

At a glance: insurance benefits with your card

The General Terms of Insurance (GTI) provide an overview of the insurance coverage you currently enjoy thanks to your Cornercard or Diners Club® card. The insurance coverage, premiums, and maximum amount insured in CHF varies from card to card.

You can find the privacy notice to the insurance offering of Allianz Partners (AWP P&C S.A., Wallisellen branch) at allianz-partners.com/privacynotice-partner

Click on the buttons below for more informations:

General Terms of Insurance (GTI)

Business Travel Insurance for Business Visa, Mastercard® and Diners Club® Corporate Cards and for Diners Club® Corporate Travel Accounts, Virtual Corporate Solution Plus and Visa Commercial Pay Plus issued by Cornèr Bank Ltd.

Legal Protection Insurance for Business Visa, Mastercard® and Diners Club® Corporate Cards issued by Cornèr Bank Ltd.

Travel Accident Advantage for Business Visa, Mastercard® and/or Diners Club® Corporate Cards and for Diners Club® Corporate Travel Accounts, Virtual Corporate Solution Plus and Visa Commercial Pay Plus issued by Cornèr Bank Ltd.

The following tables provide an overview of our products.

Insurance benefits at a glance

Business: Standard Products / Co-Branded Products

Global Card Corporate Products / Intercard Corporate Products

Financial Institutions: Co-Branded Products / Bank SoBa

Business Travel Insurance for Business Visa, Mastercard® and Diners Club Corporate Cards and for Diners Club® Corporate Travel Accounts, Virtual Corporate Solution Plus and Visa Commercial Pay Plus issued by Cornèr Bank Ltd.

General Terms of Insurance – Allianz Assistance – 10.2023 edition

I Common provisions to all insurance components

To enhance readability, the masculine forms of personal and possessive pronouns used below are to be understood to include the corresponding feminine forms. Please keep this confirmation in a safe place with your other insurance documents.

All insurance components are insurances against damages.

1. Maximum insured amounts per insured event

		A. Cancellation costs	B. Travel interruption and travel assistance	C. Travel delay
Business Platinum	Visa and Mastercard	CHF 60,000	CHF 60,000	CHF 5,000
Global Card Business Platinum	Visa and Mastercard	CHF 60,000	CHF 60,000	CHF 5,000
Business Gold	Visa and Mastercard	CHF 30,000	CHF 30,000	CHF 3,000
Global Card Business Gold	Visa and Mastercard	CHF 30,000	CHF 30,000	CHF 3,000
Diners Club Corporate	Diners Club	CHF 30,000	CHF 30,000	CHF 3,000
Business Classic	Visa and Mastercard	CHF 15,000	CHF 15,000	CHF 1,500
Global Card Business Classic	Visa and Mastercard	CHF 15,000	CHF 15,000	CHF 1,500
Business Prepaid	Visa and Mastercard	CHF 15,000	CHF 15,000	CHF 1,500
Global Card Business Direct	Visa and Mastercard	CHF 15,000	CHF 15,000	CHF 1,500
Diners Club Corporate Travel Account	Diners Club	CHF 30,000	CHF 30,000	CHF 3,000
Virtual Corporate Solution Plus	Visa and Mastercard	CHF 30,000	CHF 30,000	CHF 3,000
Visa Commercial Pay Plus	Visa and Mastercard	CHF 30,000	CHF 30,000	CHF 3,000
		D. Travel baggage	E. Medical treatment and medical assistance expenses	F. Travel liability
Business Platinum	Visa and Mastercard	CHF 15,000	CHF 1,500,000	CHF 3,000,000
Global Card Business Platinum	Visa and Mastercard	CHF 15,000	CHF 1,500,000	CHF 3,000,000
Business Gold	Visa and Mastercard	CHF 10,000	CHF 1,500,000	CHF 3,000,000
Global Card Business Gold	Visa and Mastercard	CHF 10,000	CHF 1,500,000	CHF 3,000,000
Diners Club Corporate	Diners Club	CHF 10,000	CHF 1,500,000	CHF 3,000,000
Business Classic	Visa and Mastercard	CHF 5,000	CHF 1,500,000	CHF 3,000,000
Global Card Business Classic	Visa and Mastercard	CHF 5,000	CHF 1,500,000	CHF 3,000,000
Business Prepaid	Visa and Mastercard	CHF 5,000	CHF 1,500,000	CHF 3,000,000
Global Card Business Direct	Visa and Mastercard	CHF 5,000	CHF 1,500,000	CHF 3,000,000
Diners Club Corporate Travel Account	Diners Club	CHF 10,000	CHF 1,500,000	CHF 3,000,000
Virtual Corporate Solution Plus	Visa and Mastercard	CHF 10,000	CHF 1,500,000	CHF 3,000,000
Visa Commercial Pay Plus	Visa and Mastercard	CHF 10,000	CHF 1,500,000	CHF 3,000,000
		G. Deductible waiver for rental vehicles (CDW)		
Business Platinum	Visa and Mastercard	CHF 10,000		
Global Card Business Platinum	Visa and Mastercard	CHF 10,000		
Business Gold	Visa and Mastercard	CHF 10,000		
Global Card Business Gold	Visa and Mastercard	CHF 10,000		
Diners Club Corporate	Diners Club	CHF 10,000		
Business Classic	Visa and Mastercard	CHF 10,000		
Global Card Business Classic	Visa and Mastercard	CHF 10,000		
Business Prepaid	Visa and Mastercard	CHF 10,000		
Global Card Business Direct	Visa and Mastercard	CHF 10,000		
Diners Club Corporate Travel Account	Diners Club	CHF 10,000		
Virtual Corporate Solution Plus	Visa and Mastercard	CHF 10,000		
Visa Commercial Pay Plus	Visa and Mastercard	CHF 10,000		

2. Who is the insurer?

AWP P&C S.A., Saint-Ouen (Paris)
Wallisellen Branch (Switzerland)
Richtiplatz 1
8304 Wallisellen
Switzerland

For information or inquiries
Phone: +41 44 283 32 22
Fax: +41 44 283 33 83
E-mail: info.ch@allianz.com

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 «Allianz Assistance»), Allianz Assistance will provide insurance coverage within the scope of the following General Terms of Insurance (hereinafter referred to as «GTI») to the following persons who hold a valid Business Visa, Mastercard and/or Diners Club Corporate credit card and/or prepaid card 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: the cardholder, employees, consultants, guests and family members and persons living in the same household and who are accompanying the cardholder on a business trip, as well as employees, consultants and guests of the cardholder for whom the cardholder paid travel expenses by card without personally going on the business trip (hereinafter referred to as «insured person»).

Coverage also extends to those persons (hereinafter referred to as «insured person») whose business trip was paid for using a Diners Club Corporate Travel Account, Virtual Corporate Solution Plus und/oder Visa Commercial Pay Plus (here in after referred to as a «Corporate Account»). The insurance is not valid for Virtual Corporate Solution und Visa Commercial Pay.

4. Geographical scope of application

Insurance coverage is valid worldwide (Switzerland and Principality of Liechtenstein included) as long as no other geographical scope is provided for in the «special provisions for individual insurance components».

5. Commencement, duration, and conditions of insurance coverage

5.1 Commencement and duration

Business Visa, Mastercard and/or Diners Club Corporate 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.

Diners Club Corporate Travel Accounts, Virtual Corporate Solution Plus and/or Visa Commercial Pay Plus: Insurance coverage begins as soon as Cornèrcard has activated the Corporate Account and the company in whose name the Corporate Account has been activated has received its Corporate Account number. Insurance coverage remains in force for as long as the company holds a valid Corporate Account.

5.2 Insured travel

Insurance coverage is provided solely for business trips (hereinafter referred to as «trips») that last no more than 365 days. Coverage also extends to leisure activities during the business trip and a maximum of 14 days off or holidays taken directly before, during, or as a continuation of the business trip in the same country.

5.3 Conditions

5.3.1 Advance payment of at least 51 %

Business Visa, Mastercard and/or Diners Club Corporate Cards: For an insured event to benefit from coverage, the pre-booked service must have been previously concluded by the cardholder and at least 51 % must have been paid for with a valid Cornèrcard Card belonging to the same company.

Diners Club Corporate Travel Accounts, Virtual Corporate Solution Plus und/oder Visa Commercial Pay Plus: For an insured event to benefit from coverage, at least 51 % of the cost of the pre-booked service must have been paid in advance using the Corporate Account.

The amount of the pre-booked service I charged to the Card is to be understood exclusive of any handling charges or card fees.

Exceptions:

- If two insured persons from the same company or from different companies, each having a Cornèrcard, plan a trip together for which the same pre-booked service were paid for using only one of their Cornèrcard, then coverage will extend to both insured persons, provided that the person who paid can prove that the other also had valid business travel insurance in accordance with the GTI and that the person who paid accompanied the other person on the trip.

- In the event that an advance payment was not possible due to a condition requested by the service provider, Allianz Assistance will provide coverage to Cornèrcard for the insured person (e.g. if the Card or the Corporate Account 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 or Corporate Account 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 or Corporate Account prior to the insured event. In this case, Allianz Assistance will provide the benefits intended in the GTI upon submission of proof of booking in deviation.

5.3.2 Validity of the Card and/or Corporate Account

Insurance coverage is not provided if the Card and/or Corporate Account has been recalled or blocked by Cornèrcard at the time of booking and/or payment of the pre-booked service.

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

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

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 subsidiary only. However, under this insurance policy, an advance for those benefits will be granted. The claimant shall cede those claims to Allianz Assistance 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 to the atomic nucleus structure.

Exceptions (not applicable in case of changes to 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 of one of these events while abroad, coverage will be granted for those losses which arise during the 14-days period after such event first occurred.

8.2 Epidemics and pandemics

Epidemics and pandemics, except as expressly covered in the special provisions Art. II A: Cancellation costs, Art. II B: Travel interruption and travel assistance and Art. II E: Medical treatment and medical assistance expenses.

8.3 Participation in races

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

8.4 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. I 8.1. apply.

8.5 Medical treatment

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

8.6 Official instructions

Official instructions, e.g. impounding of assets or closure of the airspace (except as expressly covered in the special provisions Art. II A: Cancellation costs 2.3 and Art. II B: Travel interruption and travel assistance 3.4 and 3.5).

8.7 Kidnappings

Costs and consequences of events relating to kidnappings.

8.8 Other exclusions

No coverage will be provided for purely private trips.

Further exclusions are listed under the insurance components.

9. Obligations in the event of a claim

9.1 Contact addresses in the event of a claim

Allianz Assistance
Claims department
Richtiplatz 1
P.O. Box
8304 Wallisellen
Switzerland
Phone: +41 44 283 32 22
Fax: +41 44 283 31 19
E-mail: claims.ch@allianz.com

9.2 Notification and cooperation duties in the event of a claim

9.2.1 Cancellation costs, travel delay, deductible waiver for rental vehicles (CDW)

The following documents are to be submitted to Allianz Assistance in the event of a claim:

- card number or Corporate Account number;
- booking confirmation and/or proof of payment for the pre-booked service;
- invoice of cancellation costs;
- documents or official attestation confirming that an insured event has taken place (e.g. medical certificate, police report etc.);
- contractual terms and conditions of the tour operator/rental vehicle company.

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

In order to be able to claim Allianz Assistance benefits, the Allianz Assistance emergency call centre must be notified immediately of the insured event.

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

Allianz Assistance emergency call centre
Phone: +41 44 283 34 48
Fax: +41 44 283 33 33

9.2.3 Travel baggage

The following documents are to be submitted to Allianz Assistance 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 public 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 receipts or any proof of purchase of the stolen or damaged baggage and its contents. If this is not possible, Allianz Assistance may reduce or decline compensation. Damaged items must be kept available to Allianz Assistance until the final settlement of the claim, and must be sent at the cost of the insured person for inspection upon demand.

9.2.4 Travel liability

The following documents are to be submitted to Allianz Assistance in the event of a claim:

- Evidence as proof of the insured event. Events involving a fatality are to be reported immediately.
- If a court action or other action is brought against the insured person or a criminal action is brought then Allianz Assistance is to be informed immediately and all papers must be sent to Allianz Assistance.

The insured person is obliged to provide assistance to Allianz Assistance in investigating the circumstances, the conduct of negotiations with the victims and the rejection of unjustified or exaggerated claims. The insured person may not in whole or in part acknowledge liability or settle any claim without the consent of Allianz Assistance.

11. 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. This does not apply if, in view of the circumstances, the breach is to be regarded as without fault or if the damage would have occurred even if the claimant had not breached the duty of conduct.

12. Place of jurisdiction and applicable law

Legal action against Allianz Assistance 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 Insurance Contract Act (ICA) applies.

10. Definitions

Epidemic

A contagious disease recognized by the World Health Organization (WHO) or an official government authority (e.g. Federal Office of Public Health (FOPH) or Federal Department of Foreign Affairs (FDFA)) in the insured person's country of residence or trip destination.

Pandemic

An epidemic that is recognized as a pandemic by the World Health Organization (WHO) or an official government authority (e.g. FOPH or FDFA) in the insured person's country of residence or trip destination.

Quarantine

Mandatory confinement (including ordered isolation), intended to stop the spread of a contagious disease to which a insured person has been exposed.

II Special provisions for the individual insurance components

A. Cancellation costs



1. What is insured?

Insured benefits are:

- the booked travel including multi-day language and course stay (professional training or continued education);
- booked travel by air, train, bus, or ship;
- the rental cost of a holiday home, boat, passenger car, or camper;
- the ticket costs for events such as e.g. concerts, theater performances etc., from CHF 100 per ticket.

2. Which events are insured?

Insurance coverage is granted if the insured event occurred after the time of the reservation or booking of the insured service.

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 (including being diagnosed with an epidemic or a pandemic disease), 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 Quarantine

If a insured person is quarantined before their business trip by order or other requirement of a government or public authority, based on their suspicion that the insured person, has been exposed to a contagious disease (including an epidemic or a 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.

2.4 Damage to property

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, water or natural hazard, and the insured person's presence at home during the planned travel is therefore indispensable.

2.5 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.

2.6 Termination of employment

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

2.7 Acts of violence/natural disasters

If strikes or acts of violence against persons or property due to riots or unrest, natural disasters (including earthquakes and volcanic eruptions), or natural hazards that prevent travel by an insured person or an accompanying person who has booked the trip at the same time. High tide, flooding, storm (wind 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 natural hazards.

2.8 Delay/failure of the public means of 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 which is to take place during the planned travel and which cannot be postponed.

3. What benefits are paid?

3.1 Which benefits are provided?

If an insured event occurs after the time of the reservation or booking of the service, the legally or contractually owed cancellation costs (including handling fees) will be reimbursed max. up to the insured amount listed under Art. I 1.

3.2 Delayed commencement of travel

If the commencement of the trip is delayed, due to the occurrence of an insured event after the time of the reservation or booking of the service, 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 provided?

4.1 Trips of purely private nature

No coverage will be provided for trips of purely private nature; the exceptions set out in Art. I 5.2 of the GTI apply.

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 considering the concrete 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 (including being diagnosed with an epidemic or a pandemic disease), suffers a severe accident, or dies during a trip.

2. Which benefits are provided 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), Allianz Assistance 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 necessity to the permanent place of residence or nearby hospital.

2.3 Medical escort

The costs for medical escorts if a return trip is medically necessary.

- 2.4 Partial non-use of booked services**
In case of early termination of the trip, proven costs for booked services for the stay for every accompanying insured person that have not been used since the date of occurrence of the insured event.
- 2.5 Advance payment**
An advance on costs up to CHF 5,000 per person, to be reimbursed, if an insured person is hospitalized or must receive outpatient treatment abroad.
- 2.6 Additional costs**
If the insured person is to be hospitalized abroad for more than seven days, Allianz Assistance will organize and pay for a sick person's visit (of the value of the booked trip) for up to two close relatives, as well as board and additional transport costs abroad up to CHF 5,000 per event.
- 2.7 Sending a replacement employee**
If the insured person can no longer work, then Allianz Assistance organizes and pays for a round trip of a replacement employee to the place of work.
- 2.8 Repatriation of the body in the event of death**
If an insured person dies, Allianz Assistance 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 repatriating the coffin or urn to the last place of residence of the insured person. Disposal of the zinc coffin is also covered.

3. Which events resulting in interruption or termination of travel during the trip are insured?

- 3.1 Presence at home/at workplace**
If an insured person must return home because a person very close to him 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, very close friend with whom intensive contact is maintained, or the representative of the insured person at the workplace becomes seriously ill (including being diagnosed with an epidemic or a pandemic disease), suffers 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 burglary, fire, 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 (including being diagnosed with an epidemic or a pandemic disease) and therefore interrupts the trip, or if such a person suffers a serious accident or dies.
- 3.4 Quarantine**
If an insured person is quarantined during their business trip by order or other requirement of a government or public authority, based on their suspicion that the insured person, has been exposed to a contagious disease (including an epidemic or a 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.
- 3.5 Denied transportation on the onward or return journey or denied entry on suspicion of illness**
If a insured person during their business trip is denied transportation or entry on the suspicion that the insured person is suffering from a contagious disease (including being diagnosed with an epidemic or a pandemic disease).
- 3.6 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 natural hazards 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, storms (winds 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 natural hazards.

4. Which benefits are provided in case of illness, accident, death, quarantine and denied transportation 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 type and class of 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 and class of the means of transport used originally will determine the type and class of the means of transport 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 booked services for the stay for every accompanying insured person that have not been used since the date of occurrence of the insured event.
- 4.4 Additional costs**
If a return trip is not necessary and travel can be resumed immediately after the event occurs, or if the travel plan needs to be changed, a benefit is provided up to CHF 3,000 per insured person for additional costs for transport, lodging and food.

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 a 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 Non-usability of the 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.
- 5.5 Unforeseen expenses**
If unforeseen expenses (taxi, telephone etc.) arise in connection with an insured event, then Allianz Assistance provides coverage for those additional expenses up to CHF 750 per insured person.
- 5.6 Advance payment**
A repayable advance for the costs of the stay and return trip will be granted up to CHF 5,000 per event if continuation of the booked travel is only possible only at the expense of the insured person due to insolvency of the tour operator.
- 5.7 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 provided?

- 6.1 Outpatient or inpatient treatment**
The costs of outpatient or inpatient treatment are not covered by Allianz Assistance.
- 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 the trip considering the concrete circumstances, and must reimburse by law the costs of benefits not provided and/or pay the costs of return travel.
- 6.3 Violation of official recommendations**
If the insured person has travelled against recommendations in connection with an epidemic/pandemic of their home country's government or of local authority at their trip destination.

C. Travel delay



1. Which 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 Allianz Assistance provides coverage for the extra expenses (hotel expenses, changing reservations, telephone expenses) in order to continue the trip.

2. When are benefits not provided?

If an insured person is responsible himself for the delay.

D. Travel baggage



1. What is insured?

Coverage extends to travel baggage, including items carried for professional use, i.e. all articles for personal use and all articles for professional use that are taken on the trip or are entrusted to a transport company for transfer and which are the property of the insured person or his employer.

2. Which events are insured?

Insured events are:

- theft;
- robbery (theft with the threat or use of violence against the insured person);
- damage;
- destruction;
- loss or damage during transportation by a public transport company.

3. Which 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 etc.), as well as projectors and projection equipment, the fair value will be paid. 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 replacement costs.

3.6 Presents

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

3.7 Robbery of cash

In the event of robbery of cash, 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.).

5. Which events are not insured?

The insurance does not cover any loss attributable to:

- 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.

4. Not insured items

Non-insured items are:

- motor vehicles, ships, surfboards, skis, snowboards, and aircraft, together with accessories;
- valuables covered by a special insurance are;
- securities, certificates, business papers, travel tickets, vouchers, cash, credit, prepaid, or customer Cards. The exceptions under Art. II D 3.7 apply;
- software of all kinds;
- valuables that are 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 long as these fall under the responsibility of the transport company;
- glasses (against damage and destruction);
- hearing aids and hearing aid accessories;
- cash (against theft, loss, and destruction).

E. Medical treatment and medical assistance expenses



1. Where does coverage apply?

- 1.1 Insurance coverage is granted for worldwide travel except in the country where the insured person is domiciled or has his main social health insurance coverage.
- 1.2 The costs for 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. Which events are insured?

Insurance coverage is granted if the insured person suffers an accident or illness (including being diagnosed with an epidemic or a pandemic disease) during the trip that necessitates medical treatment.

3. Which benefits are provided?

Allianz Assistance provides benefits in the form of a follow-up insurance to accompany the statutory social insurance system offered in Switzerland (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 costs not fully covered by statutory insurance.

3.1 In the event of accident or illness

In the event of an accident or illness, Allianz Assistance 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 measures including medication;
- hospitalization;
- treatment by a state-registered chiropractor;
- hire of medical aids;
- in the event of an accident: initial provision of prostheses, spectacles, hearing aids etc;
- repair or replacement of medical aids, if they were damaged as a result of an injury requiring medical treatment;
- transfer to the nearest appropriately equipped hospital;
- gynecological, pediatric, or general check-up visits (maximum one check-up per year);
- analgesic dental treatment (emergency treatment, no dentures) up to a maximum of CHF 3,000.

3.2 Stay in a private ward

Provided that the Allianz Assistance emergency call centre doctors have given their prior express consent, Allianz Assistance 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 Allianz Assistance emergency call centre (conversations with the emergency call centre 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 Allianz Assistance 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 that 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, Allianz Assistance only covers the necessary treatment costs in a private ward up until when, in the sole opinion of the Allianz Assistance emergency call centre doctors, the insured person is able to travel back or be repatriated.

4.3. No prior consent from Allianz Assistance

4.3.1 No coverage exists for payment or refunding of treatment costs in a private ward if the prior consent of the Allianz Assistance emergency call centre doctors has not been obtained.

4.3.2 The granting or denial of consent to treatment in a private ward as per Art. II E 3.2 by the Allianz Assistance emergency call centre 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 Allianz Assistance emergency call centre doctors, then this is at the sole responsibility and costs of the insured person.

5. When are benefits not provided?

5.1 Accidents that have already occurred or existing medical conditions

Accidents and illnesses that had already occurred or already existed at the stipulation of the 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 Violation of official recommendations

Accidents and illnesses that happened while on a business trip against recommendations in connection with an epidemic/pandemic of the insured person's home country's government or of local authority at the trip destination.

5.3 Treatment for dental and jaw diseases

Consultations and treatment for dental and jaw diseases (except analgesic dental treatment).

5.4 Treatment of fatigue or mental illness

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

5.5 Treatment for cancer

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

5.6 Miscellaneous medicines

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

5.7 Pregnancy, abortion, and childbirth

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

5.8 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.

5.9 Parachuting and piloting aircraft or flying devices

Accidents while parachuting or piloting aircraft or flying devices.

5.10 Wellness treatment

Massage or wellness treatments and plastic surgery.

5.11 Fees to be paid by the insured and deductibles

Costs of any fees or deductibles in relation to statutory social insurance schemes (health insurance, accident insurance etc.) and any supplementary insurances are not covered.

6. Commitment to cover costs

Allianz Assistance 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 Allianz Assistance emergency call centre (conversations with the emergency call centre are recorded).

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

F. Travel liability



1. Which events are insured?

Insurance coverage extends to legal liability claims made against the insured person for:

- bodily injury, i.e. causing the death or injury of or other damage to the health of a person;
- property damage, i.e. destruction, damage or loss of property.

2. Which benefits are provided?

Travel liability insurance protects the insured person's assets against any legal liability claims brought by a third party against him as a private individual that arise during the trip. Allianz Assistance settles justified third-party claims and represents the insured person in dealings with victims. Allianz Assistance refutes unjustified claims and provides support for the insured persons in reducing exaggerated claims.

3. Which events are not insured?

Insurance coverage does not extend to:

- 3.1 Business activity**
liability arising from a business activity;
- 3.2 Liability assumed under contract or statute**
claims as a result of contractually assumed liability which goes beyond statutory regulation and due to noncompliance with statutory or contractual compulsory coverage;
- 3.3 Liability of persons lacking capacity to act**
liability in accordance with Art. 54 of the Swiss Civil Code (Liability of persons lacking capacity to act);

- 3.4 Liability in connection with motor vehicles, ships and aircraft**
liability as keeper, driver, or active user of motor vehicles including go-carts and their trailers;
- 3.5 Liability as keeper, driver/pilot, or user of any kind of ship or aircraft**
damage to the ship or aircraft being used, including equipment and accessories;
- 3.6 Loss of or damage to data**
claims arising out of the loss of or damage to data and software programs;
- 3.7 Loss of business keys**
claims for damage to or the loss of business keys or other devices for opening business closure systems such as badges, including consequential expenses;
- 3.8 Loss prevention costs**
expenses for loss prevention;
- 3.9 Transmission of infectious diseases**
claims arising out of the transmission of infectious diseases to humans, animals, or plants;
- 3.10 Genetic modifications**
claims in connection with genetic modifications;
- 3.11 Asbestos**
claims in connection with asbestos or substances containing asbestos.

G. Deductible waiver for rental vehicles (CDW)



1. Insured vehicle

The insurance extends to the vehicle rented by the insured person, i.e. car, motorcycle, 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 damages suffered within the period of the contract.

3. Which benefits are provided?

The insurance acts as a supplementary insurance for rented vehicles. In the event of damage, Allianz Assistance 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. Which 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, Allianz Assistance 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.

Legal Protection Insurance for Business Visa, Mastercard® and Diners Club® Corporate Cards issued by Cornèr Bank Ltd.

General Terms of Insurance – CAP Legal Protection Insurance Company Ltd. – 10.2023 edition

Throughout the text the male form, used to facilitate readability, obviously also refers to the female form. This regulation has been translated. The legally valid version is solely the one in German. Please keep this insurance confirmation in a safe place together with other insurance documents.

The present legal protection insurance is an insurance against damage.

Insurer and risk carrier:

CAP Legal Protection Insurance Company Ltd.
 Neue Winterthurerstrasse 88
 8304 Wallisellen
 Switzerland

1. Insured persons

All cardholders of a valid Business Visa, Mastercard and/or Diners Club Corporate credit, and/or prepaid card issued in Switzerland by Cornèr Bank Ltd. (hereinafter referred to as the "cardholder"). If the cardholder is on a business trip together with other employees or business colleagues, then these persons are also insured in connection with a traffic accident for the risks as defined in art. 2b). Diners Club Travel Accounts, Virtual Corporate Solution, Virtual Corporate Solution Plus, Visa Commercial Pay and Visa Commercial Pay Plus are not entitled to insurance benefits.

2. Legal protection applies to the following

- a) Contractual disputes in relation to contracts where the cardholder lawfully pays at least 51% of the amount owed using the card issued by Cornèr Bank Ltd.
- b) In the event of rental of a motor vehicle for which the cardholder lawfully pays using the card issued by Cornèr Bank Ltd. the following traffic legal protection is provided:
 - Extra-contractual third-party liability claims as the injured party in connection with a traffic accident with the rental vehicle as well as associated criminal charges and the enforcement of claims from the Victims of Crime Act.
 - Defense in criminal and administrative proceedings resulting from infringements of traffic regulations.
 - Disputes with insurance companies which provide cover to the cardholder in connection with a traffic accident with the rental vehicle.

3. Insured benefits

CAP Legal Protection Insurance Company Ltd. (hereinafter referred to as "CAP") guarantees to provide the following to the insured person according to the General Terms of Insurance (hereinafter referred to as "GTI") and the insurance contract with Cornèr Bank Ltd. up to a maximum amount per legal protection case of:

Platinum	Visa and Mastercard	CHF 350,000
Global Card Platinum	Visa and Mastercard	CHF 350,000
Gold	Visa and Mastercard	CHF 300,000
Global Card Gold	Visa and Mastercard	CHF 300,000
Diners Club Corporate	Diners Club	CHF 300,000
Classic	Visa and Mastercard	CHF 250,000
Global Card Classic	Visa and Mastercard	CHF 250,000
Classic InterCard	Visa and Mastercard	CHF 250,000
Prepaid	Visa and Mastercard	CHF 250,000
Global Card Direct	Visa and Mastercard	CHF 250,000

for the following performances:

- a) Settlement of the legal protection case by CAP's Legal Department.
- b) Advice for the insured person on occurrence of the legal protection case and reimbursement of the following costs:
 - **Expert and analysis costs** approved by CAP or ordered by a civil, criminal or administrative authority in order to safeguard the interests of the insured person.
 - **Court and arbitration costs** as a result of civil, criminal or administrative proceedings including the potential costs for the interpreters required.
 - **Costs** incurred by the opponent in asserting his legal interests in civil, criminal or administrative proceedings, to the extent that the insured person is obligated to reimburse them.
 - Lawyer's **fees** or fees to be paid to another person who fulfills the requirements of applicable procedural law by representing the insured person, hereinafter referred to as the legal representative.
 - **Travel costs** in the event of summons outside of Switzerland up to CHF 5,000.
 - **Bail payment** (solely on an advance basis to avoid pre-trial detention) up to CHF 50,000.

The insurer shall not pay:

- Expenses and administration costs for summons, court orders or decrees regarding fines; administration costs in relation to withdrawal or reinstatement of a driving license, warnings or other punitive measures; costs of blood tests and medical examination in the event of intoxication with alcohol or drugs; costs of debt enforcement or bankruptcy proceedings.

CAP does not assume compensation for damage claimed by the insured person nor compensate the insured person if convicted to pay a third party. Costs of intervention awarded during the legal process or by compromise shall be paid to CAP, up to the amount of their expenditure.

- c) CAP may release itself from further obligation to pay benefits by financially compensating the damage or loss.

4. Territory of application

The insurance applies worldwide.

5. Conduct after occurrence of a claim

If an event occurs which may result in intervention by CAP, the insured person is required to contact as quickly as possible:

CAP Legal Protection
Major customer service
Postfach
8010 Zurich
Switzerland
Phone: +41 58 358 09 09
E-mail: capoffice@cap.ch

In emergencies, insured persons may also call the CAP headquarter number, +41 58 358 09 00. All important documents relating to the case must be enclosed with this notification, in particular the monthly statement to prove that the case relates to an insured transaction or an insured vehicle rental. In emergencies, particularly while abroad, the corresponding documentation should be sent as soon as possible. **In such a case, any cover granted by CAP shall be subject to subsequent proof of insurance cover by the cardholder.**

In the event that the insured fails to comply with his duty to notify, CAP may limit its coverage if the insured fails to prove that he bears no responsibility for the breach of duty or the breach has no effect on the amount of coverage due by CAP.

6. What other rights and duties exist after occurrence of a claim?

- a) CAP and the insured person shall jointly take the measures required to safeguard the insured person's interests. Apart from taking precautions to ensure compliance with deadlines, the insured person may not engage any legal representative, commence any proceedings, arrange any compromise settlements or undertake any legal action without CAP's approval.

If the insured person does not comply with these obligations, CAP may refuse to pay benefits if the insured person does not prove that he or she is not at fault for the breach of these obligations under the circumstances or that the breach had no influence on the scope of benefits owed by CAP.

- b) If, according to applicable procedural law, the involvement of a legal representative to represent the insured person is necessary during legal or administrative proceedings, or if a conflict of interests arises, particularly if CAP is representing two or more insured persons at the same time whose interests would conflict with each other, the insured person has the right to choose his own legal representative. CAP will also grant this right in the event that an insured person is in dispute with companies within the Allianz Group. If CAP does not accept the proposed legal representative, the insured person has the right to propose three other legal representatives from different law firms, one of which must be accepted by CAP.

Upon notification of the legal protection case, the insured person automatically agrees to release his legal representative from the obligation to maintain professional secrecy with regard to CAP, unless there is a conflict of interests and the requested information could be detrimental to the insured person.

- c) If CAP concludes that safeguarding the legal interests of the insured person has an insufficient prospect of success, it shall write to the legal representative or the insured person providing reasons for its withdrawal. At the same time, CAP shall indicate that the insured person can request a judgment on the matter by an arbitrator, jointly appointed by the insured person and CAP. CAP shall bear the costs of the arbitration proceedings unless the arbitrator decides otherwise because the insured person has willfully requested an arbitration process.
- d) If the insured person institutes proceedings at his own cost despite the withdrawal of performance due to an insufficient prospect of success, and if the result is better than that stated in writing by CAP, CAP will assume the costs of these proceedings.
- e) The personal data of the insured person will be treated by CAP as strictly confidential. When processing and storing personal data, CAP observes the regulations of the Federal Data Protection Act (DPA) and its ordinance. The data will only be used for the purposes intended (e.g. delivering documents) and will not be disclosed to third parties. The insured person has a right to information and, under certain conditions, a right to correct, block or delete the data stored electronically or in a file.

7. Excluded legal matters

- a) Matters that are not mentioned in Art. 2.
- b) Legal protection events deliberately caused by the insured person (VVG Art. 14, par. 1). In the event of gross negligence, CAP reserves the right to reduce the performance in accordance with the level of negligence (VVG Art. 14, par. 2).
- c) Disputes or proceedings in connection with card use which took place before commencement of the insurance cover, or if the need for legal protection arose after its expiration: Cornèr Bank Ltd. and CAP reserve the right to withdraw the insurance cover at any time.
- d) Disputes concerning the investment and management of assets, securities and speculative legal transactions. Disputes concerning works of art and jewelry with a total litigation value of more than CHF 20,000.
- e) With regard to traffic legal protection: if the driver was not in possession of a valid driving license, was not authorized to operate the vehicle or deliberately operated a vehicle which did not have valid license plates at the time of the legal protection event.
- f) Legal protection events due to war, riots, strikes or lock-outs, or in connection with nuclear fission or nuclear fusion.
- g) Actions against one or more companies within the Cornèr Bank Group, namely Cornèr Bank Ltd., its subsidiary companies, participating companies, and all bodies, representatives, employees and agents thereof, the partners of co-branded cards. If the insured person intends to take action against CAP or its employees in connection with their professional activity and against persons who are providing or have provided services in a legal case insured by CAP.

8. Applicable law

Furthermore, the provisions of the Insurance Contract Act (VVG) shall apply. For insured persons with domicile or principal place of business in the Principality of Liechtenstein, the mandatory provisions of Liechtenstein law apply.

9. Place of jurisdiction

In the event of legal disputes, the insured person or the beneficiary may file a suit either at the court at the location of CAP's registered office or at the court at the Swiss location of his own registered office or place of residence. If the insured person is domiciled in the Principality of Liechtenstein or if the insured interest is located in the Principality of Liechtenstein, Vaduz shall be the place of jurisdiction for legal disputes.

Travel Accident Advantage for Business Visa, Mastercard® and/or Diners Club® Corporate Cards and for Diners Club Corporate Travel Accounts, Virtual Corporate Solution Plus and Visa Commercial Pay Plus issued by Cornèr Bank Ltd.

General Terms of Insurance – European travel insurance – 10.2023 edition

Only the masculine form is used in the following to facilitate legibility; however, the appropriate feminine form is also intended. To be used for information purposes only. The German wording prevails in case of litigation. Please keep this insurance confirmation in a safe location together with your other insurance documents.

The following travel accident insurance is an insurance of sums.

I. Amounts insured

In case of death:

Business Platinum	Visa and Mastercard	CHF 1,000,000
Global Card Business Platinum	Visa and Mastercard	CHF 1,000,000
Business Gold	Visa and Mastercard	CHF 500,000
Global Card Business Gold	Visa and Mastercard	CHF 500,000
Diners Club Corporate		CHF 500,000
Business Classic	Visa and Mastercard	CHF 300,000
Global Card Business Classic	Visa and Mastercard	CHF 300,000
Business Prepaid	Visa and Mastercard	CHF 300,000
Global Card Business Direct	Visa and Mastercard	CHF 300,000
Diners Club Corporate Travel Accounts		CHF 500,000
Virtual Corporate Solution Plus		CHF 500,000
Visa Commercial Pay Plus		CHF 500,000

For permanent disability, proportionally, depending on the degree of disability, maximum:

Business Platinum	Visa and Mastercard	CHF 1,000,000
Global Card Business Platinum	Visa and Mastercard	CHF 1,000,000
Business Gold	Visa and Mastercard	CHF 500,000
Global Card Business Gold	Visa and Mastercard	CHF 500,000
Diners Club Corporate		CHF 500,000
Business Classic	Visa and Mastercard	CHF 300,000
Global Card Business Classic	Visa and Mastercard	CHF 300,000
Business Prepaid	Visa and Mastercard	CHF 300,000
Global Card Business Direct	Visa and Mastercard	CHF 300,000
Diners Club Corporate Travel Accounts		CHF 500,000
Virtual Corporate Solution Plus		CHF 500,000
Visa Commercial Pay Plus		CHF 500,000

II. Insurer

European travel insurance
Branch office of Helvetia Swiss Insurance Company Ltd
St. Alban-Anlage 56
Post office box
CH-4002 Basel
Switzerland

For information and enquiries:
Phone: +41 58 275 27 27
Email: info@erv.ch

III. Insured persons

Based on the group insurance policy concluded between Cornèr Banca SA (hereinafter referred to as "Cornèrcard") in Lugano and European travel insurance (hereinafter referred to as "ERV"), ERV grants the following persons insurance coverage in accordance with the General Terms of Insurance (hereinafter referred to as the "GTI"), provided that they are in possession of a valid Business Visa, Mastercard and/or Diners Club Corporate credit and/or prepaid card issued by Cornèrcard (hereinafter referred to as "Card") and pay for the journey with one card: the cardholder, employees, consultants, guests and family members and persons living in the same household and who are accompanying the cardholder on a business trip (hereinafter referred to as "insured person").

Coverage also extends to those persons (hereinafter referred to as "insured person") whose business trip was paid for using a Diners Club Corporate Travel Account, Virtual Corporate Solution Plus and Visa Commercial Pay Plus (hereinafter referred to as a "Corporate Account"), Virtual Corporate Solution, and Visa Commercial Pay are not entitled to insurance benefits.

IV. Scope of the insurance and territorial validity

The benefits of the travel accident Advantage will be provided if an insured person sustains physical injury as the result of an accident during a travel. This insurance is valid worldwide (Switzerland and Principality of Liechtenstein included).

V. Beginning, duration and conditions

Business Visa, Mastercard and/or Diners Club Corporate Cards: The insurance begins as soon as Cornèrcard has issued the card and the cardholder is in possession of the card. The insurance is valid as long as the cardholder is in possession of a valid card or until the expiry date of the contract between ERV and Cornèr. For insurance coverage to be effective, all travel costs (or the general abonnement SBB) must have been paid in advance and at least 51 % of the costs have been paid with one or more valid Cards.

Diners Club Corporate Travel Accounts, Virtual Corporate Solution Plus and Visa Commercial Pay Plus: For an insured event to benefit from coverage, at least 51% of the cost of the travel must have been paid in advance using the Corporate Account.

"Travel" refers to any stay at a location at least 50 kilometers away from the habitual place of residence.

The specified "amounts insured" refer to an insured amount for each insured person in accordance with Item III. "Insured person". Under no circumstances can the insurance benefits be extended to a combination of different Cards. If a cardholder has more than one Card, the insured sums of the Card with the highest insurance benefits apply.

VI. Insured events and benefits

- A. In the event of the death of the insured person resulting from an accident, the statutory heirs will receive the agreed amount. Alternative beneficiaries may only be named in writing by the insured person to ERV. When paying out the insurance benefit, ERV will apply the arrangement that it was last advised of in writing, which is why it must be notified of changes in a timely and appropriate manner.
- B. In the event of 100 % disability resulting from an insured accident and certified as such by a physician within no more than five years of the date of the accident, ERV will pay out the agreed capital. In the event of partial disability, ERV will pay out the corresponding percentage.
- a) In the cases listed below, the degree of disability is deemed to be binding:
- Loss of both legs or feet, both arms or hands: 100 %
 - Loss of one arm or one hand and also one leg or one foot: 100 %
 - Full paralysis, incurable, a mental disorder precluding any gainful activity: 100 %
 - Loss of one arm at the elbow or above: 70 %
 - Loss of one underarm or one hand: 60 %
 - Loss of one thumb: 22 %
 - Loss of one index finger: 15 %
 - Loss of one another finger: 8 %
 - Loss of one leg at the knee joint or above: 60 %
 - Loss of one leg in the upper thigh: 50 %
 - Loss of one foot: 40 %
 - Loss of vision in both eyes: 100 %
 - Loss of vision in one eye: 30 %
 - Loss of vision in the second eye where only one eye is functioning: 70 %
 - Loss of hearing in both ears: 60 %
 - Loss of hearing in one ear: 15 %
 - Loss of hearing in one ear, if the hearing in the other ear was entirely lost before the insured event occurred: 45 %
- b) The complete non-function of limbs or organs is equivalent to loss.
- c) If the loss or non-function is only partial, an accordingly reduced degree of disability applies.
- d) If several body parts are lost or become non-functional at the same time, the percentages are added together, but the degree of disability never exceeds 100 %.
- e) In cases not listed above, the degree of disability is determined on the basis of certification by a physician based on the percentages listed above, taking into account the circumstances of the insured person.
- f) If body parts were already partly or entirely missing or non-functional prior to the accident, the pre-existing degree of disability calculated according to the above principles will be deducted when determining disability.
- C. Disappearance and exposure
If the body of the insured person is not recovered within a year of their disappearance, it will be assumed that they have suffered a death by accident for the purposes of this event. If an insured person is exposed to natural elements and weather conditions as a consequence of the covered accident event and dies or suffers physical injury as a result, the insurance also covers this.
- D. The amounts insured are listed under Item I. "Amounts insured".

VII. Benefit limits

- a) In case of death: Insured children who have not yet reached the age of 16 at the time of the accident, maximum CHF 10,000.
- b) In case of disability: Insured children who have not yet reached the age of 16 at the time of the accident, maximum CHF 200,000.
- c) If several insured persons suffer an accident due to the same event, the indemnities payable by ERV are limited to a maximum of CHF 20 million for death and disability. If the claims exceed this amount, this amount is applied proportionately.

VIII. Exclusions:

- a) Accidents due to suicide, self-mutilation or attempts to achieve these;
- b) Accidents resulting from war events or terrorism;
- c) Accidents that arise as a result of participation in
- competitions, races, rallies or training with motor vehicles or boats,
 - competitions and training related to professional or extreme sports,
 - trekking and mountain tours at sleeping altitudes of over 4,000 metres above sea level,
 - dangerous activities (risky behaviour) in which the insured person deliberately exposes himself to particularly significant danger;
- d) Accidents that arise as a result of deliberate or grossly negligent action or inaction or which are attributable to a failure to observe the general duty of care;
- e) Accidents that arise under the influence of alcohol, narcotics, sedatives or pharmaceuticals; does not apply to unintentional ingestion or accidents with pharmaceuticals as a result of the involvement of third parties;
- f) Accidents that arise as a result of illegal activity, committed by the insured person or one of their beneficiaries;
- g) Accidents on the way to work.

IX. Obligations in case of a claim

In the event of a claim, a doctor must be consulted immediately and his/her requirements must be complied with. If requested by the insurer, the beneficiaries must permit an autopsy or exhumation in the event of death. The insurer must in either cases be provided with the requested information and the necessary documents without delay. In the event of culpable breach of obligations regarding a loss occurrence, the insurer is entitled to reduce compensation by the amount by which it would have been reduced had the insured person acted in accordance with the policy conditions.

X. Expiration of insurance coverage for an insured person

The insurance coverage for an insured person expires in the following cases:

1. on the expiry date of the contract between ERV and Cornèrcard;
2. on the date as of which an insured person is no longer a cardholder.

XI. Claims office

The office for all written communications is:
European travel insurance
St. Alban-Anlage 56
Post office box
CH-4002 Basel
Switzerland
Phone: +41 58 275 27 27
Email: claims@erv.ch

XII. Place of jurisdiction and legal venue

The obligations arising from this insurance policy are to be fulfilled in Switzerland. ERV may be brought before a court of law at the registered place of business of its office in Basel for its entire Swiss business, or at the domicile of the insured person or eligible party, being located in Switzerland. If the insured person or eligible person has their domicile abroad, the only legal venue applicable is Basel.

XIII. Applicable law

The insurance contract is solely governed by Swiss law, in particular the Swiss Federal Law on Insurance Contracts.

Business Standard Products Co-Branded Products

Insurance coverage, premiums, and maximum amount insured in CHF	Gold Business Visa and Mastercard	Classic Business Visa and Mastercard	Prepaid Business Visa and Mastercard	Diners Club Corporate	Diners Corporate Travel Account (CTA)	Virtual Corporate Solution Plus (VCS Plus)	Visa Commercial Pay Plus (VCP Plus)
Legal Protection Insurance¹	free and included	free and included	free and included	free and included	n/a	n/a	n/a
Legal protection for the settlement of a claim or refund of costs for disputes connected to purchases or refund of costs	CHF 300,000	CHF 250,000	CHF 250,000	CHF 300,000	n/a	n/a	n/a
Business Travel Insurance¹	free and included	free and included	free and included	free and included	free and included	free and included	free and included
- Cancellation costs	CHF 30,000	CHF 15,000	CHF 15,000	CHF 30,000	CHF 30,000	CHF 30,000	CHF 30,000
- Travel interruption and travel assistance	CHF 30,000	CHF 15,000	CHF 15,000	CHF 30,000	CHF 30,000	CHF 30,000	CHF 30,000
- Travel delay	CHF 3,000	CHF 1,500	CHF 1,500	CHF 3,000	CHF 3,000	CHF 3,000	CHF 3,000
- Travel baggage (theft, robbery, damage, or loss)	CHF 10,000	CHF 5,000	CHF 5,000	CHF 10,000	CHF 10,000	CHF 10,000	CHF 10,000
- Medical treatment and medical assistance expenses	CHF 1,500,000	CHF 1,500,000	CHF 1,500,000	CHF 1,500,000	CHF 1,500,000	CHF 1,500,000	CHF 1,500,000
- Travel liability	CHF 3,000,000	CHF 3,000,000	CHF 3,000,000	CHF 3,000,000	CHF 3,000,000	CHF 3,000,000	CHF 3,000,000
- Deductible waiver for rental cars (CDW)	CHF 10,000	CHF 10,000	CHF 10,000	CHF 10,000	CHF 10,000	CHF 10,000	CHF 10,000
Travel Accident Advantage¹	free and included	free and included	free and included	free and included	free and included	free and included	free and included
Endowment coverage in the event of permanent disability or death for travel accidents throughout your entire trip	CHF 500,000	CHF 300,000	CHF 300,000	CHF 500,000	CHF 500,000	CHF 500,000	CHF 500,000

¹ Only valid if you paid using at least 51 % using your Cornèrcard.

Global Card Corporate Products InterCard Corporate Products

Insurance coverage, premiums, and maximum amount insured in CHF	Platinum Global Card Corporate Visa and Mastercard	Gold Global Card Corporate Visa and Mastercard	Classic Global Card Corporate Visa and Mastercard	Direct Global Card Corporate Visa and Mastercard
Legal Protection Insurance¹	free and included	free and included	free and included	free and included
Legal protection for the settlement of a claim or refund of costs for disputes connected to purchases or refund of costs	CHF 350,000	CHF 300,000	CHF 250,000	CHF 250,000
Business Travel Insurance¹	free and included	free and included	free and included	free and included
- Cancellation costs	CHF 60,000	CHF 30,000	CHF 15,000	CHF 15,000
- Travel interruption and travel assistance	CHF 60,000	CHF 30,000	CHF 15,000	CHF 15,000
- Travel delay	CHF 5,000	CHF 3,000	CHF 1,500	CHF 1,500
- Travel baggage (theft, robbery, damage, or loss)	CHF 15,000	CHF 10,000	CHF 5,000	CHF 5,000
- Medical treatment and medical assistance expenses	CHF 1,500,000	CHF 1,500,000	CHF 1,500,000	CHF 1,500,000
- Travel liability	CHF 3,000,000	CHF 3,000,000	CHF 3,000,000	CHF 3,000,000
- Deductible waiver for rental cars (CDW)	CHF 10,000	CHF 10,000	CHF 10,000	CHF 10,000
Travel Accident Advantage¹	free and included	free and included	free and included	free and included
Endowment coverage in the event of permanent disability or death for travel accidents throughout your entire trip	CHF 1,000,000	CHF 500,000	CHF 300,000	CHF 300,000

¹ Only valid if you paid using at least 51 % using your Cornèrcard.

Financial Institutions Co-Branded Products Bank SoBa

Insurance coverage, premiums, and maximum amount insured in CHF	Platinum Business	Gold Business	Classic Business	Prepaid Business
Legal Protection Insurance¹	free and included	free and included	free and included	free and included
Legal protection for the settlement of a claim or refund of costs for disputes connected to purchases or refund of costs	CHF 350,000	CHF 300,000	CHF 250,000	CHF 250,000
Business Travel Insurance¹	free and included	free and included	free and included	free and included
- Cancellation costs	CHF 60,000	CHF 30,000	CHF 15,000	CHF 15,000
- Travel interruption and travel assistance	CHF 60,000	CHF 30,000	CHF 15,000	CHF 15,000
- Travel delay	CHF 5,000	CHF 3,000	CHF 1,500	CHF 1,500
- Travel baggage (theft, robbery, damage, or loss)	CHF 15,000	CHF 10,000	CHF 5,000	CHF 5,000
- Medical treatment and medical assistance expenses	CHF 1,500,000	CHF 1,500,000	CHF 1,500,000	CHF 1,500,000
- Travel liability	CHF 3,000,000	CHF 3,000,000	CHF 3,000,000	CHF 3,000,000
- Deductible waiver for rental cars (CDW)	CHF 10,000	CHF 10,000	CHF 10,000	CHF 10,000
Travel Accident Advantage¹	free and included	free and included	free and included	free and included
Endowment coverage in the event of permanent disability or death for travel accidents throughout your entire trip	CHF 1,000,000	CHF 500,000	CHF 300,000	CHF 300,000

¹ Only valid if you paid using at least 51 % using your Cornèrcard.