

2. Who is the insurer?

Allianz Global Assistance
AWP P&C S.A., Saint-Ouen (Paris)
Wallisellen branch (Switzerland)
Hertistrasse 2
8304 Wallisellen
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For information or inquiries

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3. Who is insured?

Based on the group insurance policy concluded between Cornèr Banca SA (hereinafter referred to as "Cornèrcard") in Lugano and AWP P&C S.A., Saint-Ouen (Paris), Wallisellen branch (hereinafter referred to as "AGA"), AGA grants insurance coverage within the scope of the following General Terms of Insurance (hereinafter referred to as the "GTI") to the following persons who hold a valid Visa, Mastercard and/or Diners Club credit, prepaid and/or Direct card (hereinafter referred to as "Card") issued by Cornèrcard and who pay for the travel with one of the Cards for which said insurance policy was concluded:

Individual coverage

The cardholder;

Family coverage

The cardholder and all persons living with him in the same household or returning to this household regularly on weekdays or weekends.

Also insured are children of the cardholder and of the cohabiting partner who are entitled to benefits but do not live in the same household as the cardholder.

4. Geographical scope of application

The insurance coverage is valid worldwide (Switzerland and Principality of Liechtenstein included) provided that no other geographical scope is provided for in the "Special Conditions attached to the specific items of coverage."

5. Commencement, duration, and conditions of insurance coverage

5.1 Commencement

Platinum, Gold, Premier and/or Credit Flexy Visa, Mastercard and/or Diners Club Classic Cards: Insurance coverage will be provided as soon as the Card has been issued by Cornèrcard and is in the cardholder's possession. This coverage applies for as long as the Card is valid and in the possession of the cardholder.

Classic, Prepaid and/or Direct Visa and/or Mastercard Cards: Insurance coverage starts as soon as enrollment has been received by Cornèrcard, and is concluded for one year. Unless cancelled within two months or more before expiration, it will be tacitly renewed for one year each time. In the event of written notice of cancellation of the Card, the coverage will terminate upon expiration of the Card.

5.2 Duration

Insurance coverage applies to all events occurring during the period of the contract.

5.3 Conditions

5.3.1 Advance payment of at least 51%

Platinum, Gold, Premier and/or Credit Flexy Visa, Mastercard and/or Diners Club Classic Cards: For an insured event to benefit from coverage, the travel/car rental must have been previously concluded by the cardholder and at least 51% must have been paid for with a valid Cornèrcard Card.

Classic, Prepaid and/or Direct Visa and/or Mastercard Cards: For an insured event to benefit from coverage, the travel insurance must have been concluded and at least 51% of the travel/car rental paid for in advance by the cardholder with one or more valid Cornèrcard Cards.

Family coverage applies irrespective of whether the minimum required payment of 51% of the travel/car rental was made with one or more Cornèrcard Cards belonging to those living in the same household and entitled to family coverage.

The amount of the travel/car rental charged to the Card is to be understood exclusive of any handling charges or card fees.

Exceptions:

- If two insured persons who do not live in the same household and who each have a Cornèrcard Card with individual/family coverage are planning to travel together, whereby both of the same travel/car rentals are paid for only with a Cornèrcard Card held by one of them, coverage will be granted for both insured persons if the paying person can prove that the other person also has a valid travel insurance as per the GTI and would have accompanied the paying person on such travel.

- In the event that an advance payment was not possible due to a stipulation by the service provider, AGA undertakes to provide coverage to Cornèrcard for the insured person (e.g. if the Card is to be merely deposited as security). Confirmation from the service provider including the following details is a prerequisite for payment in the case of a claim:

- Date of reservation;
- Card number;
- Rental period and/or duration of stay and participants;
- Cancellation date;

The details must clearly indicate that the reservation was made with a Card prior to the insured event. In this case, AGA will provide the benefits intended in the GTI upon submission of proof of booking.

5.3.2 Validity of the Card

Insurance coverage is not provided if the Card has been recalled or blocked by Cornèrcard at the time of booking and/or payment of the travel/car rental.

6. What happens if there are claims against third parties?

If AGA pays benefits for which an insured person could also have submitted claims against third parties, the claimants shall cede those claims to AGA.

7. What happens if there are claims under other insurance policies?

If an insured person is entitled to benefits under other insurance policies, coverage will be secondary only. However, under this insurance policy, an advance for those benefits will be granted. The claimant shall cede those claims to AGA up to the amount of the advance granted.

8. When is no insurance coverage provided?

No benefits will be payable for consequences in connection with the following:

8.1 Warlike events/revolution

Warlike events, violations of neutrality, revolution, rebellion, insurrection, civil unrest (acts of violence against persons or property during riots, demonstrations or protests), action taken to counter such events as well as changes in the atomic nucleus structure.

Exceptions (not applicable in case of changes in the atomic nucleus structure):

- If an insured person can prove that the losses are not linked to the above events, the agreed benefits will be paid.
- If an insured person is caught unaware in one of these events while abroad, coverage will be granted for those losses which arise during the 14-day period after such event first occurred.

8.2 Participation in races

Participation in races, rallies or similar competitions or training events using motor vehicles, motorized sleighs or motorboats.

8.3 Change/cancellation by travel service provider

Change or cancellation of the program or the schedule of booked travel by the service provider (tour operator, lessor, etc.) due to strikes and unrest of any kind. The exceptions under Art. 18.1. apply.

8.4 Medical treatment

If the purpose of travel is medical treatment as an inpatient.

8.5 Official rulings

The consequences of events caused by official rulings, for example impounding of assets or closure of the airspace.

8.6 Kidnappings

Costs and consequences of events relating to kidnappings.

8.7 Other exclusions

Visa and Mastercard Business and/or Company, Diners Club Corporate and easyTravel cardholders are not eligible to apply for this insurance. No benefits are paid for business travel. Further exclusions are listed under the individual benefits.

9. Obligations in the event of a claim

9.1 Contact addresses in the event of a claim

Allianz Global Assistance

Service Centre

Hertistrasse 2
P.O. Box
8304 Wallisellen
Switzerland
Phone: +41 44 283 32 22
Fax: +41 44 283 31 19
E-mail: claims@allianz-assistance.ch

9.2 Notification and cooperation duties in the event of a claim

9.2.1 Cancellation costs, travel delays, deductible waiver for rental cars (CfDW)

The following documents are to be sent to AGA in the event of a claim:

- Card number
- Booking confirmation and/or proof of payment for the travel and/or rental car
- Cancellation cost settlement
- Documents or official attestation confirming that an insured event has taken place (e.g. medical certificate, theft of documents etc.)
- Contractual terms and conditions of the travel organizer/rental car

9.2.2 Travel interruption and travel assistance, medical treatment and medical assistance expenses

In order to be able to claim AGA benefits, the AGA Emergency Call Center must be notified immediately of the insured event.

In case of travel assistance services to be rendered due to serious illness or a severe accident, the AGA Assistance physicians are solely authorized to decide upon the type and timing of the appropriate action.

AGA Emergency Call Center

Phone: +41 44 283 34 48
Fax: +41 44 283 33 33

9.2.3 Travel baggage

The following documents are to be sent to AGA in the event of a claim:

- In the event of theft or robbery, a copy of written confirmation from the police station where a report was made.
- In the event of damage, a copy of written confirmation from the transport firm, the liable third party or the tour operator or hotel management. If the loss or damage occurring during carriage by a transport company is only discovered after delivery, the facts of the case must be reported immediately to the responsible transport company and confirmed by them in writing.
- In the event of theft, the original bill or adequate documentation as to the stolen or damaged travel baggage and contents. If this is not possible, AGA may reduce or decline compensation.

Damaged items must be kept available to AGA until the final settlement of the claim, and must be sent at the cost of the insured person for inspection upon demand.

10. Breach of obligations

If an insured person fails to meet the obligations incumbent upon him under this policy, the obligation to provide said person with the insurance benefits will no longer apply. Benefits will not be denied if non-performance is deemed not to have occurred through the insured person's fault or if the loss would have occurred even if the obligations had been fulfilled.

11. Place of jurisdiction and applicable law

Legal action against AGA may be taken before the court at the company's domicile or at the Swiss place of residence of the person who is insured or entitled to claim. Over and above these provisions, the Swiss Federal Insurance Contracts Policies Act applies.

II Special provisions relating to individual insurance features

A Cancellation costs

1. What is insured?

Insured are:

- The booked travel including multi-day language and course stays (no professional training or continued education);
- Booked travel by air, train, bus or ship;
- The rental costs of a holiday home, boat, passenger car or camper;
- The ticket costs for events such as concerts, theater performances, etc., from CHF 100 (per ticket).

2. Which events are covered?

Insurance coverage is granted if the event occurred prior to the trip, language course or acceptance of the rental property.

2.1 Illness, accident, death or pregnancy complications

- If an insured person;
- If a person very close to the insured person such as a family member, close relative, life partner or life partner's parents and children, caregivers of non-accompanying minor children or relatives in need of care or a very close friend with whom intensive contact is maintained;
- If a representative of an insured person at the workplace whose presence at the workplace is required;
- If an insured person does not wish to start the trip alone because his traveling companion or a close relative of his traveling companion cannot travel because he falls seriously ill, suffers a serious accident, dies, or pregnancy complications prevent the insured person from traveling.

2.2 Mental illness

In the event that the insured person is suffering from a mental illness and a psychiatrist has certified the inability to travel or to work, and an employer's certificate is provided to prove absence due to inability to work.

2.3 Damage to property at the place of residence

If serious damage has been caused to the property of an insured person at his permanent place of residence as a result of burglary, fire, flooding or natural hazard, and the insured person's presence at home during the planned travel is therefore indispensable.

2.4 Theft of documents

Personal documents which are indispensable for the trip have been stolen and the theft has been reported to the appropriate police authority.

2.5 Termination of employment

After the trip is booked, an insured person's employment contract is terminated unexpectedly by the employer.

2.6 New employment

The insured person who is registered with the regional employment agency as unemployed takes up a new job and is therefore prevented from starting the trip that was booked.

2.7 Acts of violence/natural disasters

Strikes, acts of violence against persons or property due to riots or unrest, natural disasters (including earthquakes and volcanic eruptions) or acts of God that prevent travel by an insured person or an accompanying person who has booked the trip at the same time. High tide, flooding, storm (winds of 75 km/h or more that bring down trees or roofs in the vicinity of the insured person/property), hail, avalanche, snow load, rockslide, falling rock or landslide are considered acts of God.

2.8 Delay/failure of public transport

Public transportation used by the insured person to reach the point of departure is delayed or canceled.

2.9 Accident/breakdown of passenger car or taxi

The private vehicle, rental car or taxi used to directly reach the planned point of departure for the booked travel is no longer operational due to accident or breakdown.

2.10 Pets

The pet of the insured person suffers an accident or becomes ill or the caregiver with whom such pet was supposed to be placed is no longer available due to accident, illness or death. Benefit is limited to animal shelter charges up to CHF 1,000.

2.11 Court summons

An insured person is unexpectedly served a court summons for a hearing to take place during the planned travel which cannot be postponed.

3. What benefits are paid?

3.1 Before commencement of travel

If the insured event occurs before the start of the trip, multi-day language or course stay or before taking possession of the rented object, the cancellation charges due by law or contract (including handling fees) will be reimbursed up to the insured amounts listed under Art. I 1.

3.2 Delayed commencement of travel

If the commencement of the trip is delayed, the proven costs for services linked to the stay but unused up to the date of departure and the additional costs arising for direct onward travel are refunded.

4. When are benefits not paid?

4.1 Business travel

No benefits are paid for business travel. If business activities are combined with leisure travel, benefits will be prorated for the private part of the booking. Cancellation charges (such as hotel, dining, reservation and transport expenses) for business events organized/undertaken by an insured person are excluded.

4.2 Cancellation by the travel company

If the travel company/lessor/operator cannot in whole or in part provide the contractual services, cancels the trip or must cancel the trip owing to the specific circumstances but is legally obliged to reimburse the costs for the services it failed to provide.

B Travel interruption and travel assistance

1. Insurance coverage in case of illness, accident or death during the trip

Insurance coverage will be provided if an insured person becomes seriously ill, suffers a severe accident or dies during a trip.

2. What services are insured in the event of illness, accident or death during the trip?

2.1 Search and rescue operations and transport

The necessary search and rescue operations as well as transport up to CHF 50,000 per insured event. If an insured person is missing (irrespective of an insured event), AGA will bear the costs for the official search operation up to CHF 50,000 per event even if the person is found to be safe and sound. In case of kidnapping, the coverage for search costs will end with the discovery of said kidnapping.

2.2 Return

The repatriation or return trip on medical grounds to the permanent place of residence or nearby hospital.

2.3 Assistance

The costs for medical assistants if a return trip is necessary on medical grounds.

2.4 Partial non-use of booked services

If travel is terminated early, the proven costs for booked but unused services from the date of the insured event for the stay of each insured accompanying traveler. No refund is due if benefits are provided or purchased within the scope of the Replacement Trip coverage (Art. II C).

2.5 Advance payment

A repayable advance on costs up to CHF 5,000 per person if an insured person is hospitalized or must receive outpatient treatment abroad.

2.6 Additional costs

If an insured person is to be hospitalized abroad for more than seven days, AGA will organize and pay for visiting travel similar to the booked travel of up to two closely associated or related persons, as well as board and additional transport costs abroad up to CHF 5,000 per event.

2.7 Assistance to minor children

Organising and bearing the costs of travel similar to the booked travel arrangements for a person to accompany children traveling to their permanent place of residence including the costs for accommodation and food.

2.8 Repatriation of the body in the event of death

If an insured person dies, AGA will pay for the costs of cremation away from the home country, or the extra costs to fulfill the international agreement on the transfer of corpses (minimum requirements such as a zinc coffin or lining) as well as the costs of the return carriage of the coffin or urn to the last place of residence of the insured person. Disposal of the zinc coffin is also covered.

3. What events resulting in interruption or termination of travel during the trip are covered?

3.1 Presence at home/at workplace

If an insured person must return because a person very close to him such as a family member, close relative, life partner or life partner's parents and children, caregiver of non-accompanying minor children or relatives in need of care, very close friend with whom intensive contact is maintained, or the representative of the insured person at his workplace becomes seriously ill, sustains a severe accident or dies.

3.2 Damage to property

If serious damage has been caused to the property of the insured person at his permanent place of residence as a result of a burglary, fire damage, or damage caused by water or by natural hazard, and the presence at home of the insured person is therefore indispensable.

3.3 Accompanying person

If a traveler accompanying an insured person falls seriously ill and therefore interrupts the trip or such a person suffers a serious accident or dies.

3.4 Acts of violence/natural disasters

If strikes or acts of violence against persons or property during riots or unrest, natural disasters (including earthquakes and volcanic eruptions) or acts of God at the travel destination effectively endanger the life and property of the insured person or of a person traveling along with him. High tides, flooding, storm (wind of 75 km/h or more that bring down trees or roofs in the vicinity of the insured person/property), hail, avalanches, snow loads, rockslides, falling rocks or landslides are considered acts of God.

4. What services are provided in case of illness, accident or death, or in case of interruption/termination of travel?

4.1 Return travel

The additional costs for the return trip to the permanent place of residence. The means of transport used originally will determine the type and class of the means of transport for the return trip.

4.2 Temporary return trip

The extra costs of return travel to the place of permanent residence. The type of transport and class of accommodation must be the same as the one used for the trip. The costs for any previously booked travel or other services that are not used during the temporary return trip are not covered and will not be indemnified.

4.3 Partial non-use of booked services

In case of early termination of the trip, proven costs for the booked services for the stay for every accompanying insured person that have not been used since the date of occurrence of the insured event. Benefits will not be payable if services are claimed or purchased within the scope of the Replacement Trip coverage (Art. II C).

4.4 Additional costs

If a return trip is not necessary and travel can be resumed immediately after the damage has been caused, or if the travel plan needs to be changed, up to CHF 3,000 per insured person for additional costs for transport, lodging and food.

4.5. Non-usability of booked accommodation during the trip

Insurance coverage will be provided if damage caused by fire, acts of God or by water at the booked accommodation prevents an insured person from using the booked accommodation. In this case, additional costs for accommodation and food will be paid up to CHF 5,000 per insured person.

5. Additional benefits

5.1 Failure of the means of transport

If, after beginning the booked trip, the public transport service used by the insured person to the point of departure for the booked trip is late or fails, or if the transport vehicle booked fails due to breakdown or accident, then any additional travel costs incurred by the insured person are covered up to CHF 1,000.

5.2 Accident or breakdown of passenger private car or taxi

If, after beginning the booked trip, the private car, rental car, or taxi used to directly reach the planned point of departure for the booked travel is no longer operational due to accident or breakdown, then any additional travel costs incurred by the insured person are covered up to CHF 1,000. Costs incurred due to a missed or late connection are not covered.

5.3 Theft of documents

The resulting additional costs (hotel costs, on-site transport costs, additional costs for return trip) will be paid up to CHF 2,000 per event if the onward or return trip is delayed due to theft of personal documents that are required for the trip. Such a loss must be immediately reported to the relevant police authority; benefits will otherwise not be provided.

5.4 Unforeseen expenses

If unforeseen expenses (taxi, telephone, etc.) arise in connection with an insured event, then AGA provides coverage for those additional expenses up to CHF 750 per insured person.

5.5 Advance payment

A repayable advance for the costs of stay and return trip will be granted up to CHF 5,000 per event if continuation of the booked travel is possible only at the expense of the insured person due to insolvency of the tour operator.

5.6 Notification of persons at home

If services have been provided by the service providers, the relatives or the employer will, on request, be informed of the circumstances and the action taken.

6. When are benefits not paid?

6.1 Outpatient or inpatient treatment

The costs of outpatient or inpatient treatment are not covered by AGA.

6.2 Non-performance by the travel company

If the operator/lessor/organizer is unable to perform its obligations in full or in part, interrupts the trip, or must interrupt or cancel considering the concrete circumstances, and must reimburse by law the costs of benefits not provided and/or pay the costs of return travel.

C Replacement Trip

1. What is insured?

The insured person is entitled to a replacement trip if he becomes seriously ill or suffers a severe accident during a booked trip and return travel or repatriation is necessary on medical grounds.

2. What services are provided?

Upon occurrence of an insured event as per Art. II C 1 and upon submission of confirmation of rebooking of the original trip, the insured person will receive compensation in the amount of the price of the travel or arrangement booked and paid for before departure, possibly in the form of a direct Card credit.

Benefits within the scope of replacement trip coverage will be offset by benefits awarded or received as per Art. II B 2.4 and II B 4.3. If the insured person wishes to file a replacement trip claim to its full extent, i.e. in the amount of the originally booked and paid travel or arrangement price, he shall waive his right to reimbursement of the costs for partial non-use of the originally booked services as per Art. II B 2.4 and II B 4.3.

3. When no services are provided?

No benefit is payable if the repatriation or return trip was not organized by AGA's Emergency Center.

D Travel delays

1. What events are insured?

If the connection between two public transport services is missed due to a delay of at least four hours that is the sole responsibility of the first transport service, then AGA provides coverage for the extra expenses (hotel expenses, changing reservations, telephone expenses) in order to continue the trip.

2. When are benefits not paid?

If an insured person is himself responsible for the delay.

E Travel baggage

1. What is insured?

Coverage extends to travel baggage and all articles carried for personal use that are taken on the trip or entrusted to a transport company for transfer and which are the property of the insured person.

2. What events are insured?

- Theft and robbery (theft with the threat or use of force against the insured person)
- Damage or destruction
- Loss or damage when using public transport service

3. What benefits are provided?

3.1 Total loss

In the event of a total loss, the current replacement value will be paid.

3.2 Partial loss

In the event of a partial loss, the cost of repair of the damaged property will be limited to fair value.

3.3 Electronic devices

For film, photographic and video equipment, music equipment (MP3 player, CD player, etc.), mobile phones, computer hardware (desktop, laptop, accessories, handheld devices, etc.), as well as projectors and projection equipment, the fair value will be paid. The fair value is deemed to be the original purchase price minus an annual straight-line depreciation of 20%, maximum 50% after the third year, starting one year after the date of purchase (amortization).

3.4 Films and data storage devices

For films, data carriers, image carriers and sound media, the material value will be paid.

3.5 Identity papers and keys

For personal and vehicle papers and for keys, the costs insured are limited to the replacement costs.

3.6 Presents

For presents and/or souvenirs, a maximum of CHF 500 will be paid.

3.7 Robbery of monetary assets

In the event of the robbery of monetary assets, the maximum repayment will be CHF 1,000, with a maximum of CHF 2,000 for the robbery of travel tickets (train tickets, air tickets, etc.).

4. Non-insured items

- Motor vehicles, ships, surfboards, skis, snowboards and aircraft and their applicable accessories
- Valuables covered by special insurance
- Securities, certificates, business papers, travel tickets, vouchers, cash, credit, prepaid and customer cards. The exceptions under Art. II D 3.7 apply.
- Software of all kinds
- Valuables left in a vehicle (either locked or unlocked)
- Property which is left on a vehicle or overnight (10 p.m. to 6 a.m.) in or on a vehicle where the beneficiary is not sleeping
- Precious metals, loose precious stones and pearls, stamps, retail goods, samples, property with an artistic or collectible value and occupational tools
- Film, photographic and video equipment, jewelry and furs during carriage by a public transport service so as long as these fall under the responsibility of the transport company
- Glasses (against damage and destruction)
- Hearing aids and hearing aid accessories
- Monetary assets (against theft, loss and destruction)

5. What events are not insured?

Damages attributable to the following causes are not insured:

- Failure by the insured person to exercise ordinary due care
- Property which is mislaid, lost and left behind
- Property which is forgotten or left unattended, even for a short period at a place which is generally accessible to anyone outside the direct personal sphere of influence of the insured person
- A method of storage of valuables which is not appropriate to the value of the object concerned (c.f. duties of conduct while traveling)
- Pearls and gemstones that fall out of their settings
- Temperature and weathering effects and the effects of wear and tear
- Events that are directly or indirectly caused by riots, looting, dispositions of the authorities or strikes

6. Duties of conduct while traveling

Valuables such as furs, jewelry, watches with or made of precious metals, precious stones or pearls, laptops as well as photographic, film, video and sound equipment, including accessories in each case, must, if they are not being worn or used, be kept in a locked room which is not generally accessible. Even there, they must be kept under separate lock and key (suitcase, cupboard, safe). The way in which an item is kept must always be appropriate to its worth.

F Medical treatment and medical assistance expenses

1. Where does coverage apply?

1.1 Insurance coverage is granted for worldwide travel except in the country in which the insured person is domiciled or has his main health insurance coverage.

1.2 The costs of medical or hospital treatment abroad are covered for up to 90 days beyond the policy duration provided the illness or accident occurs during policy validity.

2. What events are insured?

Insurance coverage is granted if the insured person suffers an accident or illness during the trip that necessitates medical treatment.

3. What benefits are payable?

AGA provides additional insurance coverage above the Swiss social insurance (health insurance, accident insurance, etc.) or that of the country where the insured person is domiciled or has his main social health insurance coverage, and above any other additional insurances. Coverage is for emergency hospitalization and emergency outpatient treatment that those insurances do not fully cover.

3.1 Accident or illness

In the event of an accident or illness, AGA pays the costs of the following medical services in the country visited, as long as the necessary medical treatment is provided by a qualified doctor or dentist, or by a person with the appropriate operating license:

- Treatment including medication
- Hospitalization
- Treatment by a state-registered chiropractor
- Rental of medical aids
- Initial purchase of prostheses, glasses, hearing aids, etc. following an accident
- Repair or replacement of medical aids when these are damaged in an accident that requires medical treatment
- Transportation for treatment at the nearest appropriate hospital
- Gynecological, pediatric, or general check-up visits (maximum one check-up per year)
- Dental treatment for pain (emergency treatment, no dental prostheses) up to a maximum of CHF 3,000

3.2 Stay in a private ward

Provided that the AGA Emergency Hotline doctors have given their prior express consent, AGA will also pay for emergency treatment costs for hospitalization as an inpatient in a private ward. Agreement to treatment in a private ward must in all cases be requested from the AGA Emergency Hotline (conversations with the emergency hotline are recorded).

4. When are benefits limited?

4.1 Health and/or accident insurance

If no health and/or accident insurance is in place then AGA will only refund, up to the amount insured, 50% of that part of the total proven costs for inpatient and outpatient treatment that would normally exceed the compulsory coverage under health and/or accident insurance, provided those expenses have been incurred as a result of accident or illness. In such cases, no further benefits are payable.

4.2 Payment of necessary treatment costs until the return trip

In the event of an accident or illness, AGA only covers the necessary treatment costs in a private ward up until when, in the sole opinion of the AGA Emergency Hotline doctors, the insured person is able to travel back or be repatriated.

4.3. No prior consent from AGA

4.3.1 No coverage exists for payment or refunding of treatment costs in a private ward if the prior consent of the AGA Emergency Hotline doctors has not been obtained.

4.3.2 The granting or denial of consent to treatment in a private ward as per Art. II F 3.2 by the AGA Emergency Hotline doctors is entirely at their discretion taking into account the local medical conditions in the country visited and after determining the medical necessity or reasonableness of the treatment to be administered. If the insured person is nevertheless treated in a private ward instead of in a general ward without the consent of the AGA Emergency Hotline doctors, then this is at the sole responsibility and costs of the insured person.

5. When are no benefits payable?

5.1 Accidents that have already occurred or existing medical conditions

Accidents and illnesses that had already occurred or already existed on taking out insurance, as well as their consequences, complications, worsening or relapse, particularly chronic and recurring illnesses, regardless of whether the insured person was already aware of these or not at the beginning of coverage.

5.2 Treatment for tooth and jaw conditions

Consultation and treatment of dental and jaw conditions (except dental treatment for pain).

5.3 Treatment of fatigue or mental illness

Consultation and treatment of fatigue and exhaustion as well as nervous or mental illnesses.

5.4 Treatment for cancer

Consultation and treatment for cancer, including check-up visits.

5.5 Miscellaneous medicines

Prophylactic medication, sleeping tablets, sedatives, vitamins, homeopathic remedies, vaccinations, first-aid kits, amphetamines, hormones, and cholesterol-lowering drugs.

5.6 Pregnancy, abortion, and childbirth

Pregnancy, abortion, childbirth and the consequences of contraceptive or abortion treatment.

5.7 Failure to satisfy the statutory requirements for motor vehicles

Accidents while driving a motor vehicle for which the insured person does not meet the statutory requirements.

5.8 Parachuting and piloting aircraft or flying devices

Accidents while parachuting or piloting aircraft or flying devices.

5.9 Wellness treatment

Massage or wellness treatments and plastic surgery.

5.10 Deductible and franchise

Deductible amounts and respectively franchises under state social insurances (health insurance, accident insurance, etc.) and under any supplementary insurance are not covered.

6. Commitment to cover costs

AGA will provide a commitment to cover costs of inpatient hospital treatment under this insurance and in excess of statutory social insurances (health insurance, accident insurance, or similar schemes in the country where the insured person is domiciled or has his main social health insurance coverage) or in excess of any other supplementary insurances. The insured person remains responsible for payment to the practitioner (doctor, etc.) for any outpatient treatment locally.

A commitment to cover costs must in all cases be requested from the AGA Emergency Hotline (conversations with the emergency hotline are recorded).

The insured person must, at AGA's request, submit to an examination by the insurer's doctor at any time.

G Deductible waiver for rental cars (CDW)

1. Insured vehicle

The insurance extends to the vehicle rented by the insured person, i.e., car, motorbike, minivan and minibus, camper and vans and light trucks up to 3.5 t gross vehicle weight. Taxis and driving school vehicles are not insured.

2. Coverage period

The insurance coverage starts on the relevant date entered on the rental agreement and ends on the date entered for this purpose on the rental agreement but no later than the date the vehicle is returned to the car rental company. The insurance protection covers loss damage suffered within the period of the contract.

3. What benefits are provided?

The insurance acts as a supplementary insurance for rented vehicles. In the event of damage, AGA will reimburse the insured person for any deductible charged by the lessor (or by another insurance company). The amount of insurance coverage is determined by the amount of deductible but is limited to the maximum amount insured.

4. What events are insured?

The insurance covers the deductible charged as a result of damage to the rented vehicle or theft of the rented vehicle during the rental period. An event covered by insurance from another source and a resulting deductible is a precondition for compensation. If the deductible amount is greater than the insured damage, AGA will pay for the damage provided it is caused by an insured event.

5. When are benefits not provided?

5.1 No deductible

Damage for which the insurance provided does not require a deductible.

5.2 Gross negligence

Damage caused by gross negligence on the part of the driver.

5.3 Drunk driving

If the driver of the vehicle has caused the damage while in a state of drunkenness (exceeding the statutory alcohol limit in the relevant country) or under the influence of drugs or medication.

5.4 Breach of contract

Damage associated with a breach of contract with regard to the car rental company.

5.5 Non-public roads

Damage not caused on public streets or caused on unofficial roads (except for direct access roads to parking or hotel facilities).

5.6 Damage to caravans and trailers, taxis and driving school vehicles

Damage to caravans and other types of trailers, taxis or driving school vehicles.