

Customer information and General Terms and Conditions of Insurance

Collective insurance BonusCard Visa Bonus Card Gold, Visa Bonus Card Exclusive and Swiss Deluxe Hotels Visa Prestige

Customer information under the Swiss Insurance Contract Act (ICA)

The following customer information gives a clearly arranged, brief overview of the insurer's identity and the material content of the insurance contract (article 3 of the Swiss Insurance Contract Act – ICA). The General Terms and Conditions of Insurance (GTC) are exclusively decisive for the content and scope of the rights and obligations arising 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 is at Richtiplatz 1, 8304 Wallisellen. The provider of travel legal protection insurance and shopping legal protection insurance is Dextra Rechtsschutz AG, with its registered office at Hohlstrasse 556, 8048 Zurich.

Who is the policyholder?

The policyholder is Cornèr Bank Ltd., BonusCard Branch (Zurich), hereinafter referred to as BonusCard, with its registered office at Ohmstrasse 11, 8050 Zurich.

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

The risks insured under the collective insurance contract concluded with BonusCard as well as the scope and restrictions of the insurance cover are set out in the agreed collective insurance contract and the General Terms and Conditions of Insurance (GTC). The following is a summary of the various insurance and service components offered, provided for ease of understanding.

Visa Bonus Card Gold, Visa Bonus Card Exclusive and Swiss Deluxe Hotels Visa Prestige

Cancellation prior to departure

- 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.

Cancellation during the trip (travel curtailment)

- Organisation and assumption of the costs of the extra return journey, temporary return journey or onward journey for the insured person as a result of serious illness, a serious accident, death or the unexpected worsening of a chronic illness of an accompanying person, a non-travelling person who is closely related to the insured person or the deputy at work or as a result of another insured event listed in the GTC.

Search and rescue costs

- Assumption of search and rescue costs abroad if during the journey the insured person is deemed to be missing or needs to be rescued from a physical emergency.

Travel legal protection

- Assumption of legal protection in connection with a private trip.

Collision damage waiver (CDW) insurance incl. Mobility vehicles

- Assumption of the costs of the excess contractually owed by the insured person as a result of damage to the rental vehicle including "Mobility" vehicles.

Assistance

- Organisation and assumption of the costs of transfer to the nearest hospital, repatriation under medical supervision to a hospital at the place of residence, the extra return journey without medical accompaniment to the place of residence, care for accompanying minors or a visit to the hospital by another person to see the insured person following a serious illness, a serious accident or the unexpected worsening of a chronic illness. Organisation and assumption of the costs of cremation outside the country of residence and return of the coffin or urn to the insured person's last place of residence.

Legal protection for shopping

- Assumption of costs for legal disputes in connection with the use of the card when purchasing goods (card used for at least 50% of the purchase).

Best price guarantee

- Reimbursement of the difference between the price actually paid and a quoted price that is at least CHF 30 (VBC Gold) or CHF 20 (VBC Exclusive/SDH Visa) cheaper for the identical item (card used for at least 50% of the purchase).

Card blocking service

- Blocking of bank, post office, credit and customer cards as well as SIM cards in the event of theft, robbery or loss.

Only Visa Bonus Card Exclusive and Swiss Deluxe Hotels Visa Prestige

Goods delivery and transport insurance

- Assumption of costs in the event of theft, robbery, destruction or damage as well as, in the event of shipping, of the insured item not arriving (card used for at least 50% of the purchase).

Extended warranty

- Reimbursement of the costs of repairing or replacing an insured device that is not working due to material and/or manufacturing defects, after expiry of the manufacturer's or dealer's warranty (card used for at least 50% of the purchase).

Concierge service

- Providing traffic information, booking a restaurant or hotel, booking a rental car, ordering flowers or event tickets.

Which persons are insured or entitled to benefits?

Under the collective insurance contract concluded with BonusCard, Allianz Assistance grants insurance cover to holders of a valid Visa Bonus Card Gold, Visa Bonus Card Exclusive or Swiss Deluxe Hotels Visa Prestige (hereinafter referred to as VBC Gold, VBC Exclusive or SDH Visa, or also as the card) issued by BonusCard and a direct right to claim in connection with the insured benefits.

Within the scope of insurance components A Cancellation prior to departure, B Cancellation during the trip (travel curtailment), C Search and rescue costs, D Travel legal protection and F Assistance, in addition to the eligible cardholder, all persons living in the same household as the cardholder and their minor children not living in the same household are also covered (family cover).

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 or service 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. The exclusionary clauses (non-insured events, items, cases, services and goods) of the General Terms and Conditions of Insurance and the ICA contain further exclusions:

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 is booked or the pre-booked service begins or if its occurrence was foreseeable for the insured person when entering into the insurance scheme, booking the trip 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 or training sessions with motor vehicles or boats;
 - participation in hazardous activities whereby the person knowingly exposes him/herself to danger;
 - 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, terrorist attacks, any type of unrest, natural disasters and incidents involving atomic, biological or chemical substances.
- The following events and their consequences are not insured: epidemics and pandemics, except as defined in section II A: Cancellation prior to departure, section II B: Cancellation during the trip (travel curtailment) and section II F: Assistance as explicitly insured.
- The consequences of events stemming from official decrees, e.g. confiscation of assets, imprisonment, ban on leaving the country, closure of airspace or quarantine measures (except as defined under section II A: Cancellation prior to departure and section II B: Cancellation during the trip (travel curtailment) as explicitly insured) are not insured.

Cancellation prior to departure

- In particular, there is no insurance cover for "poor healing", i.e. inter alia for illnesses or the consequences of an accident, an operation or a medical intervention that already existed at the time of booking the trip or when the insured person entered into the insurance scheme and recovery from such is not complete by the date of travel; the same applies to travel cancellations by the travel company, official orders (except as defined in section II A: Cancellation prior to departure as explicitly insured), illnesses/accidents not immediately ascertained by a doctor at the time of occurrence or psychological reactions attributable to potential hazards such as fears of unrest, acts of terror, natural disasters or aviophobia (fear of flying).

Cancellation during the trip (travel curtailment) and assistance

- In particular, there is no entitlement to benefits if the Allianz Assistance emergency call centre has not agreed to the benefits in advance; the same applies, for example, if the travel company responsible does not or only partially provides the contractual services or if the insured person travelled to the destination contrary to the advice of the government of his/her home country issued in connection with an epidemic/pandemic or contrary to the advice of the local authorities.

Collision damage waiver (CDW) insurance incl. Mobility vehicles

- There is no entitlement to benefits for losses resulting from gross negligence on the part of the driver, for losses arising from a breach of contract vis-à-vis the car hire company or for losses for which the insurance in question does not involve an excess.

Best price guarantee

- There is no entitlement to benefits for items that are only offered to a limited group of buyers (not to the public) (e.g. student or employee shops), items from business liquidations, mobile phone devices, medical aids, used items and second-hand goods.

Goods delivery and transport insurance (only VBC Exclusive/SDH Visa)

- There is no entitlement to benefits for damage such as/due to normal wear and tear, manufacturing or material defects, intrinsic decay or the natural properties of the item, operating errors, temperature and weather conditions. Furthermore, no insurance cover is provided for damage for which a third party is contractually liable as the manufacturer, seller or under a repair order; animals and plants, motor vehicles, consumer goods and perishable goods with a limited useful life, jewellery and watches, precious metals and precious stones, and second-hand goods are also not covered.

Extended warranty (only VBC Exclusive/SDH Visa)

- No insurance cover is provided for devices with a value (purchase price) of less than CHF 100, devices without a serial number or whose serial number is unrecognisable, devices without a manufacturer's warranty or dealer's 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 that are or have been used for professional or commercial purposes, errors or malfunctions that are not accepted by the manufacturer under the original manufacturer's warranty, building control equipment (e.g. heating, underfloor heating, swimming pools, hot tubs, built-in vacuum cleaners, electric shutters and awnings, lighting, power generators, antennae, power tools, ride-on lawnmowers, robotic lawnmowers), replaceable device components or device consumables with a limited service life that need to be replaced on a regular basis.

How much is the premium?

This insurance cover forms part of the service package for VBC Gold, VBC Exclusive or SDH Visa cards; the premiums are borne by BonusCard.

What are the duties of the insured persons?

The following list contains only the main duties. Other duties are set out in the General Terms and Conditions of Insurance and the ICA:

- 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.
- The insured person must 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 11).
- If the insured or entitled person breaches his/her duties, Allianz Assistance can withhold or reduce the benefits.

When does the insurance begin and end?

The insurance cover applies from the date of issue of the VBC Gold, VBC Exclusive or SDH Visa card. The insurance cover applies to the travel insurance components regardless of when the trip was booked or whether the cardholder is already on the trip. The insurance cover ends upon termination of the credit card contract (termination by BonusCard or by the cardholder) or upon termination of the collective insurance contract between BonusCard and Allianz Assistance on which this insurance is based. Under the extended warranty, shopping legal protection insurance, best price guarantee and goods delivery and transport insurance components, insurance cover remains in place for devices purchased during the term of the credit card contract or the collective insurance contract with the card, even if the credit card contract or collective insurance contract is terminated, until the cover under section II 5 expires.

How does Allianz Assistance treat data?

When processing personal data essential to the transaction of insurance business, Allianz Assistance observes the Swiss Data Protection Act (FADP). If necessary, Allianz Assistance will use the claim form to obtain the necessary approval from the insured person to process the data.

The personal data processed by Allianz Assistance includes data relating to the conclusion of the contract as well as the processing of the contract and claims. The information processed mainly comprises the policyholder's or insured person's details from the insurance application and the claims statement. In the interests of all policyholders, data may also be exchanged with previous insurers and reinsurers within and outside Switzerland. Allianz Assistance also processes personal data in connection with product enhancements as well as for its own marketing purposes.

In order to offer value-for-money comprehensive insurance cover, some of the benefits offered by Allianz Assistance are provided by legally independent companies both in Switzerland and abroad. These may be Allianz Group companies or cooperation partners. For the purposes of fulfilling its contractual obligations, Allianz Assistance must exchange data both within and outside the group.

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 (FADP), to ask what data concerning them Allianz Assistance actually processes; they may also request the rectification of incorrect data.

Table of benefits and services

Insurance components	Insured benefits	Maximum insured amount VBC Exclusive / SDH Visa		VBC Gold
A Cancellation prior to departure	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 20,000	CHF 10,000
B Cancellation during the trip (travel curtailment)	Organisation and assumption of the costs of the extra return journey of the insured person following an insured event of an accompanying person, a non-travelling person who is closely related to the insured person, or the deputy at work. The sum insured is limited for some benefits.	per event	CHF 20,000	CHF 10,000
C Search and rescue costs	Assumption of search and rescue costs.	per event	CHF 50,000	CHF 25,000
D Travel legal protection	Assumption of legal protection in connection with a private trip.	per case and year	Europe CHF 250,000 World CHF 50,000	CHF 125,000 CHF 25,000
E Collision damage waiver (CDW) insurance (incl. Mobility vehicles)	Assumption of the costs of the contractually owed excess as a result of damage to the rental vehicle including "Mobility" vehicles.	per event	CHF 2,000	CHF 1,000
F Assistance	Organisation and assumption of the costs of transfer to the nearest hospital, repatriation to a hospital at the place of residence, the extra return journey without medical accompaniment, care for accompanying minors or a visit to the hospital by another person to see the insured person following an insured event. Organisation and assumption of the costs of cremation and return of the coffin or urn. The sum insured is limited for some benefits.	per event	unlimited	unlimited
G Legal protection for shopping	Assumption of costs for legal disputes in connection with the use of the card when purchasing goods (card used for at least 50% of the purchase).	per case and year	CHF 15,000	CHF 7,500
H Best price guarantee	Reimbursement of the difference between the price actually paid and a quoted price that is at least CHF 30 (VBC Gold) or CHF 20 (VBC Exclusive/SDH Visa) cheaper for the identical item (card used for at least 50% of the purchase).	per event and year	CHF 4,000	CHF 2,000
J Goods delivery and transport insurance	Assumption of costs in the event of theft, robbery, destruction or damage, as well as, in the event of shipping, of the insured item not arriving (card used for at least 50% of the purchase).	per case/max. per calendar year	CHF 3,000 CHF 15,000	-
K Extended warranty	Reimbursement of the costs of repairing or replacing an insured device that is not working due to material and/or manufacturing defects, after expiry of the manufacturer's or dealer's warranty (card used for at least 50% of the purchase).	per year	CHF 4,000	-
Service components	Services provided	VBC Exclusive / SDH Visa		VBC Gold
L Concierge service	Providing traffic information, booking a restaurant or hotel, booking a rental car, ordering flowers or event tickets.	Service provided		Service provided
M Card blocking service	Blocking of bank, post office, credit and customer cards as well as SIM cards in the event of theft, robbery or loss.	Service provided		-

General Terms and Conditions of Insurance (GTC) Visa Bonus Card Gold, Visa Bonus Card Exclusive and SDH Visa

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

Please keep these GTC in a safe place with your other insurance documents

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I Common provisions to all insurance components

All insurance components are indemnity insurances.

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

1 Insured persons or entitled persons

- 1.1 Insurance cover is provided to the holder (hereinafter referred to as the insured person) with a valid VBC Gold, VBC Exclusive card or SDH Visa Prestige issued by BonusCard, who has joined the respective collective insurance contract.
- 1.2 Holders of a VBC Gold card enjoy insurance cover or are entitled to benefits under the following insurance or service components with the exception of:
 - J Goods delivery and transport insurance
 - K Extended warranty
 - L Concierge service
- 1.3 Holders of a VBC Exclusive/SDH Visa card enjoy insurance cover or are entitled to benefits under all the listed insurance or service components.
- 1.4 Within the scope of insurance components A Cancellation prior to departure, B Cancellation during the trip (travel curtailment), C Search and rescue costs, D Travel legal protection and F Assistance, in addition to the eligible cardholder, all persons living in the same household as the cardholder and their minor children not living in the same household are also covered (family cover).

2 Geographical scope

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

3 Start and duration of insurance cover and basic requirements for insured benefits

- 3.1 The insurance cover applies from the issue of the VBC Gold, VBC Exclusive card or SDH Visa card and ends when the card expires or upon termination of the credit card contract (termination by BonusCard or by the cardholder) or upon termination of the collective insurance contract between BonusCard and Allianz Assistance on which this insurance is based. Under the extended warranty, shopping legal protection insurance, best price guarantee and goods delivery and transport insurance components, insurance cover remains in place for devices purchased during the term of the credit card contract or the collective insurance contract with the card, even if the credit card contract or collective insurance contract is terminated, until the cover under section II I 5 expires.

- 3.2 The insurance cover applies only to private trips and/or only to private, non-commercial or non-professional use of the items insured under this insurance cover.
- 3.3 In order for the insured person to be entitled to an insurance benefit when the insured event occurs, in addition to any other duties under section I 4 and under the duties specified in the special provisions for the individual insurance components, he/she must be able to provide the following cumulative evidence at the time of the claim:
 - Proof of a valid credit card contract for the VBC Gold, VBC Exclusive or SDH Visa card (credit card number);
 - Proof that at least 50% of the item or device in question was paid for using the VBC Gold, VBC Exclusive or SDH Visa card of the insured cardholder. (Applies to shopping legal expenses insurance, best price guarantee, extended warranty and goods delivery and transport insurance).
 - Upon request, evidence of the private nature of the trip or private use of the item insured under the present insurance cover.
- 3.4 These GTC are made available to the cardholder electronically by the policyholder. By signing the card and/or using it, the cardholder confirms that they have noted the scope of application of these GTC and their content.

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 statutory reporting, notification or negotiating duties in full (e.g. immediately reporting the insured event to the contact address given in the Common provisions under section I 11).
- 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.

5 Breach of duties

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

6 Non-insured events and services

- 6.1 An event is not insured if it has already occurred when the insured person entered into the insurance scheme, when the trip is booked or the pre-booked service begins or if its occurrence was foreseeable for the insured person when entering into the insurance scheme, booking the trip or when the pre-booked service began.

- 6.2 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 or training sessions with motor vehicles or boats;
 - participation in hazardous activities whereby the person knowingly exposes him/herself to danger;
 - negligent or premeditated actions/or failure to act;
 - committing or attempting to commit crimes or offences.
- 6.3 Activities related to an insured event are not insured, e.g. the cost of replacing the insured items or for law enforcement purposes.
- 6.4 The following events and their consequences are not insured: war, terrorist attacks, any type of unrest, natural disasters and incidents involving atomic, biological or chemical substances.
- 6.5 The following events and their consequences are not insured: epidemics and pandemics, except as defined in section II A: Cancellation prior to departure, section II B: Cancellation during the trip (travel curtailment) and section II F: Assistance as explicitly insured.
- 6.6 Official orders, e.g. confiscation of assets or closure of airspace (except as explicitly defined as insured in the special provisions Art. II A. 4.3 Cancellation prior to departure and section II B. 2.5 Cancellation during the trip (travel curtailment)).
- 6.7 If the purpose of the trip is inpatient medical treatment.
- 6.8 If the assessor (expert, doctor etc.) directly benefits or is related to the insured person or related by marriage.
- 6.9 Costs related to kidnappings are not insured.
- 6.10 If economic, trade or financial sanctions or embargoes by Switzerland that are directly applicable to the contracting parties, contradict the insurance cover, said cover does not apply. This extends to economic, trade or financial sanctions or embargoes imposed by the United Nations, the European Union or the United States of America, provided they do not contradict Swiss legislation.

7 Definitions

- 7.1 Closely related persons
Closely related persons are:
- relatives (spouse, parents, children, parents-in-law, grandparents and brothers and sisters);
 - 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.
- 7.1 Europe
Europe includes all countries on the European continent and the Mediterranean, plus the Canary Islands, Madeira and those countries bordering the Mediterranean and outside Europe. The eastern border to the north of Turkey encompasses Azerbaijan, Armenia, Georgia and the Ural mountain range.
- 7.2 Switzerland
The territory of Switzerland for the purpose of insurance cover includes Switzerland and the Principality of Liechtenstein.
- 7.3 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.
- 7.4 Monetary value
Monetary value covers cash, credit cards, securities, savings accounts, precious metals (inventories, bars or merchandise), coins, medals, loose precious stones and pearls.
- 7.5 Trip
A trip is defined as a private stay of more than one day away from the usual place of residence or a stay of a shorter duration at a location at least 30 km away from the usual place of residence, excluding commutes to work. The insurance cover applies only to private trips and/or only to private, non-commercial or non-professional use of the items insured under this insurance cover. The maximum duration of a trip for the purposes of these GTC is a total of 365 days.
- 7.6 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.
- 7.7 Public means of transport
Public means of transport is any means of transport running regularly according to a timetable and requiring a valid ticket. Taxis and rental cars do not count as public means of transport.
- 7.8 Breakdown
A breakdown means any sudden and unforeseen failure of the insured vehicle caused by an electrical or mechanical defect that makes it impossible to continue the journey, or that makes continuation of the journey illegal. 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 vehicle key or using the wrong type of fuel does not qualify as a breakdown and is not insured.

- 7.9 Personal accident
A personal accident is the sudden, unintended detrimental outcome of an unusual external factor on the human body.
- 7.10 Motor vehicle accident
A motor vehicle accident is any damage to the insured motor vehicle resulting from a sudden and violent external event making any further use impossible or making any further use illegal. That includes in particular events resulting from impact, collision, overturning, crashing, subsidence and immersion.
- 7.11 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.
- 7.12 Epidemic
An infectious disease recognised as such by the World Health Organisation (WHO) or an official governmental authority (e.g. the Federal Office of Public Health (FOPH) or the Federal Department of Foreign Affairs (FDFA)) in the country of residence or travel of the insured person.
- 7.13 Pandemic
An epidemic that is recognised as a pandemic by the World Health Organisation (WHO) or an official governmental authority (e.g. FOPH or FDFA) in the country of residence or travel of the insured person.
- 7.14 Quarantine
Mandatory restriction of freedom (including imposed isolation) with the aim of preventing the spread of an infectious disease to which the insured person or an accompanying person was exposed.

8 Complementarity clause

- 8.1 If an insured person is entitled to benefits from another insurance contract (voluntary or compulsory insurance), cover is limited to that portion of the Allianz Assistance benefits that exceeds those of the other insurance contract. Overall costs are reimbursed once only.
- 8.2 If a claim is submitted to Allianz Assistance first and Allianz Assistance provides benefits for the same claim, these shall be deemed an advance and the insured person shall assign his/her claims against the third party (liable third party, voluntary or compulsory insurance) to Allianz Assistance to the extent of those benefits.

9 Hierarchy of regulations

The Special provisions for the individual insurance components take precedence over the Common provisions to all insurance components.

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 Contact address

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

II Special provisions for the individual insurance components

Visa Bonus Card Gold, Visa Bonus Card Exclusive and SDH Visa

A Cancellation prior to departure

1 Insured amount

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

2 Duration of cover

Insurance cover begins when a definite travel booking is made and ends at 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.

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. If event tickets are not part of a package arrangement, an excess of CHF 50 will be deducted per ticket. 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 incurred in connection with the delayed start of the trip;
- the costs for the unused portion of the stay, pro rata to the insured price of the trip (without transport costs); the departure day counts as a used travel day.

3.3 Expenses incurred for disproportionate or recurrent processing fees will not be reimbursed.

4 Insured events

4.1 Illness, accident, death, pregnancy

- Serious illness (including diagnosis of an epidemic or pandemic illness), serious accident, complications of pregnancy or the death of one of the following people, insofar as the event in question occurred after the date of booking or after the insured person entered into the insurance scheme:
 - the insured person;
 - a closely related person who booked the same event and cancelled;
 - a non-travelling person who is closely related to the insured person;
 - the deputy at work, if the insured person's presence is essential in this case.

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

The above events are subject to the following limitations:

- insurance cover is only provided for mental illnesses if
 - a psychiatrist confirms an inability to work and travel
 - the inability to work is documented by a certificate of absence supplied by the employer.
- Chronic illness is only covered by the insurance if the trip has to be cancelled due to a medically documented, unexpected, acute deterioration. The prerequisite is that the person's state of health was stable and the person fit to travel at the time of booking or entering into the insurance scheme.

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 is required for the destination, which would pose a risk to the unborn child.

4.3 Quarantine

If the insured person or an accompanying person is quarantined prior to the trip by order or other request of a government or public authority due to a suspicion that the insured person or an accompanying person has been exposed to an infectious disease (including an epidemic or pandemic disease). 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 their permanent residence due to theft, fire, water or natural hazards and the insured person has to be present at home as a result.

4.5 Delay and/or absence of your transport for the outbound journey

If the trip booked could not be started due to the delay or absence of the means of public transport used to travel to the starting point arranged for the trip.

4.6 Absence of the vehicle for the outbound journey

If the private vehicle or taxi used to travel directly to the starting point arranged for the trip becomes unusable due to an accident or breakdown during the journey. Problems with keys and fuel are not insured.

4.7 Strike

If a strike makes the trip impossible.

4.8 Danger 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 disaster

If a natural disaster at the destination places the insured person's life in danger.

4.10 Unemployment/unexpected assumption of employment

If the insured person takes up employment unexpectedly within the last 30 days prior to departure, or if the unexpected assumption of employment falls within the travel period, or if the insured person, through no fault of his/her own, receives notice of termination of his/her employment prior to the start of the trip.

4.11 Official summons

If the insured person unexpectedly receives a summons to appear as a witness or jury member in a court of law. 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 services (in addition to section I 6)

5.1 If an illness or the consequences of an accident, an operation or a medical intervention already existed at the time of booking or the insured person entered into the insurance scheme and recovery from such is not complete by the date of travel. If recovery is not yet complete, by the date of travel, from the consequences of an operation/medical intervention that had already been planned at the time the trip was booked or the insured person entered into the insurance scheme but only carried out afterwards.

5.2 If an event listed under section II A 4.1 and II A 4.2 was not diagnosed by a doctor and documented by a doctor's report at the time of occurrence.

5.3 If the travel company is unable to fulfil its contractual services either fully or in part, cancels the trip or has to cancel due to specific circumstances and is obliged, according to the relevant legal provisions, to pay compensation for those services not provided. Specific circumstances necessitating cancellation of the trip include (inter alia) advice by the Federal Department of Foreign Affairs not to travel to the area in question.

5.4 If official orders make it impossible to undertake the booked trip as planned, except as expressly defined under section II A 4.3 as insured.

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 disaster 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 11):

- Allianz Assistance claim form;
- 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 Cancellation during the trip (travel curtailment)

1 Insured amount

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

1 Insured event and insured benefits

In order to claim Allianz Assistance benefits, the insured or entitled person must immediately inform the Allianz Assistance emergency call centre on occurrence of the insured event and obtain its agreement for any measures or the assumption of associated costs. The Allianz Assistance emergency call centre is available around the clock (conversations with the emergency call centre are recorded):

Telephone +41 44 283 34 46
Fax +41 44 283 33 33

2.1 Return due to curtailment of an accompanying person's or family member's trip. If an accompanying, closely related person or family member is repatriated to his/her place of residence or has to interrupt the trip due to another insured event and the insured person has to continue the trip alone, Allianz Assistance will organise and pay the additional costs for the extra return journey (1st class train ticket, economy class flight ticket) for the insured person or insured family member.

- 2.2 Early return due to illness, accident or death of a non-travelling, closely related person or the deputy at work
If a non-travelling, closely related person or the deputy at work becomes seriously ill (including diagnosis of an epidemic or pandemic illness), suffers a serious accident or dies, Allianz Assistance will organise and pay the additional cost of the extra return journey (1st class train ticket, economy class flight ticket) for the insured person to his/her permanent place of residence.
- 2.3 Early return for other important reasons
If the property of an insured person is seriously damaged at his/her place of residence due to theft, fire, water or natural hazard damage, Allianz Assistance will organise and pay the additional cost of the extra return journey (1st class train ticket, economy class flight ticket) for the insured person to his/her place of residence.
- 2.4 Temporary return
Allianz Assistance will also organise and pay for the temporary return of an insured person to his/her place of residence (return journey) for the same reasons as under sections II B 2.2 and II B 2.3 (1st class train ticket, economy class flight ticket). Expenses for the unused part of the trip are not reimbursed.
- 2.5 Return or delayed onward journey due to quarantine
If the insured person or an accompanying person is quarantined during the trip by order or other request of a government or public authority due to a suspicion that the insured person or an accompanying person has been exposed to an infectious disease (including an epidemic or pandemic disease), Allianz Assistance will organise and pay the additional costs for the return journey or delayed onward (1st class train ticket, economy class flight ticket) for the insured person or the insured accompanying person. This does not include quarantine which applies across-the-board or generally to part or all of a population or geographical area, or which applies on the basis of the destination, origin or transit of the data subject.
- 2.6 Refusal of transport for onward or return journey or refusal of entry due to suspicion of illness
If the insured person or an accompanying person is denied transport or entry during the trip on the grounds that the insured person or an accompanying person is suspected of suffering from a contagious disease (including an epidemic or pandemic disease), Allianz Assistance will organise and pay the additional costs for the return journey or delayed onward (1st class train ticket, economy class flight ticket) for the insured person or the insured accompanying person.
- 2.7 Return due to civil unrest, terror attacks, natural disasters or strikes
If unrest, terror attacks, natural disasters or strikes at the destination demonstrably make it impossible to continue the trip or pose a specific risk to the insured person's life and property, Allianz Assistance will organise and pay the additional cost of the extra return journey (1st class train ticket, economy class flight ticket) for the insured person.
- 2.8 Return due to absence of means of transport
If the public transport booked or used for the trip is no longer available due to a breakdown or accident and the continuation of the trip as planned cannot be guaranteed, Allianz Assistance will organise and pay for the extra return journey or the delayed onward journey for the insured person. Delays or detours of the reserved or used public transport do not count as absence. There is no entitlement in the event of breakdowns or accidents involving private vehicles that the insured person drives him/herself or uses as a passenger for the purpose of making the trip.
- 2.9 In the event of theft of personal documents (passport, identity card, tickets and accommodation vouchers), which temporarily prevent continuation of the trip or return to Switzerland, Allianz Assistance will pay the additional cost of the stay (hotel, local transport costs, extra cost for return journey) if the relevant police station is promptly informed and up to a maximum of CHF 2,000 per event.
- 2.10 Reimbursement of travel costs
- 2.10.1 Reimbursement of expenses for the unused part of the trip
If an insured person has to terminate the trip prematurely due to an insured event, Allianz Assistance will reimburse the non-refundable costs for the unused part of the trip as a proportion of the insured trip price. The compensation is limited to the amount of the insured cancellation costs. There is no reimbursement for the cost of the originally booked return journey or for the unused and originally booked accommodation, provided Allianz Assistance assumes the cost of the replacement accommodation.
- 2.10.2 Unforeseen expenses in the event of repatriation, extra return journey, interruption of the trip or delayed return journey
If unforeseen expenses arise in connection with an insured event (taxi, telephone costs etc.), Allianz Assistance will assume these additional costs up to CHF 750 per insured person; if there is an additional limit to compensation for telephone costs, up to a maximum of CHF 200 within this limit.

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

- 3.1 If the Allianz Assistance emergency call centre has not given its prior approval to the services.
- 3.2 If the travel company is unable to fulfil its contractual services either fully or in part, cancels the trip or has to cancel or interrupt the trip due to specific circumstances and is obliged by law to repay fees for those services not provided and/or assume the return travel costs. Specific circumstances necessitating cancellation or abandonment of the trip include (inter alia) advice by the Federal Department of Foreign Affairs not to travel to the area in question.
- 3.3 If the insured person travelled to the destination contrary to the advice

AWP P&C S.A., Saint-Ouen (Paris), Wallisellen Branch (Switzerland), Richtplatz 1, CH-8304 Wallisellen, Tel. +41 44 283 32 22, Fax +41 44 283 33 83, info.ch@allianz.com, www.allianz-travel.ch

of the government of his/her home country issued in connection with an epidemic/pandemic or contrary to the advice of the local authorities.

- 3.4 Costs for outpatient or inpatient treatment.
- 3.5 Cost of meals, lost working time and other financial loss.

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

- 4.1 In order to claim Allianz Assistance benefits, the insured or entitled person must immediately inform the Allianz Assistance emergency call centre on occurrence of the insured event and obtain its agreement for any measures related to the curtailment of the trip or for assumption of associated costs (see section II B 2).
- 4.2 In the event of a claim, Allianz Assistance must be sent the following documents in writing (see section I 11):
- Allianz Assistance claim form;
 - booking confirmation;
 - documents and/or official attestations documenting the occurrence of the loss event (e.g. detailed medical certificate with diagnosis, employer attestation or police report etc.);
 - receipts for unforeseen expenses / additional costs.

C Search and rescue costs

1 Insured amount

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

2 Temporal and geographical scope

The insurance applies for journeys throughout the entire world, with the exception of Switzerland, the Principality of Liechtenstein and the country where the insured person is legally resident.

3 Insured event and insured benefits

- 3.1 If the insured person goes missing while travelling abroad or has to be rescued from a physical emergency, Allianz Assistance will pay the necessary search and rescue costs.
- 3.2 The Allianz Assistance emergency call centre can be contacted around the clock for assistance:

Telephone +41 44 283 34 46
Fax +41 44 283 33 33

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

- 4.1 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.
- 4.2 In the event of a claim, Allianz Assistance must be sent the following documents in writing (see section I 3.3):
- documents and/or official attestations documenting the occurrence of the loss event (e.g. detailed medical certificate with diagnosis);
 - rescue company's invoice.

D Travel legal protection

1 Insured persons

Insurance cover applies to all holders of a valid, activated VBC Gold, VBC Exclusive and SDH Visa credit card. All persons who permanently live in the same household as the cardholder are covered.

2 Insured characteristics

The insured persons are covered in connection with a private trip (at least one overnight stay, return ticket booked using public transport, maximum duration 90 days).

2 Insured legal issues / disputes / proceedings

- 2.1 Criminal and administrative law: defence in criminal/administrative proceedings due to crimes of negligence. In the event of allegations of intentional offences: subsequent reimbursement of costs in the event of termination of proceedings and acquittal.
- 2.2 Compensation and satisfaction: requesting non-contractual liability claims as the injured party, criminal charges and victim assistance in this context.
- 2.3 Disputes with private or public insurers covering the insured person.

- 2.4 Contractual disputes arising from the following contracts concluded for the trip or on the trip:
- hiring or loan of a vehicle approved for road traffic of up to 3.5t;
 - repair or transport of such a vehicle;
 - travel and hosting agreement;
 - temporary renting of a holiday apartment;
 - transport of persons or luggage.

3 Insured services

- 3.1 Legal services of the lawyers and solicitors of Dextra Rechtsschutz AG.
- 3.2 Cash benefits up to the sums insured listed in the table of benefits for:
- lawyers' fees at local rates excluding contingency fees;
 - necessary costs of expert reports and analyses;
 - court, arbitration and mediation costs;
 - travel expenses required for summons outside the canton of residence;
 - proven loss of earnings in the event of a summons;
 - damages awarded to the other party;
 - bail (only by way of loan to prevent being remanded in custody).
- Deducted from that are the intervention costs awarded to the insured person during the proceedings or in similar circumstances.
- 3.3 For disputes and proceedings with a place of jurisdiction or applicable law outside Europe (world coverage), the sum insured is limited to an equivalent of CHF 25,000 (VBC Gold) or CHF 50,000 (VBC Exclusive/SDH Visa); for disputes and proceedings with a place of jurisdiction or applicable law in Europe, the sum insured is limited to CHF 125,000 (VBC Gold) or CHF 250,000 (VBC Exclusive/SDH Visa).
- 3.4 For multiple legal cases based on the same facts and for all claims under one policy in one insurance year combined, the maximum sum insured is only available once.
- 3.5 Exclusion of claims: Dextra Rechtsschutz AG can be released from its obligation to pay benefits by reimbursing the material dispute benefit.
- 4 Non-insured cases and services (this does not affect legal opinion, legal advice or support)
-

- 5.1 Cases as an unauthorised driver/pilot/user of a vehicle, aircraft, boat.
- 5.2 Assertion of claims that have been assigned to the insured person.
- 5.3 Disputes resulting from acts of war, terrorism, strikes, nuclear fission/fusion.
- 5.4 Disputes between persons insured under the same policy. In such cases, only the cardholder is insured.
- 5.5 Disputes with Dextra Rechtsschutz AG, its employees or its agents.

5 Geographical and temporal scope

- 5.1 The insurance applies worldwide with the following restrictions:
- proceedings before courts and authorities are only insured in countries for which the Corruption Perceptions Index according to Transparency International <http://www.transparency.org/country> at the time the claim is reported is at least 30 out of 100;
 - proceedings before arbitration tribunals outside Switzerland or before international arbitration tribunals are not insured;
 - mediation is insured exclusively in Switzerland.
- 5.2 Dextra Rechtsschutz AG does not grant any legal protection if the need for legal assistance arose prior to the use of the card or was already foreseeable at that time.

7 Processing a claim/free choice of lawyer/differences of opinion

- 7.1 The request for legal assistance shall be notified immediately online, by email, post or telephone to Dextra Rechtsschutz AG. All documents relating to the legal case must be sent to Dextra Rechtsschutz AG, Hohlstrasse 556, CH-8048 Zurich. Contact: Tel. +41 44 296 60 60, info@dextra.ch.
- 7.2 If no immediate danger is imminent, the insured person may not appoint a legal representative, initiate any proceedings, conclude any settlement or appeal him/herself, otherwise he/she must bear the resulting additional costs him/herself.
- 7.3 Dextra Rechtsschutz AG shall advise the insured person and initiate appropriate measures in agreement with him/her. Provided that no additional costs are incurred as a result, the insured person may propose to Dextra Rechtsschutz AG his/her own representative at any time. The legal representative must be released from professional secrecy.
- 7.4 The insured person is legally entitled to choose freely his/her legal representative in court or administrative proceedings or in the event of a conflict of interest. If Dextra Rechtsschutz AG rejects the chosen representative, the insured person may submit three proposals for another representative, of which Dextra Rechtsschutz AG must accept one. The insured person may also choose a representative recommended by Dextra Rechtsschutz AG.

- 7.5 If Dextra Rechtsschutz AG provides the insured person with unconditional advice and support, this shall not be construed as an offer of cover.
- 7.6 To the extent permitted by law, Dextra Rechtsschutz AG disclaims all liability for advice for which there is no legal obligation.
- 7.7 In the event of differences of opinion between the insured person and Dextra Rechtsschutz AG regarding the measures to be taken, in particular if Dextra Rechtsschutz AG considers the intervention to be futile, the insured person may, within a period of 14 days from receipt of the letter from Dextra Rechtsschutz AG giving reasons, request that the matter be assessed by an arbitrator, who is then appointed jointly and who may not have a relationship of trust with any of the parties.

E Collision damage waiver (CDW) insurance (incl. Mobility vehicles)

1 Insured amount

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

2 Duration of cover

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 contract term.

3 Insured vehicle

The insurance covers the vehicle rented by the insured person during an insured trip. "Mobility" vehicles are treated in the same way as rental vehicles. Taxis and driving school vehicles are not covered.

4 Insured benefit

- 4.1 The insurance is supplementary cover for rental vehicles. In the event of a claim, Allianz Assistance will reimburse the insured person any excess charged by the rental company (or another insurer).
- 4.2 The amount of the benefit depends on the excess and is limited to the maximum insured amount.

5 Insured events

- 5.1 The excess charged for damage to the rental vehicle or due to the theft of the rental vehicle during the rental period is insured. The condition for payment is a covered event triggered by another insurance and a resulting excess.
- 5.2 If the insured loss under section II E 5.1 does not amount to the sum of the excess, Allianz Assistance will cover the claim, provided it applies to an insured event.

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 breach of contract vis-à-vis the rental company.
- 6.5 Losses that occur on non-public or non-official roads.
- 6.6 Claims involving caravans and other types of trailers.

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 3.3):
- Allianz Assistance claim form;
 - rental company's rental agreement (with excess indicated);
 - damage report from the rental company;
 - loss settlement from the rental company;
 - card statement with the charge for the claim.

F Assistance

1 Insured amount

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

2 Insured events and services

In order to claim Allianz Assistance benefits, the insured or entitled person must immediately inform the Allianz Assistance emergency call centre on occurrence of the insured event and obtain its agreement for any assistance measures or the assumption of associated costs. The Allianz Assistance emergency call centre is available around the clock (conversations with the emergency call centre are recorded):

Telephone +41 44 283 34 46

Fax +41 44 283 33 33

With regard to medical services, only the Allianz Assistance doctors can decide on the type and timing of the measure.

2.1 Assistance insured benefits

2.1.1 Transfer to the nearest suitable hospital

If the insured person becomes seriously ill during the trip (including diagnosis of an epidemic or pandemic disease) or suffers a serious accident or if a medically documented, unexpected worsening of a chronic condition occurs, Allianz Assistance will organise and pay for transfer to the nearest hospital suitable for treatment on the basis of a corresponding medical assessment.

2.1.2 Medically supervised repatriation to a hospital at the place of residence

If medically necessary, Allianz Assistance will organise and pay for medically supervised repatriation to a hospital suitable for the treatment at the insured person's place of residence under the same conditions as under section II F 2.1.1.

2.1.3 Repatriation to the place of residence without medical accompaniment.

Allianz Assistance will organise and pay for repatriation to the insured person's place of residence without accompaniment by medical staff on the basis of a corresponding medical assessment and if the conditions under section II F 2.1.1 are met.

2.1.4 Care of accompanying minors

If both parents or the only parent taking part in a trip has/have to be repatriated to their place of residence, Allianz Assistance will also organise care for minors who would have to continue the trip alone or return, and will pay the cost of a return ticket for a carer (1st class train ticket, economy class flight ticket).

2.1.5 Repatriation of remains in the event of death

If an insured person dies, Allianz Assistance will assume the costs of cremation outside the country of residence or the additional costs of fulfilling the international agreement on the conveyance of corpses (minimum requirements such as a zinc coffin or lining) as well as the repatriation of the coffin or urn to the last place of residence of the insured person. Disposal of the zinc coffin is also covered.

2.2 Visit

If the insured person has to be hospitalised abroad for more than seven days, Allianz Assistance will organise and pay for a maximum of two closely related persons to visit the insured person in hospital (1st class train ticket, economy class flight ticket, middle-class hotel) up to a maximum of CHF 5,000.

2.3 Assistance services:

Advance payment for hospital stays If the insured person is hospitalised outside his/her country of residence or has to undergo medical treatment in hospital, Allianz Assistance will make an advance payment of up to CHF 5,000 towards hospital costs if necessary. The insured person undertakes to reimburse Allianz Assistance the entire advance payment, including any transfer fees, within 30 days of leaving the hospital, but no later than after the end of the trip. In order to obtain an advance, the insured person must present the relevant medical report to Allianz Assistance.

2.4 Reimbursement of travel costs

2.4.1 Reimbursement of expenses for the unused part of the trip.

If an insured person has to terminate the trip prematurely due to an insured event, Allianz Assistance will reimburse the costs for the unused part of the trip as a proportion of the insured trip price. The compensation is limited to the amount of the insured cancellation costs. The costs of the journey home originally booked are not reimbursed.

2.4.2 Unforeseen expenses in the event of repatriation, extra return journey, interruption of the trip or delayed return journey

If unforeseen expenses arise in connection with an insured event (taxi, telephone costs etc.), Allianz Assistance will assume these additional costs up to CHF 750 per insured person; if there is an additional limit to compensation for telephone costs, up to a maximum of CHF 200 within this limit.

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

3.1 If the Allianz Assistance emergency call centre has not given its prior approval to the services.

- 3.2 If the travel company is unable to fulfil its contractual services either fully or in part, cancels the journey or has to cancel or interrupt the journey due to specific circumstances and is obliged by law to repay fees for those services not provided and/or assume the return travel costs. Specific circumstances necessitating cancellation or abandonment of the trip include (inter alia) advice by the Federal Department of Foreign Affairs not to travel to the area in question.
- 3.3 If the insured person travelled to the destination contrary to the advice of the government of his/her home country issued in connection with an epidemic/pandemic or contrary to the advice of the local authorities.
- 3.4 Costs of outpatient or inpatient treatment.
- 3.5 Costs of meals, lost working time and other financial loss.

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

- 4.1 In order to claim Allianz Assistance benefits, the insured or entitled person must immediately inform the Allianz Assistance emergency call centre on occurrence of the insured event and obtain its agreement for any assistance measures or assumption of associated costs (see section II F 2).
- 4.2 In the event of a claim, Allianz Assistance must be sent the following documents in writing:
- Allianz Assistance claim form;
 - booking confirmation;
 - documents and/or official attestations documenting the occurrence of the loss event (e.g. detailed medical certificate with diagnosis);
 - receipts for unforeseen expenses/additional costs.

VBC Gold, VBC Exclusive and SDH Visa

G Legal protection for shopping

1 Insured persons and insured characteristics

- 1.1 All holders of a valid, activated VBC Gold, VBC Exclusive and SDH Visa credit card are insured.
- 1.2 The insured persons are covered in the event of contractual disputes in connection with contracts where the cardholder has paid at least 50% of the amount owed using the VBC Gold, VBC Exclusive or SDH Visa card.

2 Insured legal issues, legal disputes, proceedings

Contractual disputes arising from contracts of purchase of goods which the insured party has not concluded commercially and where at least 50% of the goods were paid for using the VBC Gold, VBC Exclusive or SDH Visa card.

3 Insured services

- 3.1 Legal services of the lawyers and solicitors of Dextra Rechtsschutz AG
- 3.2 Cash benefits up to the sums insured listed in the "Table of benefits" for:
- lawyers' fees at local rates excluding contingency fees;
 - necessary costs of expert reports and analyses;
 - court, arbitration and mediation costs;
 - travel expenses required for summons outside the canton of residence;
 - proven loss of earnings in the event of a summons;
 - damages awarded to the other party.
 - bail (only by way of loan to prevent being remanded in custody)
- Deducted from that are the intervention costs awarded to the insured person during the proceedings or in similar circumstances.
- 3.3 For multiple legal cases based on the same facts and for all claims under one policy in one insurance year combined, the maximum sum insured is only available once.
- 3.4 Exclusion of claims: Dextra Rechtsschutz AG can be released from its obligation to pay benefits by reimbursing the material dispute benefit.
- ### 4 Non-insured cases and services (this does not affect legal opinion, legal advice or support)
-
- 4.1 Cases as an unauthorised driver/pilot/user of a vehicle, aircraft or boat.
- 4.2 Assertion of claims that have been assigned to the insured person.
- 4.3 Disputes resulting from acts of war, terrorism, strikes, nuclear fission/fusion.
- 4.4 Disputes between persons insured under the same policy. In such cases, only the cardholder is insured.
- 4.5 Disputes in connection with the investment and management of assets, works of art, securities or speculative legal transactions.
- 4.6 Company law disputes and disputes in connection with company share-holdings.
- 4.7 Disputes with Dextra Rechtsschutz AG, its employees or its agents.

- 5.1 The insurance applies worldwide with the following restrictions:
- proceedings before courts and authorities are only insured in countries for which the Corruption Perceptions Index according to Transparency International <http://www.transparency.org/country> at the time the claim is reported is at least 30 out of 100;
 - proceedings before arbitration tribunals outside Switzerland or before international arbitration tribunals are not insured.
 - mediation is insured exclusively in Switzerland.
- 5.2 Dextra Rechtsschutz AG does not grant any legal protection if the need for legal assistance arose prior to the use of the card or was already foreseeable at that time.

6 Processing a claim/free choice of lawyer/differences of opinion

- 6.1 The request for legal assistance shall be notified immediately online, by email, post or telephone to Dextra Rechtsschutz AG. All documents relating to the legal case must be sent to Dextra Rechtsschutz AG, Hohlstrasse 556, CH-8048 Zurich. Contact: Tel. +41 44 296 60 60, info@dextra.ch, www.dextra.ch
- 6.2 If no immediate danger is imminent, the insured person may not appoint a legal representative, initiate any proceedings, conclude any settlement or appeal him/herself, otherwise he/she must bear the resulting additional costs him/herself.
- 6.3 Dextra Rechtsschutz AG shall advise the insured person and initiate appropriate measures in agreement with him/her. Provided that no additional costs are incurred as a result, the insured person may propose to Dextra Rechtsschutz AG his/her own representative at any time. The legal representative must be released from professional secrecy.
- 6.4 The insured person is legally entitled to choose freely his/her legal representative in court or administrative proceedings or in the event of a conflict of interest. If Dextra Rechtsschutz AG rejects the chosen representative, the insured person may submit three proposals for another representative, of which Dextra Rechtsschutz AG must accept one. The insured person may also choose a representative recommended by Dextra Rechtsschutz AG.
- 6.5 If Dextra Rechtsschutz AG provides the insured person with unconditional advice and support, this shall not be construed as an offer of cover.
- 6.6 To the extent permitted by law, Dextra Rechtsschutz AG disclaims all liability for advice for which there is no legal obligation.
- 6.7 In the event of differences of opinion between the insured person and Dextra Rechtsschutz AG regarding the measures to be taken, in particular if Dextra Rechtsschutz AG considers the intervention to be futile, the insured person may, within a period of 14 days from receipt of the letter from Dextra Rechtsschutz AG giving reasons, request that the matter be assessed by an arbitrator, who is then appointed jointly and who may not have a relationship of trust with any of the parties.

H Best price guarantee

1 Insured amounts

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

2 Insured items

The insurance covers moveable items for personal use at least 50% of the price of which was paid for by an insured person with a valid, activated VBC Gold, VBC Exclusive or SDH Visa card.

3 Scope and conditions of insurance cover

Insurance cover begins with the purchase of the insured item and lasts for 14 days. Evidence must be provided that at least 50% of the purchased item was paid for by the insured person using a valid, activated card (transaction receipt or monthly card account statement).

4 Insured benefits

If the insured person determines within 14 days of the purchase date (card transaction) of an insured item as defined in section II H 1 that an identical item (identical model, identical scope of features and specification, identical model number) is being offered at a price that is at least CHF 30 (VBC Gold) or CHF 20 (VBC Exclusive/SDH Visa) cheaper, Allianz Assistance will reimburse the insured person, taking into account the agreed insured amounts, the difference determined between the price actually paid and the provable lower price offer. Both the seller of the insured item and the provider of the identical item must be commercial providers based in Switzerland (e.g. retail, mail order, online supplier).

In the event of a claim (in addition to the documents mentioned in sections I 3.3 and I 4), the following documents must be sent to the address specified in the claim form:

- proof of purchase or order confirmation showing the purchase price and the date of purchase;
- transaction receipt or copy of the monthly statement;
- dated evidence of the price difference (e.g. informative advertising brochure, flyer, advertisement, confirmation, website printout).

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

- Items that are only offered to a limited group of buyers (not to the public) (e.g. student or employee shops);
- Items from business liquidations;
- Mobile phone devices;
- Medical aids (e.g. spectacles, medical devices, prostheses, medical accessories);
- Used items and second-hand goods;
- Motor vehicles.

Only VBC Exclusive and SDH Visa

J Goods delivery and transport insurance

1 Scope of insurance cover, insured amount and insured benefit, insured items and events

1.1 Scope of insurance cover

1.1.1 Insurance cover begins with the handover of the insured item at the time of purchase (no shipping) and lasts for 30 days, including transport to the final place of destination.

1.1.2 In the case of items transported by a carrier (shipping), insurance cover commences from the date of purchase or when the goods are handed over to the carrier. Insurance cover lasts 30 days from the time the item is handed over by the carrier to the insured person.

1.2 Insured amount

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

1.2.2 An excess of CHF 50 will be deducted per claim.

1.3 Insurance benefit

1.3.1 In the case of stolen or destroyed items, Allianz Assistance may choose to provide replacement in kind or, taking into account the insured amount defined under section II I 1.2, to reimburse the purchase price paid.

1.3.2 In the case of damaged items, Allianz Assistance may choose to have the items repaired or, taking into account the insured amount defined under section II I 1.2, to reimburse the necessary repair costs, but no more than the purchase price.

1.3.3 In the case of items belonging to a pair or set, insurance cover shall be provided up to the purchase price, taking into account the insured amount defined under section II I 1.2, insofar as the items not affected by the damage are useless on their own or cannot be supplemented individually.

1.4 Insured items

The insurance covers moveable items for personal use at least 50% of the price of which was paid for by an insured person with a VBC Exclusive or SDH Visa card.

1.5 Insured events

Robbery, theft, destruction, damage or failure to arrive when the insured item is shipped.

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

2.1 Non-insured events

- Normal wear and tear.
- Manufacturing or material defects, intrinsic decay or the natural properties of the item.
- Operating errors.
- Temperature and weather conditions.

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

2.3 Uninsured items

- cash, cheques, traveller's cheques, all other securities and admission tickets and other qualification certificates, precious metals (inventories, bars or merchandise), coins, medals, loose precious stones and pearls;
- animals and plants and motor vehicles;
- consumer goods and perishable goods with a limited useful life, e.g. food and luxury foods, cosmetics etc. Exception: cosmetics are explicitly covered against theft and, in case of shipment, against non-arrival of the goods;

- jewellery and watches, precious metals and precious stones, unless they are being worn or used for their intended purpose or are being carried in the personal custody of the cardholder;
- second-hand goods (objects of art do not count as second-hand goods);
- items purchased through fraudulent or unauthorised use of the card.

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

- 3.1 Loss due to theft must be reported to the relevant police station within 48 hours of discovery.
- 3.2 In the event of a claim, the following documents must be submitted to Allianz Assistance in addition to the evidence specified under section I 3.3, to the contact address specified under section I 11 (depending on the insured event):
In the event of theft, destruction, damage or failure to arrive when shipped:
- original receipt showing the purchase price and the date of purchase;
 - the accompanying card receipt or a copy of the monthly statement;
 - proof that more than 50% of the price of the item in question was paid for by the insured person using his/her valid, activated card;
 - evidence of a valid card contract with BonusCard;
 - third-party claims (including insurance companies) in respect of the same damage;
 - other information relevant for determining the compensation.
- Additionally in the event of theft
- police report.
- In addition, if insured items are shipped
- proof that and when the purchase price of the insured item was debited from the insured card or the item was shipped;
 - records of the facts.
- If the insured item does not arrive (shipping)
- copy of the letter of complaint from the insured person to the seller, insofar as the seller can be contacted;
 - confirmation from the seller of the complaint, if the seller has issued one.
- 3.3 Damaged items must be kept available for Allianz Assistance until the claim is settled definitively and sent for assessing at Allianz Assistance's request at the insured person's cost.

K Extended warranty

Important information: If a loss event occurs, Allianz Assistance must be contacted immediately on +41 44 283 38 30 and their consent must be obtained for any measures and assumption of the associated costs.

1 Geographical scope

The insurance applies exclusively to devices purchased from a commercial provider (e.g. retail, mail order, online supplier) based in Switzerland or in an adjacent country.

2 Insured devices

- 2.1 New devices in the following categories of goods at least 50% of the price of which is paid for by an insured person with a VBC Exclusive or SDH Visa card and which have a manufacturer's or dealer's warranty and a value (purchase price) of at least CHF 100 and are no older than four years at the time of the claim: Domestic electrical appliances (so-called "white goods") such as washing machines, tumble dryers, dishwashers, cookers, ovens, microwaves, food processors, refrigerators, vacuum cleaners, irons, toasters, electric toothbrushes, shavers, hair dryers, electronic entertainment 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 drives.
- 2.2 Accessories (such as adapters, cables and transformers) are also insured only if they were purchased with an insured device and used for/with the device as intended.

3 Conditions of insurance cover

Evidence must be provided that at least 50% of the purchased item was paid for by the insured person using a VBC Exclusive or an SDH Visa card (transaction receipt or monthly card account statement).

4 Insured amounts

The insured amount can be seen in the table of benefits. A maximum of CHF 4,000 per year is reimbursed.

5 Insurance benefits

Allianz Assistance shall reimburse the insured person for any costs directly incurred for repairing or replacing an insured device as per section II K 2 that 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 warranty and lasts 24 months.

6 Non-insured events, equipment and benefits (in addition to section)

- 6.1 Devices with a value (purchase price) of less than CHF 100.
- 6.2 Devices which have no serial number or whose serial number is indecipherable.
- 6.3 Devices which have no manufacturer's or dealer's warranty.
- 6.4 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.
- 6.5 Devices which are being/have been used for professional or commercial purposes.
- 6.6 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 incorrectly connected supply and return cables.
- 6.7 Errors or malfunctions that are not covered by the manufacturer under the original manufacturer's warranty.
- 6.8 Consequential losses, third party costs, servicing, inspections, cleaning, cosmetic repairs that do not affect functionality, viruses, software errors.
- 6.9 Repair or replacement of insured devices without Allianz Assistance's prior approval.
- 6.10 Building control equipment (such as heating, underfloor heating, swimming pools, whirlpools, built-in vacuum cleaners, electrical shutters and awnings, lighting, power generators, antennae).
- 6.11 Vehicles and aircraft of any kind including accessories and equipment.
- 6.12 Power tools, ride-on lawnmowers, robotic lawnmowers.
- 6.13 Replaceable device components or consumable parts with a limited service life that regularly need to be 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 etc.

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 immediately contact Allianz Assistance on occurrence of the insured event on the telephone number +41 44 283 38 30 and obtain their agreement for any measures and assumption of associated costs.
- 7.2 In the event of a claim (in addition to the documents mentioned in sections I 3.3 and I 4), the following documents must be sent to the address specified in the claim form:
- copy of the purchase receipt or guarantee certificate (if available) with date (start of the manufacturer's or dealer's warranty);
 - transaction receipt or copy of the monthly statement;
 - for repairs: invoice including name, address, telephone number of the company/person that detected the device defect and that is permitted to carry out the repair as a certified repair centre of the respective manufacturer;
 - for replacements: copy of the purchase receipt.

III Special provisions for the individual service components

Service components: Only VBC Exclusive and SDH Visa

L Concierge service

1 Services

- 1.1 Following a call from the insured person, Allianz Assistance will organise various concierge services where possible, such as providing traffic information, reserving a restaurant, booking a rental car and ordering flowers. Allianz Assistance arranges the agreed reservation or order on behalf of the customer and providing his/her credit card details. Billing takes place directly between the customer and the service provider. The desired services are provided by a company selected by Allianz Assistance. If this is not possible, Allianz Assistance will obtain the telephone number of the relevant institution for the insured person where possible.
- 1.2 If a request exceeds the time limit of two hours for dealing with the request, Allianz Assistance reserves the right to close the request after the latest status has been communicated.

1.3 Allianz Assistance will not handle illegal or unlawful concierge service enquiries, indecent, immoral or unethical services or orders that are merely price reductions.

1.4 Allianz Assistance reserves the right to refuse inappropriate concierge services without stating reasons.

2 Costs

The costs of the services utilised are borne by the insured person (customer) in accordance with the applicable price list of the company selected by Allianz Assistance. All reservations made by Allianz Assistance are subject to the general terms and conditions of the companies brokered by Allianz Assistance. The insured person is directly responsible for settling all services received with the company selected by Allianz Assistance. The insured person shall bear any cancellation fees or no-show costs incurred as a result of reservations made on behalf of the insured person.

3 Liability

Allianz Assistance is not liable for:

- damage to property or financial losses resulting from delays or incorrect information, nor for defective services or defects in the procured items of any kind;
- property damage and financial losses incurred due to the relevant institution not being contactable;
- non-performance of the ordered service or impairment of performance;
- damage caused by the auxiliary personnel deployed.

The insured person must call the following numbers to use the services of the Allianz Assistance Concierge Service:
Telephone: +41 44 283 34 19

VBC Gold, VBC Exclusive and SDH Visa

M Card blocking service

1 Services

The insured person can request assistance in the event of robbery, theft or loss of personal payment cards and SIM cards issued in Switzerland in the insured person's name. Allianz Assistance will attempt to block all issued cards with the relevant institutions (card company, bank, post office, telecommunications etc.). If the block is not carried out by the relevant institution, Allianz Assistance will inform the insured person and provide him/her with the telephone number of the relevant institution.

The insured person can call or fax the following numbers round the clock to use the services of the card blocking service:

Telephone	+41 44 283 34 46
Fax	+41 44 283 33 33

2 Liability

Allianz Assistance is not liable for losses due to the relevant institution not being contactable or for financial losses resulting from the loss of personal payment cards and SIM cards.