

General Terms and Conditions of Insurance Allianz travel insurance**Information for customers in accordance with the VVG (the Swiss Federal law governing insurance contracts)**

The following information for customers provides a clear and concise overview of the identity of the Insurer and the most important points contained in the insurance contract (Art. 3 of the Swiss Federal law governing insurance contracts [VVG]).

Who is the Insurer?

The Insurer is AGA International S.A., Paris, Wallisellen (Switzerland) branch, hereinafter AGA. The company headquarters are at Hertistrasse 2, CH-8304 Wallisellen.

Who is the Policyholder?

The Policyholder is Interhome AG, based at Sägereistrasse 27, CH-8152 Glattbrugg.

What risks does the insurance cover and what is the scope of the insurance protection?

The insured risks and the scope of the insurance cover are set out in the confirmation of insurance and the General Terms and Conditions of Insurance.

Who are the people covered by the insurance?

Based on the collective insurance policy concluded with the Policyholder, AGA provides the individuals defined in the application and named in the confirmation of insurance with insurance protection and a direct right to claim in association with the insurance benefits.

The insured individuals are listed in the policy and the General Terms and Conditions of Insurance.

What are the important exclusions?

- Events that have already occurred at the time of concluding the collective contract or travel booking, or events that were discernible for the insured individual at the time of concluding the collective contract or travel booking.
- Events connected with epidemics or pandemics.
- Events in connection with participation in risky actions where the individual is knowingly exposed to danger.

This list contains only the most common exclusions. Further exclusions are set out in the General Terms and Conditions of Insurance and the VVG.

How much is the premium?

The level of the premium depends on the insured risks in each case and on the cover required. The level of the premium is defined at the time of application and is set out in the policy.

What are the duties of the insured individuals?

- To fulfil their contractual and legal duties of notification, information and conduct in full (e.g. prompt notification of a case of loss/damage to AGA).
- To do all that they can to help minimise and clarify the loss/damage (e.g. authorising AGA to issue the relevant documents, information, etc. to third parties to clarify the case of loss/damage).

This list contains only the most common duties. Further duties are set out in the General Terms and Conditions of Insurance and the VVG.

When does the insurance cover begin and end?

The beginning and end of the insurance are defined in the proposal and specified in the confirmation of insurance.

How does AGA handle information?

AGA handles information that arises from the contractual documents or the processing of the contract and uses this in particular to establish the premium, to clarify risk, to process benefit provision, and for statistical evaluations and marketing purposes. The information is stored physically or electronically.

If necessary, the data is passed to involved third parties, such as other insurance companies, official authorities, lawyers and external experts, to the extent needed. Data may also be passed on in order to reveal or prevent insurance fraud.

General Terms and Conditions of Insurance

AGA International S.A., Paris, Wallisellen (Switzerland) branch (hereafter referred to as AGA) is liable for the benefits agreed in accordance with the collective insurance contract with Interhome and set out in this insurance document. These are defined by the General terms and Conditions of Insurance and supplemented by the provisions of the Swiss Federal law governing insurance contracts [VVG].

I Common provisions relating to all components of insurance

The common provisions for all components of insurance apply only to the extent that there are no contrary provisions in the special provisions governing the individual components of insurance.

1 Insured persons

The insurance covers whoever is listed in the Policyholder's confirmation of booking/confirmation of insurance and all those who accompany them and stay with them at the same time at the rental property booked from the Policyholder.

2 Scope

2.1 In the absence of provisions to the contrary relating to the individual components of insurance in the special provisions and/or service benefits, this insurance cover applies world-wide.

2.2 The Interhome travel insurance policy covers the insured persons during their travel to and from the property as well as during their stay in the booked rental property.

2.3 The period covered by the insurance is limited to 31 days, beginning with departure from the permanent place of residence.

3 Obligations in the event of loss/damage

3.1 The insured person is obliged to undertake everything in his/her power to limit the damage and to clarify its provenance.

3.2 The insured person has a duty to undertake in full his/her contractual or legal obligations with regard to notification, information or conduct (including immediate notification of the insured event to the contact address specified in the common provisions).

3.3 If the loss/damage has arisen as a result of illness or injury, the insured person must ensure that the medical personnel providing treatment are freed from their duty of confidentiality with regard to AGA.

3.4 If the insured persons are also able to assert claims for which AGA has furnished provisions against third parties, they must safeguard these claims and cede them to AGA.

3.5 The following documents must be made available to AGA at the contact address specified in the common provisions (according to insured event. Languages for correspondence: English, German, French or Italian):

- Proof of insurance (confirmation of insurance)
- Confirmation of booking
- Invoice for cancellation costs in the original
- Transportation tickets (airline/rail tickets), admission tickets, receipts, etc. in the original
- Receipts for unforeseen costs in the original
- Death certificate
- Documents and/or official certificates that confirm that the loss/damage has happened (e.g. detailed medical certificate with diagnosis, employer's certificate, police report, etc.)
- Copy of passport with immigration stamp
- Invoices for costs of medical personnel, medical products and hospitals, plus doctor's prescriptions in the original
- Invoices for the insured additional costs in the original
- Record of the facts of the case
- Missing persons notification for EDA / the official foreign affairs authorities responsible for the insured person
- Proof of delay from the airline.

4 Violation of obligations

If the person with the entitlement to claim violates his/her obligations, AGA can refuse or reduce its benefits.

5 Non-insured events

5.1 If an event has already taken place at the time the contract is concluded or the trip is booked, or if the event was discernible for the insured person at the time the contract was concluded or the trip was booked, there will be no right to claim benefit.

- 5.2 Non-insured events are those brought about by the insured person as follows:
- Misuse of alcohol, drugs or medication
 - Suicide or attempted suicide
 - Participation in strikes or unrest
 - Participation in competitions and training sessions involving motor vehicles or boats
 - Participation in actions involving risks, where the individual knowingly exposes him/herself to danger
 - Grossly negligent or premeditated action/omission
 - Commitment of a crime and/or offence, or the intention to do so
- 5.3 The insurance does not cover activities related to an insured event, e.g. costs of replacement of the insured items or for police-related matters.
- 5.4 The insurance does not cover the following events and their consequences: war, terrorist attacks, unrest of any kind, epidemics, pandemics, natural catastrophes and incidents involving atomic, biological or chemical substances.
- 5.5 The insurance does not cover the consequences of events caused by official decrees such as the seizure of assets, imprisonment or a ban on leaving the country.
- 5.6 If the purpose of the trip is for medical treatment as an in-patient.
- 5.7 If the certifier (expert, doctor, etc.) is a direct beneficiary, or is related to the insured person by blood or by marriage.
- 5.8 The insurance does not cover costs relating to kidnappings.

6 Definitions

6.1 Closely connected persons

Closely connected persons are:

- Family members (spouse, parents, children, parents-in-law, grandparents and siblings)
- Life partner and his/her parents and children
- Carers of underage children or relatives who are in need of care and are not travelling
- Very close friends with whom there is intensive contact

6.2 Europe

The European area of validity includes all the nations on the continent of Europe plus the Mediterranean and Canary Islands, Madeira and the nations that border the Mediterranean but are outside Europe. The eastern border north of Turkey is formed by Azerbaijan, Armenia and Georgia together with the Ural mountain range.

6.3 Switzerland

The Swiss area of application covers Switzerland and the Principality of Liechtenstein.

6.4 Loss/damage caused by the elements

Loss/damage caused by the elements covers loss/damage caused by events in the elements, such as high waters, floods, storms (winds of at least 75 km/hour), hail, avalanches, snow pressure, rock falls, rock avalanches or landslide. Loss/damage caused by earthquakes or volcano eruptions do not apply as loss/damage caused by the elements.

6.5 Monetary assets

Monetary assets are cash, credit cards, securities, savings books, precious metals (held in storage, in the form of bullion or merchandise) coins, medallions, loose precious stones and pearls.

6.6 Trip

A trip includes either an outward and return flight or at least one overnight stay away from the usual place of residence, together with an outward and return journey, and lasts for a maximum of 31 days.

6.7 Travel company

A travel company (tour operators, travel agents, airline company, car hire company, hotels, organisers of courses, etc.) includes any company that provides travel services with and for the insured person, based on a contract.

6.8 Public conveyance or means of transport

A public conveyance or means of transport is a method of transport that travels regularly based on a timetable and for which a ticket has to be purchased. Taxis and hired vehicles do not fall under the term of public means of transport.

6.9 Breakdown

A breakdown is a sudden and unforeseen failure of the insured vehicle due to an electrical or mechanical defect, which makes it impossible to continue the trip, or which would make it illegal to continue the trip. The following are also deemed to be breakdowns: defective tyres, lack of petrol, vehicle keys locked in the vehicle or flat battery. Lost or damaged vehicle keys or incorrect fuel are not deemed to be a breakdown and are not insured.

6.10 Personal injury

An injury is the sudden, unintended harmful effect of an unusual external factor on the human body.

6.11 Motor vehicle accident

An accident is the sudden, unintended harmful effect of a powerful external factor on the motor vehicle, which makes it impossible to continue the trip, or which would make it illegal to continue the trip. In particular this includes events caused by impact, collision, overturning, crashing, subsidence and immersion.

6.12 Severe illness / severe consequences of injury

Illness and/or the consequences of injury are defined as severe if they result in a temporary or permanent incapacity for work or the total inability to travel.

7 Complementary clause

7.1 If an insured person is entitled to benefits under a different insurance contract (voluntary or compulsory insurance) the cover is limited to that part of the AGA benefits that exceeds the cover provided by the other insurance contract. Overall costs will only be reimbursed one single time.

7.2 If AGA has nevertheless provided benefits for the same case of loss/damage, these shall be regarded as an advance payment and the insured person shall cede his/her entitlement to claim against a third party (third-party, voluntary or compulsory insurance) to AGA to the same extent.

8 Period of limitation

The period of limitation for claims resulting from the insurance contract is 2 years from the time of the event upon which the duty to provide the benefit is based.

9 Hierarchy of standards

The "Special provisions relating to the individual components of insurance" take precedence over the "Common provisions relating to all the components of insurance".

10 Applicable law and place of jurisdiction

10.1 Actions against AGA may be filed in the court at the company's headquarters, or at the Swiss place of residence of the insured person or the person with an entitlement to claim.

10.2 The Swiss federal law on insurance contracts (VVG) is applied as a supplement to these provisions.

11 Contact address

AGA International (Switzerland), Hertistrasse 2, Postfach, CH-8304 Wallisellen, Switzerland

II Special provisions relating to the individual components of insurance

A Assistance

1 Scope

Insurance cover applies for the duration of the period of travel (maximum 31 days).

2 Sum insured

Unless mentioned particularly in the following provisions, the benefits are unlimited.

3 Insured events and benefits

The AGA emergency call centre is available round the clock (conversations with the emergency call centre are recorded. Conversation languages: English, German or French):

Tel +41 44 283 33 55

Fax +41 44 283 33 33

The AGA doctors alone will decide on the type and timing of any medical services provided.

The following benefits must be requested by telephone from the AGA emergency call centre in every case:

3.1 Assistance benefits

1 Transport to the nearest suitable hospital

If the insured person becomes seriously ill or is seriously injured during the trip, or if a medically certified unexpected worsening of a chronic illness occurs, AGA will organise and pay for transport to the nearest hospital suitable for the provision of treatment on the basis of an appropriate medical diagnosis.

2 Repatriation with medical care to a hospital at the place of residence

If it is necessary on medical grounds, AGA will organise and pay for medical repatriation with medical care to a hospital suitable for the provision of the treatment at the place of residence of the insured person.

3 Repatriation without medical accompaniment to place of residence

Based on the appropriate medical diagnosis and the occurrence of the same conditions as for Clause II A 3.1.1, AGA will organise and pay for repatriation without accompaniment by medical care staff to the place of residence of the insured person.

- 4 Return journey caused by an interruption of the trip by a fellow traveller or member of the family
If a closely-connected fellow traveller or family member is repatriated to their place of residence, or has to terminate the trip for another insured reason and the insured person would have to continue the trip alone, AGA will pay the additional costs of the extra return journey (1st class train ticket, economy class airline ticket) for the insured person/insured family member.
- 5 Care for under-age children who are also travelling
If both parents or the only parent participating in the trip has to be repatriated to their place of residence, AGA will organise additional care for the under-age children who would have to continue or return from the trip alone, and pay the costs of the outward and return journey for an accompanying person (1st class train ticket, economy class airline ticket).
- 6 Return travel as a result of the illness, injury or death of a closely-connected person at home, or the person deputising at work
If a closely-connected person at home or the person deputising at work suffers a serious illness or injury, or dies, AGA will pay the additional costs of the extra return journey (1st class train ticket, economy class airline ticket) of the insured person to their normal place of residence.
- 7 Premature return for other important reasons
If the property of an insured person at his/her place of residence is severely affected as a result of damage by theft, fire, water or the elements, AGA will organise and pay the additional costs of the extra return journey (1st class train ticket, economy class airline ticket) of the insured person to their normal place of residence.
- 8 Temporary return
AGA will also organise and pay for temporary return travel (1st class train ticket, economy class airline ticket) of the insured person to their normal place of residence (outward and return journey) on the same grounds as under Clauses II A 3.1.6 and II A 3.1.7. The outlay for the unused part of the trip will not be refunded.
- 9 Repatriation in the event of death
If an insured person dies, AGA will pay the costs of cremation away from the home country, or the additional costs involved in fulfilling the international agreement on the transportation of dead bodies (minimum requirements, such as a zinc coffin or lining), as well as the return of the coffin or urn to the last place of residence of the insured person. Disposal of the zinc coffin is also covered.
- 10 Return travel as a result of unrest, terrorist attacks, natural catastrophes or strikes
If unrest, terrorist attacks, natural catastrophes or strikes at the destination of travel can be proven to prevent the continuation of the journey, or put the life and property of the insured person at definite risk, AGA will organise and pay the additional costs of the extra return journey (1st class train ticket, economy class airline ticket) of the insured person.
- 11 Return travel as a result of the absence of the means of public transport
If the means of public transport booked or used for the journey fails to appear and it is therefore impossible to proceed on the journey, AGA will organise and pay for the additional return journey or the delayed onward journey for the insured person. Delays or diversions to the booked or used means of public transport do not count as a failure to appear. There is no entitlement to claim for breakdowns or accidents in private vehicles in which the journey is made as a driver or passenger.
- 12 Effects of document theft
In the event of the theft of personal documents (passport, identity cards, transportation tickets and accommodation vouchers), which would make it temporarily impossible to continue the trip or return to Switzerland, AGA will pay the additional costs of the stay (hotel, on-site transport costs, additional transport costs) up to a maximum of EUR 1,200 per event, upon immediate notification of the responsible police authority.
- 3.2 Visiting trip
If the insured person has to stay in hospital abroad for more than 7 days, AGA will organise and pay for a visiting trip to the sick bed for a maximum of two closely connected persons (1st class train ticket, economy class airline ticket, medium class hotel) up to a maximum of EUR 3,000.
- 3.3 AGA Service provisions
Travel Hotline
The Travel Hotline (German) is available for unlimited use by the insured person throughout the period covered by the insurance.
- 3.4 Reimbursement of travel costs
1 Reimbursement of outlay for the unused part of the journey
If an insured person has to discontinue the trip prematurely as a result of an insured event, the costs for the unused part of the trip will be repaid through AGA, in proportion to the price of the insured package. Reimbursement is limited to the sum quoted in the policy. If no sum is quoted in the policy, the maximum payment will be limited to EUR 6,000. The costs of the homeward journey originally booked will not be repaid. A benefit is cancelled if there is an entitlement to a repeat trip through a supplementary insurance policy.
2 Unforeseen costs in the event of repatriation, additional return journey, trip interruption or delayed return journey
If any unforeseen costs arise in connection with an insured event (taxi, telephone costs, etc.), AGA will pay these additional costs up to EUR 450 per person.
- 4 Non-insured events and benefits (as a supplement to Clause I 5: Non-insured events)**
- 4.1 Lack of approval from the AGA emergency call centre
If the AGA emergency call centre has not given its approval in advance.
- 4.2 Termination by the travel company
If the travel company does not fulfil the contractual services, or only fulfils them in part, or discontinues the trip, or has had to cancel/discontinue the trip as a result of the actual conditions, and has a statutory obligation to pay compensation for the services not provided and /or pay the costs of return travel. The actual conditions under which the trip has to be cancelled or discontinued include the recommendation of the Swiss federal department for foreign affairs not to travel to the relevant country.
- 4.3 The costs of out-patient treatment or in-patient treatment are not covered by AGA.
- 5 Obligations in the event of loss/damage (as a supplement to I 3: Obligations in the event of loss/damage)**
In order to be able to claim the benefits provided by AGA, the AGA emergency call centre must be advised immediately once the problem or event has occurred (conversation language: English, German or French):
Tel +41 44 283 33 55
Fax +41 44 283 33 33
- B Search and rescue costs**
- 1 Sum insured**
The maximum sum insured is EUR 6,000.
- 2 Insured events and benefits**
- 2.1 If the insured person is notified as having gone missing abroad (outside the country in which the insured person is permanently resident), or has to be rescued from a physical emergency, AGA will pay the necessary search and rescue costs.
- 2.2 The search and rescue operation must be requested from the AGA emergency call centre by telephone in all cases (conversation language: English, German or French):
Tel +41 44 283 33 55
Fax +41 44 283 33 33
- 3 Non-insured events (as a supplement to Clause I 5: Non-insured events)**
If the AGA emergency call centre has not given its consent in advance to the search and rescue operation.
- C Travel baggage**
- 1 Insured items**
This insurance covers the travel baggage belonging to the insured person, including souvenirs collected during the trip, i.e. all items belonging to the insured person and taken with the insured person on the trip or handed over to a transportation company for conveyance, for the insured person's own personal needs.
- 2 Scope**
The insurance is valid world-wide, with the exclusion of the permanent residence of the insured person.
- 3 Sum insured**
The sum insured amounts to EUR. 3,000 per event.
- 4 Insured events and benefits**
- 4.1 In the event of:
- Theft
 - Robbery (theft with the threat or actual use of force against the insured person)
 - Damage and destruction
 - Loss or damage during transportation by a public transport company, or
 - A delay in delivery by a public transport company
- the following benefits will be provided per case of loss/damage, subject to the agreed sum insured:

- 1 In the event of complete write-off or loss, the current procurement price will be paid.
 - 2 In the event of partial loss, the repair costs for the damaged goods will be limited to their value at the time.
 - 3 The current value will be paid for film, photo and video equipment, music devices (MP3 players, Discman etc.) and for skis, snowboards and bicycles. The price paid when new minus an annual depreciation of 20%, starting from one year after purchase, will be used as the current value (amortisation).
 - 4 The value of the materials will be reimbursed for films and for data, photo or sound media.
 - 5 In the event of a delay in delivery by a public transport company, payment for absolutely necessary purchases and rental costs will be limited to 20% of the agreed sum insured.
 - 6 Reimbursement is limited to the cost of producing a replacement for personal and vehicle certificates, and for keys.
 - 7 A maximum of EUR 120 will be paid as compensation for scratches and abrasions on bicycles.
 - 8 A maximum of EUR 180 will be paid for travel souvenirs.
- 4.2 Compensation will be limited to a maximum of EUR 600 in the event of robbery involving monetary assets, and to a maximum of EUR 1,200 for a robbery involving travel tickets (train tickets, airline tickets, etc.).
- 4.3 Musical instruments, sports equipment, prams and buggies, inflatable dinghies and folding canoes are only insured during transportation by a public transportation company.
- 4.4 The insured person must pay an excess of EUR 120 per case of loss/damage caused by theft.
- 5 Non-insured items**
- 1 Motor vehicles, sailing vessels, surf boards and aircraft, including accessories in each case
 - 2 Valuable goods covered by special insurance
 - 3 Securities, documents, business papers, travel tickets and vouchers, cash, credit and debit cards and stamps (see Clause II C 4.2 for exceptions)
 - 4 Computer hardware (desktop, laptop, projector, accessories, handheld, etc.), mobile telephone devices and software of all kinds
 - 5 Valuable goods left in a vehicle (locked or unlocked)
 - 6 Items left on a vehicle or in/on a vehicle overnight (10pm to 6am) in which the Policyholder is not spending the night
 - 7 Precious metals, loose gem stones and pearls, stamps, trade goods, samples of goods, items of artistic or collectible value and professional tools
 - 8 Film, photo and video equipment, jewellery and furs, for as long as they remain the responsibility of the transportation company during their conveyance by a means of public transport
 - 9 Spectacles against damage and destruction
 - 10 Theft, loss or destruction of monetary assets.
- 6 Non-insured events (as a supplement to Clause I 5: Non-insured events)**
- Any loss/damage that can be traced back to the following is not insured:
- Neglect of the normal duty of care by the insured person
 - Misplacement, loss or abandonment
 - Leaving items behind or to one side, even for a short time, in a place open to the general public, away from the direct personal area of influence of the insured person
 - Not looking after a valuable item according to its value (see: Obligations with regard to behaviour on trips)
 - Pearls and gem stones falling out of their settings
 - Temperature and weather conditions, and wear and tear
 - Caused directly or indirectly by unrest, plunder, the authorities or strikes.
- 7 Obligations with regard to behaviour on trips**
- When they are not being worn or used, valuable items, such as furs, jewellery, watches including or made from precious metal, gem stones or pearls, laptops and photo, film, video and sound equipment, including accessories in each case, must be kept in a locked room that is not accessible to the general public and kept there under separate lock and key (cabinet, cupboard or safe). The method of safekeeping must be appropriate to the value of the goods in each case.
- 8 Obligations in the event of loss/damage (as a supplement to Clause I 3: Obligations in the event of loss/damage)**
- 8.1 The insured person must obtain prompt and detailed confirmation of the cause, circumstances and extent of the event:
- 1 from the nearest police station in the case of theft or robbery
 - 2 from the responsible third party or the trip or hotel management in the case of damage by the transportation company
 - 3 from the responsible public transport company in the case of loss or delay in delivery
- 8.2 If the loss or damage during transportation by a public transport company is only discovered after delivery at home, the facts of the matter must be notified in writing to the responsible transportation company (and confirmed by that company) within two working days.
- 8.3 The level of damage must be proven by original receipts. If that is not possible, AGA can reduce or refuse its benefits.
- 8.4 The insured event must be notified promptly in writing to AGA. The claim must be substantiated and provided with evidence.
- 8.5 Damaged goods must be kept available to AGA until the final settlement of the claim, and must be sent to AGA at the insured person's cost for assessment if requested.

D Recuperation costs (Private Medical)

1 Insured persons

The persons covered by the insurance, as set out in Clause I 1, as long as they have not attained their 80th birthday.

2 Sums insured

The sum insured amounts to EUR 61,500 per case.

3 Scope

- 3.1 The insurance policy covers the insured persons world-wide during their travel to and from the property as well as during their stay in the booked rental property, with the exception of the country in which the insured person is mainly resident.
- 3.2 The costs for treatment by a doctor or in hospital are provided for up to 90 days beyond the agreed period of insurance in a foreign country, as long as the illness or injury has occurred during the insured period.

4 Insurance benefits

In providing its benefits, AGA acts as a subsidiary insurance provider to the statutory social insurance schemes (health insurance, insurance against injury or similar national insurance schemes) of the country in which the insured person is mainly resident, and to any additional insurance schemes for emergency hospital admissions and emergency outpatient treatment costs if they do not fully cover these benefits.

- 4.1 In the event of injury or illness, AGA will pay the necessary costs for the following medical services in the relevant country of travel, as long as the emergency medical intervention has been ordered by a qualified doctor or dentist, or a person with the appropriate service certification:

- Recuperation measures, including medication
- In-patient hospital treatment
- Treatment by a state-registered chiropractor
- The hire of medical aids
- Initial provision of prostheses, spectacles, hearing aids, etc. in the event of injury.
- Repair or replacement of medical equipment if this is damaged by an accident necessitating medical treatment
- Transport to the nearest hospital suitable for the treatment
- Emergency dental treatment, to a maximum of EUR 1,800.

- 4.2 As long as the doctors at the AGA emergency call centre have given their express agreement in advance, AGA will also pay the costs of emergency treatment as an in-patient on the private ward. Agreement to treatment on the private ward must be requested by telephone from the AGA emergency call centre in every case (telephone conversations with the emergency call centre are recorded, conversation language: English, German or French):

Tel +41 44 283 33 55

Fax +41 44 283 33 33

- 4.3 Benefit limitation and benefit exclusion

- 4.3.1 If no statutory health and/or accident insurance cover is available, AGA will pay substantiated overall costs of treatment in hospital and as an out-patient, in so far as they are caused by illness or injury, but only up to 50% of the costs that would have been covered by the obligatory portion of a Swiss health or accident insurance scheme, if statutory health and/or accident insurance cover had existed, and up to the amount of the sum insured. No further benefits will be provided in such cases.
- 4.3.2 In the event of an accident or illness, AGA will only pay the costs of emergency treatment on the private ward up to the time at which the repatriation/return travel of the insured person becomes possible, in the sole assessment of the doctors at the AGA emergency call centre.
- 4.3.3 There is no entitlement to payment/repayment of the costs of treatment on the private ward without the express agreement in advance of the doctors at the AGA emergency call centre.
- 4.3.4 Agreement to treatment on the private ward in accordance with Clause II E 3.2 is awarded or withheld by the doctors at the AGA emergency call centre at their own discretion, taking account of the local medical conditions in the relevant country of travel and after consideration of the medical necessity/ appropriateness of the treatment to be undertaken. If the insured person persists in obtaining treatment on a private ward in spite of a lack of agreement from the doctors at the AGA emergency call centre (or the express referral of that person to a public ward), this will be at the sole responsibility and cost of the insured person.

5 Insured events

Injuries and illnesses that require emergency medical intervention.

6 Non-insured events (as a supplement to Clause I 5: Non-insured events)

- 6.1 Injuries and illnesses that had already happened at the time the insurance cover started, together with their consequences, complications, exacerbations and relapses, particularly illnesses that are chronic and repeating, regardless of whether they were already known to the insured person at the beginning of the insurance cover or not.
- 6.2 Investigation and treatment of tooth and gum disease.
- 6.3 Investigation and treatment of tiredness and exhaustion, or of nervous or psychological diseases.
- 6.4 Investigation and treatment of cancerous diseases, including check-ups.
- 6.5 Gynaecological, paediatric and general check-ups.
- 6.6 Prophylactic medicines, sleeping tablets, sedatives, vitamins, homeopathic items, vaccinations, travel pills, amphetamines, hormones or cholesterol-reducing drugs.
- 6.7 Pregnancy, abortion or birth, or any complications or consequences of contraceptive measures or methods used to procure abortion.
- 6.8 Accidents suffered while driving a motor vehicle for which the insured person does not meet the requirements for statutory approval.
- 6.9 Accidents suffered while carrying out a manual occupation.
- 6.10 Accidents suffered while parachuting or piloting airplanes or flying machines.
- 6.11 Massage and spa treatments, or plastic surgery.
- 6.12 Accidents during military service.
- 6.13 Payments will not be made for any excess charges relating to franchises for the statutory social insurance schemes (health insurance, accident insurance, etc.) or additional insurance policies.

7 Guarantee for costs

- 7.1 AGA will guarantee costs within the parameters of this insurance policy and as a supplement to the statutory social insurance schemes (health insurance, accident insurance, etc. and any similar insurance schemes in the country in which the insured person has his/her main residence or main health insurance cover) and to any additional insurance policies, for all periods as an in-patient in a hospital. The insured person will continue to be liable to the service provider (doctor, etc.) for all local out-patient treatment.
- 7.2 The guarantee of costs must be requested by telephone from the AGA emergency call centre in every case (calls to the emergency call centre are recorded, conversation language: English, German or French):
Tel +41 44 283 33 55
Fax +41 44 283 33 33

8 Obligations in the event of loss/damage (as a supplement to Clause I 3: Obligations in the event of loss/damage)

- 8.1 AGA must be notified in writing immediately after the event has occurred (see Clause I: Contact addresses).
- 8.2 The insured person must undergo an examination by the AGA company doctor if this is requested by the company at any stage.

E Repeat trip

1 Sum insured

The sum insured amounts to EUR 6,000 per event.

2 Insured event and benefit

- 2.1 The insured person is entitled to claim for a repeat trip if he/she has been repatriated to his/her place of residence on medical grounds through the AGA emergency call centre during the period covered by the insurance.
- 2.2 When the insured event according to Clause II E 2.1 occurs, the insured person will receive a travel voucher to the value of the package booked before departure. Benefits contained within the package but not taken and any refunds following the repatriation will be offset against the compensation claim.

3 Non-insured events (as a supplement to Clause I 5: Non-insured events)

If the repatriation of the person entitled to claim has not been arranged by the AGA emergency call centre.

4 Obligations in the event of loss/damage (as a supplement to Clause I 3: Obligations in the event of loss/damage)

In order to be able to call upon the Assistance benefits, the AGA emergency call centre must be notified immediately after the event or affliction has occurred (conversation language: English, German or French):
Tel +41 44 283 33 55
Fax +41 44 283 33 33

F Auto-Assistance

1 Insured vehicle

The vehicle driven by the insured person (motor cars and motor homes up to 3.5 t, plus motor bikes). Approved camping trailers and caravans are also included in the insurance cover.

2 Scope

This insurance protection is only valid for events that occur within the following countries: Andorra, Austria, Belgium, Bosnia-Herzegovina, Bulgaria, Croatia, Czech Republic, Denmark, Estonia, Finland, France, Macedonia, Germany, Gibraltar, Greece, Hungary, Ireland, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Monaco, Netherlands, Norway, Poland, Portugal, San Marino, Rumania, Serbia, Slovakia, Slovenia, Spain, Sweden, Switzerland, Turkey, United Kingdom, Cyprus (Greek area).

3 Sum insured

Unless mentioned particularly in the following provisions, the benefits are unlimited.

4 Insured events and benefits

All Auto-Assistance benefits must be requested from the AGA call centre in every case (calls to the emergency call centre are recorded, conversation language: English, German or French):
Tel +41 44 283 33 55
Fax +41 44 283 33 33

4.1 Breakdown assistance / towing / recovery

- 1 If the vehicle can no longer be driven, as the result of a breakdown or accident, AGA will organise and pay for local breakdown assistance at the site of the event, or for the vehicle to be towed to a suitable garage nearby.
- 2 The costs of recovery after an accident (return of the vehicle onto the roadway) are insured up to EUR 1,200.

4.2 Overnight accommodation / travel home / hire car

If the vehicle has been stolen, or if it can not be repaired within 48 hours of a breakdown or accident in a suitable garage near to the event, AGA will organise and pay for one of the three following benefits upon receipt of a request call:

4.2.1 Overnight stay

If the vehicle can not be repaired on the same day, or if a return or onward journey can not be undertaken on the same day as the vehicle was stolen, AGA will organise and pay for a maximum of two overnight stays of up to EUR 73 per occupant per night.

or

4.2.2 Travel home

Travel home by public transport for all the occupants of the vehicle to the place of residence of the insured person (1st class rail ticket or Economy class flight if the train journey would last more than 6 hours).

or

4.2.3 Hire car

If the event happens in a foreign country (outside the country where the insured person mainly lives), AGA will organise and pay for a hire car for the onward or return journey, for a maximum of 5 days and up to EUR 910. The cost of fuel and other related expenses will not be paid. The insured person has a duty to fulfil the contractual provisions set out by the car hire company.

4.3 Taxi costs

If taxi charges arise in connection with an insured event, AGA will settle these costs up to a maximum of EUR 60 per event.

4.4 Return transportation of vehicle

If the vehicle can not be repaired within 48 hours, AGA will organise and pay for the return transportation of the undriveable or recovered vehicle to the nearest repair centre at the place of residence of the insured person. The transportation costs associated with return transportation will only be paid if those transportation costs are lower than the current value of the vehicle after the event has occurred. If the vehicle is not sent back to the country in which the insured person is mainly resident, AGA will pay any customs duties.

- 4.5 Return transportation of the occupants and the vehicle in the absence of the only driver
If the driver becomes seriously ill or is severely injured or dies, and none of the other people travelling with him/her can drive the vehicle back, AGA will organise and pay for the other occupants and the vehicle in the same way as for the provisions of Clause II F 4.2.2 (Travel home) and/or II F 4.4 (Return transportation of vehicle).
- 5 Non-insured events (as a supplement to Clause I 5: Non-insured events)**
- 5.1 If the AGA emergency call centre has not given its approval in advance in accordance with Clause II F 4: Insured events and benefits.
- 5.2 The benefits according to Clause F C 4.2 can only be claimed if breakdown assistance/towing in accordance with Clause II F 4.1 has previously been organised by AGA.
- 5.3 If the vehicle is not in a condition that meets the applicable requirements of the road traffic laws at the time the event occurs, or if the servicing tasks recommended by the manufacturer have not been undertaken.
- 5.4 Breakdowns and accidents occurring on roads that are not public or not official.
- 5.5 Breakdowns and accidents occurring on trails that are illegal or are officially prohibited.
- 5.6 If the event involves a vehicle used for commercial purposes or a hire car.
- 5.7 If the event has been caused by vandalism or by an event involving the elements.
- 5.8 The insurance does not cover damage to the vehicle or to goods carried by it, or any consequential costs.
- 5.9 The costs of repair work and replacement parts are not insured.
- 5.10 AGA is not liable for loss/damage caused by any service provider it has instructed.
- 6 Obligations in the event of loss/damage (as a supplement to Clause I 3: Obligations in the event of loss/damage)**
- 6.1 In order to be able to call upon the Assistance benefits, the AGA emergency call centre must be notified immediately after the event has occurred (conversation language: English, German or French):
Tel +41 44 283 33 55
Fax +41 44 283 33 33
- 6.2 Any loss/damage caused by a service provider instructed by AGA in connection with an insured event must be taken up directly with the service provider/perpetrator.