will the information be passed to involved third parties to the extent required, e.g. insurers, the authorities, lawyers or external experts. Information may also be shared in order to detect or prevent insurance fraud.

The benefits offered by Allianz Assistance are provided by legally independent companies both domestically and abroad. These may be Allianz Group companies or cooperation partners.

Allianz Assistance stores data electronically or physically in compliance with the legal provisions. Persons whose data is processed by Allianz Assistance have the right, in accordance with the Data Protection Act (DPA), to ask what data concerning them Allianz Assistance actually processes; they may also request the rectification of incorrect data.

Contact address for complaints

Allianz Assistance
Complaint Management
Richtiplatz 1
P. O. Box
8304 Wallisellen

In the following, the exclusive use of masculine forms is strictly for the purpose of simplifying the text and refers to persons of both genders. Please keep this confirmation of insurance in a safe place with your other insurance documents.

Table of benefits		
Insurance components	Insurance benefits	Maximum insured amount
A Cancellation costs (Indemnity insurance)	Assumption of cancellation costs in the event of cancellation of the trip or assumption of additional travel costs in the event of a delayed start to the trip.	per event CHF 15,000
B Collision damage waiver for rental cars (CDW) (Indemnity insurance)	Assumption of the costs of the contractually owed excess as a result of damage to a rental car.	per event CHF 5,000

Table of service features excluding assumption of costs	
C Concierge services	Provision of travel information, information on events, reserving a restaurant or hotel, booking a rental car, ordering flowers or event tickets.

General terms and conditions of insurance (GTC)

AWP P&C S.A., Saint-Ouen (Paris), Wallisellen Branch (Switzerland), hereinafter referred to as Allianz Assistance, grants the benefits agreed with PostFinance Ltd under the collective insurance contract and listed in this insurance document. In addition, the provisions of the Swiss Insurance Contract Act (ICA) apply.

I Common provisions to all insurance components

The Common provisions to all insurance components only apply insofar as the Special provisions relating to the individual insurance or service components contain no provisions to the contrary.

1 Insured persons

The insurance cover includes the following persons (hereinafter referred to as insured person):

- holders resident in Switzerland of a valid, non-terminated PostFinance VISA Platinum credit card issued by the policyholder;
- spouse of the insured person living in the same household. If the insured person is not married, the insurance cover will include his cohabiting partner;
- children under 25 living in the same household.

2 Geographical scope

Unless otherwise specified in the Special provisions relating to the individual insurance or service components, the insurance applies worldwide.

3 Begin and End of insurance cover

Insurance coverage applies as soon as the cardholder takes possession of the card and ends with the termination of the credit card agreement (termination by the policyholder or the cardholder), when the card expires or when the collective insurance contract between the policyholder and Allianz Assistance on which this insurance is based is terminated.

4 Duties in the event of a claim

- 4.1 The insured person is obliged to do everything to mitigate the loss and help resolve the claim.
- 4.2 The insured person is obliged to observe his/her contractual or legal reporting, notification and conduct-related duties in full (e.g. immediately reporting the insured event to the contact address given in section I 12).
- 4.3 If the loss occurred due to illness or an accident, the insured person must ensure that the attending doctors are released from their duty of confidentiality vis-à-vis Allianz Assistance.
- 4.4 If the insured person is also able to claim benefits paid out by Allianz Assistance from third parties, the insured person must uphold these claims and cede them to Allianz Assistance.
- 4.5 The claims forms are available on our website: www.allianz-travel.ch/claims

5 Breach of duties

If the entitled person is in breach of his/her obligations, Allianz Assistance can withhold or reduce the benefits.

6 Non-insured events and benefits

- 6.1 An event is not insured if it has already occurred when the insured person entered into the insurance scheme, when the trip or rental car is booked or when the pre-booked service begins or if its occurrence was foreseeable for the insured person when entering into the insurance scheme, when the trip or rental car was booked or when the pre-booked service began.
- 6.2 Events are not insured, which the insured person has triggered in the following ways:
 - abuse of alcohol, drugs or medicines;
 - suicide or attempted suicide;
 - participation in strikes or unrest;
 - participation in races, training sessions or other types of driving on race or training tracks;
 - participation in hazardous activities whereby the insured person knowingly exposes himself or herself to danger, such as diving to depths of more than 40 m, canyoning, bungee jumping or paragliding as well as climbing, mountaineering, mountain tours at altitudes of 5,000 m or higher or participation in expeditions etc.;
 - negligent or premeditated actions/or failure to act;
 - committing or attempting to commit crimes or offences.

- 6.3 The following events and their consequences are not insured: war, terror attacks, any type of unrest, natural catastrophes and incidents involving atomic, biological or chemical substances.
- 6.4 The following events and their consequences are not insured: epidemics and pandemics, except as expressly covered under section II A: Cancellation costs.
- 6.5 Events in countries or regions to which the Swiss authorities (Federal Department of Foreign Affairs FDFA, Federal Office of Public Health FOPH or World Health Organization WHO) have already advised against travel at the time of booking the trip or when the insured person entered into the insurance scheme are not insured.
- 6.6 The consequences of events associated with official instructions, e.g. airport/airspace closures, roadblocks, quarantine measures (except as expressly covered under section II A: Cancellation costs), police measures, decrees etc., are not insured.
- 6.7 Travel for the purpose of medical treatment is not insured.
- 6.8 Events are not insured where the assessor (expert, doctor etc.) directly benefits or is related, including by marriage, to the insured person.
- 6.9 Events are not insured where economic, trade or financial sanctions or embargoes imposed by Switzerland are directly applicable to the contracting parties and exclude the insurance cover. That extends to economic, trade or financial sanctions or embargoes imposed by the United Nations, European Union or United States of America, provided they are not in opposition to Swiss legislation.
- 6.10 Activities related to an insured event are not insured, e.g. the cost of replacing the insured items or for law enforcement purposes.
- 6.11 Costs related to kidnappings are not insured.

7 Definitions

- 7.1 Closely related persons
Closely related persons are:
 - relatives (spouse, parents, children, parents-in-law, grandparents and siblings);
 - Life partners including their parents and children;
 - carers of non-travelling minors or relatives in need of care;
 - very close friends with whom there is very close contact.
- 7.2 Journey
A journey is a stay of over one day outside the person's normal place of residence or a stay of shorter duration at a location at least 30 km from the person's legal residence discounting routes to work. The maximum duration of a journey for the purposes of these GTC is a total of 92 days.
- 7.3 Travel companies
Travel companies (tour operators, travel agents, airline companies, car hire companies, hotels, course organisers etc.) include all companies involved in providing a travel-related service to the insured person on a contractual basis.
- 7.4 Public transport
Public transport is any means of transport running regularly according to a timetable and requiring a travel ticket. Taxis, rental cars and aeroplanes do not count as public transport.
- 7.5 Breakdown
A breakdown means any sudden and unforeseen failure of the insured vehicle as a result of an electrical or mechanical defect that makes it impossible to continue the journey or that means continuing the journey is no longer permitted by law. The following are equivalent to a breakdown: tyre defect, fuel shortage, vehicle key locked inside the vehicle or flat battery. Loss of or damage to the car key or using the wrong type of fuel does not qualify as a breakdown and is not insured.
- 7.6 Serious illness / serious accident
Illness or accidents are considered serious if they result in a temporary or permanent inability to work or an inability to travel.
- 7.7 Epidemic
A contagious disease recognized by the World Health Organization (WHO) or an official government authority in the insured person's country of residence or trip destination.
- 7.8 Pandemic
An epidemic that is recognized as a pandemic by the World Health Organization (WHO) or an official government authority in the insured person's country of residence or trip destination.
- 7.9 Quarantine
Mandatory confinement (including ordered isolation), intended to stop the spread of a contagious disease to which the insured person or a travelling companion has been exposed.

- 7.10 Natural catastrophe
Extremely serious natural event directly causing at the location affected by the event, the death of a significant number of people and devastating material damage to public infrastructure.
- 7.11 Natural hazards
Natural hazards are losses stemming from natural events, such as high water, flooding, storm (winds of at least 75 km/h), hail, avalanche, snow pressure, rockfall, rockslide or landslide. Losses from earthquake or volcanic eruption do not count as natural hazards.
- 7.12 Official instruction
An official instruction is a public directive issued by an authority (at federal, canton or municipal level) for the attention of a natural person or legal entity, to behave (by way of action, tolerance or forbearance) in a specific manner. This includes, for example, airport/airspace closures, roadblocks, quarantine measures, police measures and decrees etc.

8 Multiple insurance and claims against third parties

- 8.1 In the event of (voluntary or mandatory) multiple insurance, Allianz Assistance provides its benefits in a subsidiary capacity, subject to there being an identical clause in the other insurance contract. In such a case the legal provisions of double insurance apply.
- 8.2 If an insured person is entitled to benefits under any other (voluntary or mandatory) insurance contract, cover is restricted to that part of the Allianz Assistance benefits that exceeds the cover provided under the other insurance contract. Overall costs are reimbursed once only.
- 8.3 If Allianz Assistance provides benefits in spite of a subsidiarity situation, these benefits count as an advance and the insured person or beneficiary will cede his/her claims against the third party (voluntary or mandatory insurance) to Allianz Assistance to the extent of those benefits.
- 8.4 If the insured or entitled person has been compensated by a liable third party or the third party's insurer, any compensation due under this contract is rendered void. If a claim is made against Allianz Assistance instead of the liable party, the insured or entitled person must concede his/her liability claims up to the extent of the compensation received from Allianz Assistance.

9 Limitation period

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

10 Place of jurisdiction and applicable law

- 10.1 Lawsuits against Allianz Assistance may be brought before the court at the company's registered office or at the Swiss place of residence of the insured or entitled person.
- 10.2 The Swiss Insurance Contract Act (ICA) applies in addition to these provisions.

11 Hierarchy of regulations

- 11.1 The Special provisions relating to the individual insurance components take precedence over the Common provisions to all insurance components.
- 11.2 In the event of linguistic differences between the French, Italian, English and German GTC, the German version will always apply where any doubt exists.

12 Contact address

Allianz Assistance, Richtiplatz 1, P. O. Box, 8304 Wallisellen
info.ch@allianz.com

II Special provisions for the individual insurance components

A Cancellation costs

1 Temporal scope

- 1.1 Subject to section I 3, insurance cover is provided exclusively for travel bookings made after the principal cardholder has taken possession of the card.
- 1.2 Subject to sections I 3 and II A 1.1, insurance cover begins at the time of the definitive travel booking and ends with the start of the insured trip. The start of the trip is when the insured person enters the reserved means of transport or the reserved accommodation (hotel, holiday apartment etc.), if no means of transport was reserved.

2 Insured amount

The insured amount can be seen in the table of benefits.

3 Insured benefits

3.1 Cancellation costs

If the insured person cancels the contract with the travel company due to an insured event, Allianz Assistance will pay the contractual cancellation costs owed up to the agreed insured amount. Any costs invoiced to the insured person for rebooking services prior to the cancellation will only be assumed if the rebooking is due to an insured event as defined under section II A 4. There is no compensation for costs, fees or credit reductions resulting from the loss or forfeiture of air miles, prize awards or other rights of use (time-sharing etc.).

3.2 Delayed departure

If the insured person starts the trip late due to an insured event, instead of paying the cancellation costs, Allianz Assistance will pay (up to the amount equivalent to the cancellation costs):

- the additional travel costs arising from the delayed departure;
- the costs for the unused portion of the stay, pro rata to the insured travel price (without transport costs); the departure day counts as a used travel day.

3.3 Cover for tickets to events

If the insured person is unable to use a ticket to an event due to an insured occurrence, the associated costs are covered. The definition of a journey under section I 7.2 does not apply.

3.4 Expenses incurred for disproportionate or recurrent handling charges or insurance premiums are not reimbursed.

4 Insured events

4.1 Serious illness, serious accident, death, complications of pregnancy

4.1.1 Serious illness (including being diagnosed with an epidemic or a pandemic disease such as e. g. COVID-19), serious accident, complications of pregnancy or the death of one of the following persons, provided the event concerned has occurred after the relevant booking was made or the insured person entered into the insurance scheme:

- the insured person;
- a closely related person who booked the same trip and cancelled;
- a non-travelling person who is closely related to the insured person;
- the deputy at work, provided the insured person's presence is indispensable.

If a number of insured persons have booked the same trip, it can be cancelled for a maximum of six persons if an accompanying insured person cancels the trip due to one of the above events.

4.1.2 For mental illness, insurance cover only applies if

- a psychiatrist confirms an inability to work and travel and
- the inability to work is documented by a certificate of absence supplied by the employer.

4.1.3 Chronic illness is only covered by the insurance if the trip has to be cancelled due to a medically documented, unexpected, acute deterioration. Cover is contingent on the person being able to travel at time of booking or entering into the insurance scheme and demonstrably being in a stable state of health.

4.2 Pregnancy

In the event of the insured or an accompanying person becoming pregnant, insurance cover only applies if this occurred after the trip was booked or after the insured person entered into the insurance scheme and the date of the return journey is after the 24th week of pregnancy or if the pregnancy occurred subsequent to booking the trip or entering into the insurance scheme and a vaccination was required for the destination, which would pose a risk to the unborn child.

4.3 Quarantine

If the insured person or a travelling companion is quarantined before their trip by order or other requirement of a government or public authority, based on their suspicion that the insured person or a travelling companion, specifically, has been exposed to a contagious disease (including an epidemic or a pandemic disease such as e. g. COVID-19). This does not include any quarantine that applies generally or broadly to some or all of a population or geographical area, or that applies based on where the person is travelling to, from or through.

4.4 Damage to property at the place of residence

If the insured person's property is seriously damaged at his/her permanent place of residence due to theft, fire, water or natural hazards and he/she has to be present at home as a result.

- 4.5 Delay or lack of public transport for the outward journey
If the booked trip cannot begin due to the delay or cancellation of the public transport used for the outward journey to the starting point arranged for travel purposes.
- 4.6 Failure of vehicle on the outward journey as a result of breakdown or accident
If the private vehicle or taxi used for the outward journey to the starting point arranged for travel purposes becomes unusable due to a breakdown or accident during the actual journey. Problems with keys and fuel are not insured.
- 4.7 Strike
If a strike (excluding strikes by the travel company or its service providers) makes the trip impossible.
- 4.8 Dangers at the destination
If war, terror attacks or unrest of any kind at the destination place the insured person's life in danger and if an official Swiss entity (Federal Department of Foreign Affairs) advises against travel to the destination in question.
- 4.9 Natural catastrophe
If a natural catastrophe at the destination places the insured person's life in danger.
- 4.10 Unemployment / unexpected assumption of employment
If the insured person has unexpectedly taken up employment within the 30 days prior to departure or if the unexpected assumption of employment occurs during the time of the trip, or if the insured person, through no fault of his/her own, has his/her employment terminated within the 30 days prior to departure.
- 4.11 Official summons
If the insured person is unexpectedly summoned as a witness or juror in court. The court date must be during the time of the trip.
- 4.12 Theft of passport or ID card
If the insured person's passport or identity card is stolen just before the trip and, as a result, the insured person is unable to travel. Note: there are emergency passport offices at some airports.

5 Non-insured events and benefits (in addition to section I 6)

- 5.1 If an illness or the consequences of an accident, an operation or a medical intervention had already occurred by the time the trip was booked or the insured person entered into the insurance scheme and have failed to heal by the travel date. If convalescence from an operation/medical intervention, which was already planned at the time the trip was booked or the insured person entered into the insurance scheme but only performed afterwards, is not complete by the departure date.
- 5.2 If an event listed under sections II A 4.1 and II A 4.2 was not immediately diagnosed by a doctor and documented by a doctor's report at the time of occurrence.
- 5.3 If the travel company cannot provide contractually agreed services or is unable to do so in full, cancels the trip or would have to cancel it due to specific circumstances. Specific circumstances necessitating cancellation of the trip include (inter alia) recommendations by the Federal Department of Foreign Affairs not to travel to the area in question.
- 5.4 If official instructions render the planned completion of the booked journey impossible, except as expressly covered under section II A 4.3.
- 5.5 Cancellation costs are not insured if the cancellation, depending on circumstances, arises from a psychological reaction to a health hazard, act of terror, aircraft accident or natural catastrophe or due to fear of civil unrest, acts of war, acts of terror or aviophobia (fear of flying).

6 Duties in the event of a claim (in addition to section I 4)

- 6.1 In order to claim Allianz Assistance benefits, the insured or entitled person must immediately cancel the service booked with the travel company or accommodation provider on occurrence of the insured event.
- 6.2 In the event of a claim, Allianz Assistance must be sent the following documents in writing (see section I 12):
- claims forms are available on our website: www.allianz-travel.ch/claims;
 - invoice of cancellation costs;
 - booking confirmation;
 - documents and/or official attestations documenting the occurrence of the loss event (e.g. detailed medical certificate with diagnosis, employer attestation, police report etc.).

B Collision damage waiver for rental cars (CDW)

1 Insured vehicle

The insurance covers motor vehicles (private cars with a total weight not exceeding 3.5 t) hired by the insured person using the card. Taxis, driving school vehicles and vehicles used on a car-sharing basis (e.g. Mobility) and motor vehicles with a total weight exceeding 3.5 t are not covered.

2 Temporal scope

- 2.1 Subject to section I 3, insurance cover is provided exclusively for rentals made after the principal cardholder has taken possession of the card.
- 2.2 Subject to sections I 3 and II B 2.1, insurance cover starts on the date given in the rental agreement and ends on the date given in the rental agreement or at the latest when the vehicle is returned to the rental firm. The cover applies to losses triggered during the rental agreement term.

3 Insured amount

The insured amount can be seen in the table of benefits.

4 Insured benefit

- 4.1 In the event of a claim, Allianz Assistance will reimburse the insured person any excess charged by the rental firm.
- 4.2 The amount of the benefit depends on the excess owed under the contract and is limited to the maximum insured amount.
- 4.3 If the insured loss as per section II B 5 does not amount to the excess owed under the contract, Allianz Assistance will assume the full costs, provided they relate to an insured event.

5 Insured events

Damage to the hired car or any loss resulting from the theft of the hired car during the rental period are insured. The condition for payment is a covered event triggered by another insurance and a resulting excess.

6 Non-insured events (in addition to section I 6)

- 6.1 Claims whereby the insurance in question does not involve an excess.
- 6.2 Claims resulting from gross negligence by the driver.
- 6.3 Claims caused by the driver of the vehicle under the influence of alcohol (exceeding the legal alcohol limit of the country in question) or under the influence of drugs or medication.
- 6.4 Claims arising in connection with a contractual infringement vis-à-vis the car rental firm.
- 6.5 Losses occurring on non-public or non-official roads.
- 6.6 Claims involving caravans and other types of trailer.
- 6.7 Claims rejected by the provider of comprehensive or theft insurance.

7 Duties in the event of a claim (in addition to section I 4)

- 7.1 In order to claim Allianz Assistance benefits, the insured or entitled person must report the insured event or claim event in writing to Allianz Assistance.
- 7.2 In the event of a claim, Allianz Assistance must be sent the following documents in writing (see section I 12):
- claims forms are available on our website: www.allianz-travel.ch/claims;
 - rental agreement with indication of the excess;
 - damage report from the car rental firm;
 - loss settlement from the car rental firm;
 - credit card statement with the charge for the damage.

III Special provisions relating to the individual service components

C Concierge services

1 Service

- 1.1 In response to a call, Allianz Assistance will, where possible, organize various concierge services, such as the provision of travel information, information on events or similar, reserving a restaurant or hotel, rental car bookings, orders for flowers or event tickets or similar.
- 1.2 Allianz Assistance will arrange the agreed booking or order on behalf of the insured person (ordering party) using his credit card details. Payment will be made on a bilateral basis between the

insured person and the company providing the service. The requested services will be provided by a company selected by Allianz Assistance. If this is not possible, Allianz Assistance will arrange to provide the insured person with the telephone number of the entity in question.

- 1.3 If a request takes longer than the two-hour time limit set for dealing with requests, Allianz Assistance reserves the right to close the request after providing an update on its latest status.
- 1.4 Allianz Assistance will not deal with requests for concierge services which are illegal or impermissible under Swiss law, or which are improper, immoral or unethical.
- 1.5 Allianz Assistance reserves the right to refuse to provide inappropriate concierge services without giving reasons.

2 Costs

- 2.1 The cost of the services used will be borne by the insured person/customer in accordance with the current valid price list of the company selected by Allianz Assistance.
- 2.2 All reservations or bookings made by Allianz Assistance are subject to the General terms and conditions of the companies introduced by Allianz Assistance.
- 2.3 The insured person (ordering party) is directly responsible to the company selected by Allianz Assistance for the payment of all services received.
- 2.4 The insured person (ordering party) himself will pay for any cancellation charges or no-show costs resulting from reservations made on his behalf.

3 Liability

Allianz Assistance will not be liable for:

- material or financial loss occurring as a result of delays or false information, or for defective services or deficiencies in items obtained of any kind;
- material or financial loss occurring where it is impossible to reach the entity in question;
- non-performance of the service ordered or disruptions to services;
- direct or indirect consequences or losses/damage occurring as a result of the organization of the services for the insured person (ordering party) or those around him;
- losses caused by agents used.

4 Contact

To use the concierge services, the insured person can call or fax the following numbers: Tel. +41 848 888 440 / Fax +41 44 283 33 33