

# Vacation and Travel Insurance

Customer information regarding the General Insurance Terms and Conditions of Vacation and Travel Insurance

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**This document defines the insurance provider and provides an overview of the essential content of the insurance contract in accordance with Art. 3 of the Swiss federal law on insurance contracts (VVG/LCA). The rights and duties of the contracting parties are specified in the application, the policy, the General Insurance Terms and Conditions and the applicable laws, in particular the VVG/LCA.**

## Who is the insurance provider?

The insurance provider is CONCORDIA Insurances Ltd (CONCORDIA), whose registered office is located at Bundesplatz 15, 6002 Lucerne. CONCORDIA is a public limited company (Aktiengesellschaft/société anonyme/società anonima) under Swiss law.

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

The insurance covers the following risks resulting from illness or accident during a vacation or business trip abroad:

Medical expenses (at standard local rates):

- Outpatient medical treatment
- Inpatient treatment at an acute care hospital
- Medicines
- Analyses
- Chiropractic treatment
- Dental treatment resulting from an accident

Emergency assistance:

- 24-hour emergency service concordiaMed
- Search costs up to a maximum of CHF 10'000
- Rescue and transport costs (unlimited)
- Advance payments for hospital costs, up to a maximum of CHF 10'000
- Travel costs for a visit by a relative or close friend (train or economy-class flight ticket for hospital stays of 10 days or longer)
- Repatriation to Switzerland or Liechtenstein (unlimited)

The specific insured risks and the scope of the insurance cover are set out in the application, the policy and the General Insurance Terms and Conditions.

Vacation and Travel Insurance is an indemnity policy, i.e. it provides cover for loss or damage.

## The insurance does not cover the following:

- Pre-existing illness and accidents (including complications and long-term effects) that existed or occurred before the insurance was taken out or before the beginning of the trip. Nor will benefits be paid if the insured person makes the journey abroad in order to obtain treatment or care, undergo a cure or give birth.

- The consequences of acts of war (including complications and long-term effects). However, if the insured person is caught unaware by the outbreak of such events, the insurance cover does not lapse until 14 days after their initial occurrence.
- Military service abroad
- Participation in unrest, demonstrations, acts of war or acts of terrorism (including complications and long-term effects)
- Crimes and offences committed intentionally or through gross negligence (including complications and long-term effects)
- Participation in brawls and fights, unless the insured person has been injured as a bystander or while coming to the aid of a defenceless person
- Dangers to which the insured person exposes themselves by severe provocation of others (including complications and long-term effects)
- The treatment of illnesses and accidents in connection with the consumption of drugs, narcotics and other addictive substances and the abuse of alcohol and pharmaceuticals (including complications and long-term effects)
- Attempted or accomplished suicide or self-inflicted injury (including complications and long-term effects)
- Treatments whose effectiveness, appropriateness and cost-effectiveness has not been demonstrated by scientific methods (including complications and long-term effects)
- Abortion, artificial insemination and sterility treatments (including complications and long-term effects)

The above grounds for exclusion also apply if they are only partly responsible for an illness or accident. All exclusions of cover are listed in Art. 6 of the General Insurance Terms and Conditions.

### How much is the premium?

The premium is based on the number of insured vacation days and of persons travelling (one individual, a couple or a family). A couple means the policyholder and a person living in the same household or a relative. Insurance for couples and families may only be taken out for a joint trip of the aforementioned group of people. Family members travelling individually must take out insurance for individuals.

Vacation days	8	15	22	30	60	90	120	150	180	365
Individual (premium in CHF)	16	32	49	65	117	162	200	240	280	350
Couple (premium in CHF)	31	61	92	122	220	306	380	453	527	598
Family (premium in CHF)	36	72	108	144	260	360	446	533	620	690

### When does the premium have to be paid?

Premiums are paid directly upon conclusion of the policy. A policy document is issued immediately after receipt of the payment.

### What other duties does the insured person have?

#### - Duty to notify:

The insured person must always contact concordiaMed first in an emergency. In the event of sudden illness, accident or unexpected childbirth, CONCORDIA must be notified without delay.

#### - Duty to cooperate:

The insured person must provide CONCORDIA with complete and truthful information on all matters relating to the claim, as well as past illnesses and accidents, and releases the health professionals (doctors, etc.) treating them from their professional duty of confidentiality with regard to CONCORDIA.

#### - Duty to mitigate loss:

In the event of illness or accident, the insured person must ensure that they obtain appropriate medical treatment as soon as possible. They must comply with medical instructions and refrain from all actions that could lead to a deterioration in their physical condition.

Further duties are set out in the General Insurance Terms and Conditions and the VVG/LCA.

### How long does the contract last? When does the insurance cover begin and end?

When taking out the policy, the policyholder chooses the number of vacation days the insurance should cover and that date on which cover should commence. The start and end dates of the insurance are listed in the insurance policy.

The policyholder may cancel their application for or acceptance of the contract in writing. The cooling-off period is

14 days from the date on which the policyholder applies for or accepts the contract.

### When does the entitlement to benefits end?

The entitlement to benefits (including benefits for earlier or ongoing treatments for illness, accident or maternity, or dental treatments) lapses with the end of insurance or the exclusion of the relevant insurance cover.

### What types of documentation are equivalent to the written form?

In principle, other means of documentation in the form of text are deemed to be equivalent to the conventional written form. Exceptions to this principle are listed in the General Insurance Terms and Conditions. The following are deemed to be equivalent to the written form:

- Text received through CONCORDIA's customer portal;
- Text received through the electronic contact form on CONCORDIA's website ([www.concordia.ch](http://www.concordia.ch)) after prior verification of identity. CONCORDIA is not obliged to provide such a contact form;
- Text in signed and scanned pdf documents received by CONCORDIA via e-mail at [info@concordia.ch](mailto:info@concordia.ch) or at the e-mail address listed in the policy;
- Text in e-mails with a qualified electronic signature received by CONCORDIA at [info@concordia.ch](mailto:info@concordia.ch) or at the e-mail address listed in the policy.

### For what purpose does CONCORDIA process data?

#### - Conclusion and processing of the insurance contract (incl. issuing a quote):

The data are processed for the purpose of creating a quote as well as concluding and processing the insurance contract. In particular, this includes the following purposes: Processing requests; benefit processing; compliance with legal, regulatory and internal provisions; commission settlement; data maintenance; statistical analysis; review of applications and underwriting as well as clarification of a breach of duty to notify (VVG/LCA); customer information; customer correspondence; debt collection and disbursement; customer advisory; insurance card; clarification of insurance requirement; discount review; combating insurance fraud. The data can be stored physically or electronically.

- **Security:** The data are processed to guarantee information security. In particular, this can include the following purposes: Monitoring and documenting the systems and networks of CONCORDIA, ensuring operations, fault management, testing, back-up management.

- **Marketing:** The data are used for the marketing purposes of CONCORDIA. In particular, the affected persons can be contacted once a year by letter and by phone from employees of CONCORDIA Insurances Ltd or through a partner centre. Other marketing activities may include: Determining customer satisfaction and customer needs, market research and

provision of tailored services. Consent for the future can be withdrawn at any time. The legality of data processing that is conducted between the time of consent and the withdrawal of consent is not affected by this.

#### **Does CONCORDIA exchange data with third parties?**

Under certain circumstances, data can be obtained through third parties (e.g. hospitals, medical experts, other insurers, authorities). The data in these cases relate to insured persons (e.g. name, address, contact data, insurance products) or their health (e.g. invoices, medical reports, statements of benefits).

Within the scope of legal and contractual obligations, data can be disclosed to recipients. Depending on the individual case, this relates to the following categories of recipients: Service providers that support CONCORDIA in fulfilling processing purposes (e.g. IT service providers, printing companies, partner centres), authorities, other insurers, reinsurers, external experts, third parties involved in legal disputes as well as other companies of the CONCORDIA Group.

The data may be transferred to the representative office of CONCORDIA in Liechtenstein. The Federal Council has established that the law in Liechtenstein provides adequate protection in accordance with Art. 16 para. 2 of the Federal act on data protection (DSG/LPD/FADP).

#### **Who is responsible for data processing?**

CONCORDIA Insurances Ltd, Bundesplatz 15, 6002 Lucerne, is responsible for data processing. Insured persons have the right to request the information stipulated by law from CONCORDIA on the data processed about them. The company data protection officer can be contacted at the following: CONCORDIA, Data Protection, Bundesplatz 15, 6002 Lucerne, [info@concordia.ch](mailto:info@concordia.ch) or +41 41 228 01 11.

You can find comprehensive information on this in the privacy policy at [www.concordia.ch/dataprotection](http://www.concordia.ch/dataprotection).

# Vacation and Travel Insurance

## General Insurance Terms and Conditions

	Article	
<b>1. Definition and Purpose</b>		<b>1. Definition and Purpose</b>
Nature of Insurance	1.1	<b>1.1 Nature of Insurance</b> Vacation and Travel Insurance covers the risks that could arise during a vacation or business trip abroad and insures the following benefits within the meaning of the provisions set out here: – Outpatient and inpatient medical expenses – Transport in case of illness or accident – Search and rescue operations – Repatriations – Advance payments for hospital costs – Visits to sick insured persons – Emergency assistance This is an indemnity policy, i.e. it provides cover for loss or damage.
Illness and Accident	1.2	
Geographical Area of Validity	1.3	
Written Form, Types of Documentation	1.4	
Equivalent to the Written Form	1.4	
<b>2. Insurance Options</b>		<b>1.2 Illness and Accident</b>
Insurance for Individuals, Couples or Families	2.1	CONCORDIA Insurances Ltd, hereinafter referred to as CONCORDIA, provides Vacation and Travel Insurance benefits in the event of illness or accident. The definitions in Swiss federal law on the general part of social security law (ATSG/LPGA) apply.
<b>3. Conclusion, Start, End and Term of Insurance</b>		<b>1.3 Geographical Area of Validity</b>
Conclusion of Insurance	3.1	The Vacation and Travel Insurance cover applies worldwide outside of Switzerland and the Principality of Liechtenstein (hereinafter referred to as Liechtenstein).
Start and End of Insurance / Cooling-off Period	3.2	<b>1.4 Written Form, Types of Documentation Equivalent to the Written Form</b>
Term of Insurance	3.3	In principle, other means of documentation in the form of text are deemed to be equivalent to the conventional written form. The insurance provider may stipulate requirements on its website ( <a href="http://www.concordia.ch">www.concordia.ch</a> ) and in the customer information in accordance with Art. 3 of the Swiss federal law on insurance contracts (VVG/LCA) for the other forms to be accepted as equivalent to the written form. Mandatory statutory provisions and related court rulings remain reserved. The use of other forms of text may be associated with increased data protection risks. The insurance provider is not liable for actions that are the policyholder's own responsibility.
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<b>5. Benefits</b>		
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<b>8. Data Protection, applicable Law, Place of Jurisdiction</b>		
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## 2. Insurance Options

### 2.1 Insurance for Individuals, Couples or Families

- 2.1.1 Vacation and Travel Insurance may be taken out by individuals, couples or families.
- 2.1.2 Regarding insurance for couples, insurance cover applies to the policyholder and one travel companion who lives in the same household with, or is related to, the policyholder.
- 2.1.3 Regarding insurance for families, insurance cover applies to the following group of people:
- The policyholder
  - The policyholder's spouse or partner living in the same household
  - The policyholder's children, up to the age of 25
- 2.1.4 Both insurance for couples and insurance for families may only be taken out for a joint trip of the aforementioned group of people. Family members travelling separately must take out insurance for individuals.

## 3. Conclusion, Start, End and Term of Insurance

### 3.1 Conclusion of Insurance

- 3.1.1 Vacation and Travel Insurance may be taken out by anyone whose place of residence is in Switzerland or Liechtenstein, regardless of age.
- 3.1.2 Insurance is concluded by paying the premium for the desired insurance option and term of insurance.

### 3.2 Start and End of Insurance / Cooling-off Period

- 3.2.1 The start and end dates of the policy are defined in the application and listed in the policy document. Art. 35c VVG/LCA remains reserved.
- 3.2.2 The policyholder may cancel their application for or acceptance of the contract. The cooling-off period is 14 days from the date on which the policyholder applies for or accepts the contract.

### 3.3 Term of Insurance

- 3.3.1 Insurance may be taken out as desired for a fixed contract term of 8, 15, 22, 30, 60, 90, 120, 150, 180 or 365 days.
- 3.3.2 Each insurance term for a particular insurance option corresponds to a particular premium amount.

## 4. Premiums

### 4.1 Premiums

- 4.1.1 The premiums are fixed in a special premium tariff.
- 4.1.2 The premium amount to be paid corresponds to the precise insurance term for the specific insurance option chosen.
- 4.1.3 Premiums are paid directly upon conclusion of the policy. A policy document is issued to the policyholder immediately after receipt of the payment.

## 5. Benefits

### 5.1 Emergency Call Centre

- 5.1.1 In the event of sudden illness, accident, unexpected childbirth or death that necessitates emergency assistance or the hospitalisation of the insured person, the CONCORDIA emergency call centre must be notified immediately.
- 5.1.2 The necessary emergency assistance is ordered, organised and, if the need arises, carried out by the emergency call centre designated by CONCORDIA and is reimbursed by CONCORDIA.

- 5.1.3 The costs of emergency assistance that has not been arranged through the CONCORDIA emergency call centre are covered only if these costs would have also been incurred had the measures been carried out through the CONCORDIA emergency call centre.

### 5.2 Medical Expenses

In the event of sudden illness, accident or unexpected childbirth, the following medical expenses are covered at the usual local tariffs, subsequent to the existing insurance policies (Art. 6.3):

- Medical treatments (only medical practices that are recognised in Switzerland)
- Medicines
- Analyses
- Chiropractic treatment
- Dental treatment resulting from an accident
- Inpatient treatment in an acute care hospital

### 5.3 Emergency Assistance

- 5.3.1 In the event of a serious illness, severe accident or death, CONCORDIA will bear the costs of the following benefits organised by its emergency call centre:
- Medically necessary rescue operations and transport;
  - Search operations for the rescue and recovery of an insured person up to a maximum amount of CHF 10'000;

- In case of medical necessity, repatriation of the insured person that is ill or is the victim of an accident to the place of residence or to the responsible hospital;
- Recovery and repatriation of a deceased insured person to the place of residence in Switzerland or Liechtenstein that existed prior to the departure;
- Advance payments of up to a maximum of CHF 10'000 if an insured person has to be hospitalised abroad. The advance payment must be repaid within 30 days of returning to the place of residence unless CONCORDIA is able to offset it against its benefits;
- In the event of a hospital stay of an insured person that lasts longer than 10 days, travel costs of a visit that has been organised by the emergency call centre for a relative or a close friend of the insured person (first-class train ticket or economy-class flight ticket, but not including accommodation and meal costs).

5.3.2 Should search, rescue or transport measures be made impossible due to strikes, disorder, acts of war, radioactivity, force majeure or similar causes, their execution cannot be demanded.

#### 5.4 Duration of Benefits

Benefits are only provided until such time as the insured person's return home or transfer to the responsible hospital in Switzerland or in Liechtenstein is deemed reasonable from a medical point of view, but for no longer than 90 days after the expiry of the insurance term.

#### 5.5 Statement of Account

5.5.1 CONCORDIA's statement of account is based on the original invoices that have been submitted, the statements of benefits from any other insurance providers and the necessary medical information.

5.5.2 If the billing details are insufficient and the additional information requested has not been provided, CONCORDIA determines its benefits according to its best judgement, taking into consideration the gravity of the illness or accident.

#### 5.6 Assignment

The entitlement to insured benefits may not be assigned or pledged.

### 6. Exclusion and Reduction of Benefits

#### 6.1 Exclusion from Benefits

6.1.1 Illnesses and accidents, including complications and long-term effects, that occur in connection with

the following incidents are excluded from the insurance cover:

- The consequences of war-like incidents. However, if the insured person is caught unaware by the outbreak of such events in a country in which they are staying, the insurance cover does not lapse until 14 days after their initial occurrence;
- Military service abroad;
- Participation in acts of war or terrorism;
- Participation in unrest, demonstrations or similar events;
- Crimes and offences committed wilfully or through gross negligence;
- Participation in brawls and fights, unless the insured person has been injured as a bystander or while coming to the aid of a defenceless person;
- Dangers to which the insured person exposes themselves by severe provocation of others;
- The effects of ionising radiation and damage caused by nuclear energy;
- The consumption of drugs, narcotics and other addictive substances as well as the abuse of alcohol and pharmaceuticals;
- Attempted or accomplished suicide or self-inflicted injury.

The above grounds for exclusion also apply if they are only partly responsible for an illness or accident.

6.1.2 In addition, no benefits are provided for the following:

- Treatment of obesity (including complications and long-term effects);
- Treatments whose effectiveness, appropriateness and cost-effectiveness has not been demonstrated by scientific methods (including complications and long-term effects);
- Abortion, artificial insemination and sterility treatments (including complications and long-term effects);
- Cosmetic treatments (including complications and long-term effects);
- Cost sharing (deductibles and retention fees) for mandatory health insurance and other insurance policies;
- Cures;
- Treatment and emergency assistance in Switzerland and Liechtenstein.

6.1.3 Benefits for illness and accidents that already existed or occurred before the conclusion of the insurance or the beginning of the trip are excluded.

6.1.4 If the insured person travels abroad for treatment, care, a cure or childbirth, no benefits are provided from Vacation and Travel Insurance.

## 6.2 Reduction of Benefits

6.2.1 The insured benefits are reduced or, in particularly serious cases, denied:

- if the policyholder or the insured person does not fulfil their obligations and responsibilities, unless they can prove that the breach of duty occurred through no fault of their own, or the breach had no impact on the occurrence of the insured event and the scope of benefits payable by the insurance provider;
- if the insured event is caused by the gross negligence of the policyholder or the insured person;
- in the event of accidents resulting from reckless ventures. Reckless ventures are acts where the insured person exposes themselves to a particularly great danger without taking or being able to take precautions that limit the risk to a reasonable degree. However, attempts to rescue other persons are insured, even if they may be regarded as reckless ventures in themselves.

6.2.2 Possible reductions in benefits in other CONCORDIA insurance policies or in insurance policies with another health or accident insurance provider are not covered by Vacation and Travel Insurance.

6.2.3 If an organisation makes the invoice for assistance it has provided dependent on the benefits paid by CONCORDIA, the benefits will be reduced by 50%.

## 6.3 Provision of Benefits, Secondary Liability

6.3.1 Benefits from Vacation and Travel Insurance are provided subsequent to the benefits under the Swiss federal legislation regarding health, accident, military and disability insurance and to benefits of corresponding foreign insurance schemes. If the insured person is entitled to benefits from the social insurance schemes mentioned above, benefits from Vacation and Travel Insurance are only paid out if these insurance providers were notified of the case in a timely manner.

6.3.2 If private insurance contracts are held with a number of insurance providers that are liable to provide benefits, the benefits are provided only once in total. In this case, it is determined how much each insurance provider would have to pay out of its particular insurance if it were solely liable to provide benefits, and the total sum of these benefits is then calculated. Each insurance provider must only bear the proportion that corresponds to its share of the total sum.

6.3.3 If a claim is made against CONCORDIA instead of a liable third party or the liability insurer of that third party, the insured person must assign their claims to CONCORDIA in proportion to the benefits that have been provided. Compensation that has been

paid by a liable third party or the liability insurer of that third party is deducted from the benefits provided by CONCORDIA.

6.3.4 The duty to provide benefits ceases if the insured person, without the consent of the insurance provider, makes any agreement with a third party liable to provide benefits under which the insured person waives insurance benefits or compensation for damage in part or in full or receives a lump-sum settlement.

## 7. Duties

### 7.1 Duties to Notify

7.1.1 In the event of sudden illness, accident or unexpected childbirth, CONCORDIA must be informed without delay (Art. 5.1).

7.1.2 The detailed original invoices, statements of benefits from any other insurance providers and the necessary medical information must be submitted to CONCORDIA as soon as possible.

7.1.3 In addition, the policyholder or insured person must provide complete and truthful information on all matters relating to the claim, as well as to past illnesses and accidents, and releases the healthcare providers that are providing or have provided treatment from their professional duty of confidentiality with regard to the insurance provider.

7.1.4 The policyholder or the insured person must inform the insurer about the nature and amount of all benefits due to illness or accident that will be paid out to them or that they can claim against a third party by virtue of tort, contract or the law.

### 7.2 Duty to Pay

7.2.1 In principle, the insured person is the debtor of fees with regard to the healthcare providers.

7.2.2 In the event that emergency assistance is arranged by the CONCORDIA emergency call centre, Art. 5.3 shall apply.

## 8. Data Protection, applicable Law, Place of Jurisdiction

### 8.1 Data Protection

8.1.1 Data are processed for the purpose of concluding and processing the insurance policy, as well as for settling the insurance benefits. CONCORDIA may process the data for these purposes in Switzerland and Liechtenstein.

- 8.1.2 The personal data processed are data required to process the insurance contract, including information about the policyholder, the insured person and other involved persons.
- 8.1.3 The data are saved electronically or stored in hard copy. Depending on the type of archive material, the statutory retention period is between 10 and 30 years.
- 8.1.4 The data originate either from CONCORDIA itself, from the policyholder, from the insured person or from a healthcare provider.
- 8.1.5 Where legal provisions stipulate it or the affected person has given their express consent, data may also be forwarded to third parties (in particular public authorities, healthcare providers and other insurance providers).
- 8.1.6 Persons about whom data are processed have the right to obtain information in writing about their personal data processed by CONCORDIA. Unless legal or contractual duties prevent them from doing so, they have the right to have the data deleted, corrected or restricted, as well as the right to data portability and the right to object to the data. For these data protection matters, insured persons can write to the following address: CONCORDIA Insurances Ltd, Bundesplatz 15, 6002 Lucerne. In the event of breaches of data protection law, the matter may be brought before the competent court at CONCORDIA's registered office in Lucerne. In Liechtenstein, a complaint may also be lodged with the responsible data protection office.

## 8.2 Applicable Law

Where there is no provision in the General Insurance Terms and Conditions, the Swiss federal law on insurance contracts (VVG/LCA) of 2 April 1908 applies. For policyholders resident in Liechtenstein, the mandatory provisions of Liechtenstein law take precedence over all differing regulations.

## 8.3 Place of Jurisdiction

Claims under this contract can be asserted at CONCORDIA's registered office in Lucerne or at the claimant's place of residence. Vaduz is the sole place of jurisdiction for claimants resident in Liechtenstein.

If there are differences in content between the English and the German, French or Italian Insurance Terms and Conditions, the Insurance Terms and Conditions in the language in which the policy is written apply.

**The following abbreviations, with corresponding translations in German, French, Italian and English, are used in these General Insurance Terms and Conditions:**

### ATSG/LPGA

ATSG: Bundesgesetz über den Allgemeinen Teil des Sozialversicherungsrechts

LPGA: Loi fédérale sur la partie générale du droit des assurances sociales

LPGA: Legge federale sulla parte generale del diritto delle assicurazioni sociali

Swiss federal law on the general part of social security law

### VVG/LCA

VVG: Bundesgesetz über den Versicherungsvertrag

LCA: Loi fédérale sur le contrat d'assurance

LCA: Legge federale sul contratto d'assicurazione

Swiss federal law on insurance contracts



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