

Special Insurance Conditions “SWISSAIRBAG”

2. Limitations

2.1. Purpose of cover

1 Insurance cover for persons travelling outside their country of residence
 2 This additional cover complements the obligatory social security insurances as well as other insurances which the insured party may have taken out previously if this has proved to be insufficient. The same goes for other services provided by the affiliation to an association.

3 Catalogues of Services:

Insurance	Cover	Max. insured sum	
Assistance	1. Search and Rescue	Per case	CHF 20'000.-
	2. Evacuation and medical repatriation	Per case	CHF 250'000.-
	3. Repatriation of mortal remains	Per case	CHF 20'000.-
	4. Medical accompaniment, Long-distance medical advice, recommendation of local specialists, emergency dispatch of medication, transmission of urgent messages	Per case	Effective costs
Emergency medical costs	5. Provision of an interpreter	Per case	8 hours
	6. Repatriation of other insured parties involved in the same incident	Per case	Effective costs
	7. Transport of next of kin	Per case	Effective costs. (Economy Class).
Emergency medical costs	1. hospitalisation 2. dental treatment	Per case Per case	CHF 5000.- CHF 250.-
Travel cancellation		Per case	According to the policy, however, max. CHF 10'000.-
Luggage insurance	Lost or stolen luggage	Per case	CHF 500.-

2.2. Insured persons

1 The insurance applies solely to persons or groups of persons aged between 3 months and 70 years of age inclusive and nominated as beneficiaries in the policy contract or on a nominative list added to the policy.
 2 Under exceptional circumstances the insurer may extend the cover to persons up to, and including, a maximum age of 84. A special rate will have to be applied in this case.

2.3. Territory

1 The insured party is covered worldwide, however, outside the country in which he has his permanent or habitual residence. Countries such as the USA, Canada and Japan and territories according to article 1.2.16. do not fall into the covered territories and are excluded from any insurance cover.
 2 The right to potential benefits ends as soon as the insured party has returned to his permanent or habitual residence.

2.4. Insurance policy term

1 The period of cover represents up to a maximum of 12 months.
 2 When the other essential conditions are met, the duration of the policy starts at midnight of the day the premium payment was received and ends at midnight on the day set in the policy.

2.5. Periods of insurance cover

a) Definition

1 The period of cover represents the actual duration of the trip and the sojourn of the insured party.
 2 A period of cover must start and end within the duration date of the insurance policy. The starting date will be stipulated in the insurance policy.

b) Flexibility

1 The insured party can trigger several chronologically separate periods of cover within the policy's term of validity.

2 In any case, only the following documents are accepted as proof of having sojourned and entered: passport with an official entry and exit stamp from the destination territory or any other official certification from a competent authority of the aforementioned territory; if such a document cannot be provided: a validated ticket bearing both name and date (e.g. plane tickets, trains, buses etc). If the insured party does or cannot provide any such document of their trip and their entry in Switzerland, the commencing date of the period of cover laid down in the insurance policy will be authoritative.

c) Option: Additional premium for a security extension of cover

By means of an additional premium mentioned on the policy, a security cover period of up to max. 5 days may be taken in favour of the insured. This security cover becomes effective if the insured cannot be held responsible for not being able to return to his country of domicile or to his habitual country of residence on time and prior to the ending of the contract's coverage (i.e. following the closing of the airport due to a natural catastrophe).

2.6. Reimbursement of the insurance premium

Evasan is willing to reimburse the insurance premium in the event that:

- a) the insured party or a rightful person is able to prove with original medical certificates, death certificate of the insured party, certification that they have been summoned by the authorities (police, judiciary or administrative) or with other original documents that there is an objective impediment to travel. In such cases the reimbursement can be requested as long as no more than a third of the duration of the cover has lapsed.
- b) the insured party does not obtain a visa for the country of destination; Evasan undertakes to refund the insurance premium within 30 banking days following the written notification by the policy holder attaching the letter of rejection from the competent authority. The refund can only take place prior to the date on which the period of cover is due to become effective.
- c) Evasan will deduct an administrative fee of CHF 60.- in case of any reimbursement.

2.7. Overview of the coverage

2.7.1. Main cover: Assistance

a) Evasan will assist persons within the legal and contractual frame who find themselves confronted with difficulties when travelling outside their country of domicile or habitual country of residence.

b) Provided that Evasan be immediately informed and has an objective possibility to intervene, the insurer will provide immediate assistance to the beneficiary when the latter finds himself in difficulties as a result of a chance event, in the cases and conditions specified in the contract. However, providing emergency assistance does not prejudice to Evasan's decision as to the financial cover according to the GCI and SCI.
 b) This aid may consist of services in cash or in kind. The services in an adjoining risk cover aim to facilitate the main cover services.

2.7.2. Cover of adjoining risk: Costs for medical emergency

Evasan will cover emergency medical and hospital costs resulting from a sudden illness or an accident which occurs when the insured party is travelling outside his country of domicile or habitual residence.

2.7.3. Cover of adjoining risk: Travel cancellation

Evasan will cover the incurred costs in case of a travel withdrawal before commencing the journey as well as the costs resulting from the consequences of a delayed travel start or an interrupted journey.

2.7.4. Cover of adjoining risk: Luggage

In the event of unintentional loss, damage, robbery or theft of luggage Evasan will pay the insured party and refund the value of the luggage.

2.7.5. Maximum amount of indemnity per case

1 Payments of compensation by Evasan per basic event (independent from the number of the thereof directly or indirectly resulting damages) will be limited as follows:

- a) Coverages as stipulated under art. 2.7.1. : CHF 250'000.-.
- b) Coverages as stipulated under art. 2.7.2. : CHF 5000.-.
- c) Coverages as stipulated under art. 2.7.3. : CHF 10'000.-.
- d) Coverage as stipulated under art. 2.7.4.: CHF 500.-.

2 All damages caused or resulting from a disaster or a natural event which happen within the following 168 consecutive hours (e.g. tsunami, flooding, volcanic eruptions as well as volcanic ash blocking the airspace for planes, landslides, tornados, cyclones or similar events) are considered one damage independently from the number of the insured afflicted. If the indemnity exceeds the maximum amount of indemnity stipulated in the insurance policy, the beneficiaries will each receive an indemnity pro rata.

3. Services specific to Assistance

3.1. Evasan's services

The following assistance benefits may be granted under this contract:

- a) **Search and rescue of the insured**
 Evasan participates in the costs for search and/or rescue incurred by the competent authorities up to the sum of CHF 20'000.-;
- b) **Transfer and repatriation**
 1 As soon as the insured party's condition who has experienced a sudden illness or an accident requires it and provided the doctors responsible for the insured party give their consent, Evasan will pay for his transfer to the nearest appropriate hospital. Evasan covers the cost for a medical transfer up to a maximum of CHF 100'000.-.

2 As soon as the condition of the insured party, who has experienced a sudden illness or an accident, permits and provided the doctors responsible for the insured party give their consent, Evasan will arrange and pay for his repatriation to his domicile or habitual residence.

3 If the insured party or his next of kin decide not to be repatriated to his habitual residence, Evasan will organise repatriation to his domicile. Evasan has the right to choose the means of transportation it deems most appropriate (by air, land or sea). Evasan will cover all reasonable and usual repatriation costs actually incurred relative to the transport.

4 Services such as transfer and/or, when necessary, repatriation for reasons of health will only be provided subject to the approval of the Evasan medical department, which liaises closely with the doctors treating the patient or the doctors in the local emergency centre.

c) Repatriation of mortal remains

1 In the event of the death of the insured party during the journey or visit, Evasan will arrange for his mortal remains to be repatriated – if materially feasible - from the place of his death to the funeral site within his country of domicile or habitual residence. The repatriation is carried out in accordance with the applicable national laws and international conventions.

2 Evasan will cover the transfer costs of the mortal remains up to a maximum of CHF 20'000.- and will take care of all formalities required for the transportation of the mortal remains.

3 When they are objectively necessary so as to make transportation possible Evasan will cover the following costs up to a maximum amount of CHF 5'000.-: costs related to initial preservation of the body, maintenance, laying in coffin, arrangements

specifically related to transportation, preservation services required by law, preparation and coffin costs for the simplest model required for transport and in accordance with local and international laws. Excluded from Evasan's services are costs related to embalming, burial, funeral ceremony or other expenses.

d) Medical accompaniment

During transfer or, when necessary, repatriation, the insured party is accompanied and assisted by medical staff and/or paramedical staff who disposes of the necessary competence and expertise as to the patient's particular condition and designated by the medical experts of Evasan.

e) Long-distance medical advice

In the event the insured party requires long-distance medical advice, Evasan puts him, at the insurer's expense, in contact with an independent doctor who is qualified to answer the questions pertaining to his state of health. Evasan cannot be held liable for the opinion thus obtained and the consequences it may have.

f) Indication of local medical specialists

If an initial examination reveals that the insured party is in a critical condition and which requires a specialist's intervention, Evasan will supply the insured party, at his request or at the request of the doctor treating the patient at the place where the incident occurred, with the name of a doctor specializing in this area provided that such a specialist exists in the region. Evasan cannot be held liable for the doctor's treatment and its possible consequences.

g) Emergency dispatch of medication

Evasan will arrange and pay for the dispatch of medication required in order to treat the insured party if it cannot be had in the country in which the incident took place. This is of course subject to the condition that the medication can be bought in Switzerland and may be rightfully used in the country of destination. Evasan will bear the costs associated with dispatching this medication.

h) Provision of an interpreter

In order to facilitate the contact with the doctors treating the insured party or the authorities in the country in which the insured party was hospitalised following the incident – if the assistance of an interpreter proves to be indispensable in view of the linguistic abilities of the insured party -, Evasan will provide and pay for an interpreter for a maximum period corresponding to 8 hours' of interpretation at the current rate practiced in the country in question. The choice of the interpreter is Evasan's prerogative.

i) Transmission of urgent messages

Evasan undertakes to transmit urgent messages free of charge on behalf of the insured party to any person in the country of domicile or habitual residence of the insured party and nominated by the latter if the insured party is not capable of communicating with the nominated person himself.

j) Repatriation of other insured parties involved in the same incident

Evasan will arrange and pay for the repatriation costs of any insured parties involved in the same incident if they are unable to return by the intended means of transport provided they are also insured with Evasan for the same cover.

k) Transport of next of kin

If the insured party requires hospitalisation for at least 7 days prior to transfer or repatriation, Evasan will arrange and pay for a return journey in economy class for a next of kin to travel to the hospital in question. The latter is however responsible for his own accommodation expenses.

3.2. Special limitations

In addition to the exceptions and exclusions specified in the GCI, Evasan will not provide any services for the consequences of following situations:

- a) if the insured party behaves abusively by requesting Evasan to organise his transfer or

repatriation whereas he is in fact suffering from a minor affliction or injury which could be treated in situ and which would not prevent him from continuing his journey or his stay;

- b) accidents caused by the symptoms of epilepsy and malaria;
- c) removal or transplants of organs, tissue or cells;
- d) consultations related to in vitro fertilisation or similar methods; pregnancy and its consequences;
- e) running away and kidnapping;
- f) practising sports professionally or as part of an official competition organised by a sporting association for which a licence is issued, plus training with a view to entering competitions;
- g) ignoring official prohibitions or official rules concerning the safe practice of a given sports and/or leisure activity;
- h) taking part in a motor racing at any level, the use of motorcycles powering more than 125 cm³;
- i) any type of hunting;
- j) costs for meals in restaurants;
- k) costs for excess luggage in the event of repatriation on a commercial airline as well as customs costs;
- l) if the insured party has the intention of establishing himself in the territory where the incident took place (asylum request, marriage, family reunion, etc.)

4.Services associated with adjoining risk: medical emergency expenses

4.1. Evasan's services

1 Evasan will pay for medical emergency expenses resulting from an admission to hospital following an accident or a sudden illness which occurs during his travel outside his country of domicile or habitual residence, up to the amount specified in the policy, but subject to a maximum of CHF 5000.-.

2 The sum covering a dental emergency treatment shall not exceed CHF 250.-.

4.2. Deductible

1 Evasan's services have a deductible amount of CHF 50.- per case for the insured party up to the age of 70 incl. and CHF 200.- from the age of 71 up to 84 incl.

2 If Evasan has to pay directly a claim to a third party ("tiers payant"-system), the insured party will be obliged to pay the deductible amount himself to the third party. Should, however, Evasan have to reimburse a payment already made by the insured party, Evasan will do so by withholding the deductible amount.

4.3. Special limitations to the insurance cover

In addition to the exclusions stated in the GCI and SCl, Evasan may refuse to grant the following services: general medical examinations, analyses or similar investigations as well as any treatment undertaken by the insured party, his doctor or the hospital establishment to which he was admitted and which has not been approved of by the medical staff of Evasan beforehand. Treatment and other services given by persons belonging to his family, a spouse or a next-of-kin are not covered.

Spontaneous consultations with a specialist; treatment of symptoms not caused by a properly diagnosed pathological condition; treatment of a pre-existing medical condition and any of its consequences or complications; treatment of symptoms of an illness or an injury that any reasonable person would have taken care of immediately and prior to the effective starting date of the insurance cover; costs related to an illness or an injury that were not stabilised at the time of departure; afflictions of psychic, psychological or psychiatric origin as well as their symptoms and consequences; the consequences of a complaint in the course of being treated and requiring a period of convalescence; complaints occurring during the trip taken for the purpose of diagnosis and/or treatment; costs for care and treatment whose therapeutic character is not recognized under Swiss law;

the consequences of situations bearing the following risks: declared risks of infection in the context of epidemics, exposure to infectious biological agents, chemical agents, incapacitating agents, neurotoxins, provided the local or national health authorities of the country of destination or of travel have ordered a quarantine; hospital as well as medical expenses from the day on that Evasan would have the possibility and the right to organise the repatriation of the insured party; Acquisition by the insured party of medication not prescribed by a doctor approved of by Evasan; expenses relative to contraceptives, interruption of pregnancy and birth; expenses related to optical aid (glasses, contact lenses, etc.) plus optical implants or prostheses; operations for aesthetic reasons and similar; rehabilitation, physio- and kinesiotherapy, chiropractic costs; thermal cure and thalassotherapy costs; expenses associated with the purchase of vaccines and vaccination costs.

2 Furthermore, the insured party is not covered:

- a) if he undertakes a trip against medical advice;
- b) after being diagnosed with a terminal illness;
- c) if the insured party has the intention of obtaining medical treatment for a pre-existing condition;
- d) if he undertakes his journey during an illness or period of inability to work;
- e) if she undertakes her journey during pregnancy exceeding the 7th month gestation;
- f) if he undertakes his journey when a doctor has recommended an operation which has not yet been performed.

5. Travel Cancellation Insurance

5.1. Services from Evasan

1 Evasan will reimburse the expenses incurred in case of a travel cancellation according to the general conditions between the buyer and the travel agency provided that:

- a) the cancellation is notified before the journey of the insured party; and
- b) the cancellation is due to one of the reasons listed under article 5.3 SCl.

2 The reimbursement will be made up to the sum stipulated in the policy but cannot exceed a maximum of CHF 10'000.-. The compensation (indemnity) provided according to the stipulated cover cannot exceed the effective costs thus created (administrative costs excepted).

3 The right to services presupposes the existence of a contract passed with a travel agency or tour operator, transport company, lessor or operator of courses and seminars.

4 Furthermore, Evasan will pay, inside the limits stipulated in the policy, the incurred expenses of a travel delay or travel interruption by applying exactly the enumerated reasons as to travel cancellation.

5 If needed, the replacement of transportation will be provided by Evasan exclusively.

5.2. Deadline for taking out a travel cancellation insurance

1 If the insurer does not stipulate any exceptions, the conclusion of a travel cancellation insurance has to take place at the latest 21 days prior to the scheduled departure.

2 In the event the conclusion of the insurance takes place after the insured party knew already of his inability to travel, no insurance services will be provided.

5.3. Insured events in the event of a travel cancellation

In case of a cancellation, a delay or an interruption of his travel the insured party will be entitled to services on following grounds: death, severe illness or severe accident, unforeseen aggravation of a medically detected illness of the insured party, his spouse, his father, his mother, his brothers, his sisters, his children, the person he wanted to visit with or his work colleague who can only be replaced by the insured party;

severe material damages in his residence or his business facilities, incurred through burglary, fire, water, climatic events or natural disaster all needing his presence for administrative reasons in his country of residence;

court order during his travel received after the confirmed booking of the trip and provided the written request to postpone this order was to no avail and was denied in writing;

an official summons to an urgent military, medical or official public event falling into the period of travel and received after the confirmed booking and provided the written request to postpone this order was to no avail and was denied in writing;

epidemics, strikes, war and other public turmoil in the place of destination rendering a departure impossible as well as classified potentially dangerous for body and life or insecure by the office of foreign affairs of his country or the country of destination who advise not to travel;

redundancy or loss of job of the insured party and/or of his/her spouse for economic reasons provided that the redundancy takes place after the beginning of coverage and after the trip is booked and the redundancy could not be foreseen and was not known; taking on a new employment as employee and having to start just before or during the period of the planned trip if the insured party is still on the unemployment record. The new employment can neither be a prolongation of a temporary employment nor be another temporary mission negotiated with a temporary job agency.

refusal by the authorities of the country of destination to issue a visa for the insured party, his/her spouse provided the necessary steps have been taken correctly, in due time and sent to the competent authorities of the country of destination.

5.4. Special limitations to the insurance cover

In addition to the exclusions and limitations specified in the GCI and SCI, **Evasan** is not required to provide any services in following situations:

cancellation, delay or interruption of the trip because of insolvency or bankruptcy of the travel agency, or due to their incapacity to organise the trip and - in general - because of one of these reasons chargeable to the travel agency;

expenses arising from the cancellation of the trip by the travel agency, the transport or travel company, the lessor at the place of sojourn, the course or seminar organiser and because of a natural disaster or public turmoil of any kind at the place of destination;

cancellation, delay or interruption of the trip due to an event or a medical affection, already known the day of the insurance conclusion or that should have been discernable;

running contractual cancellation expenses for bookings and all inclusive travel arrangements at the time the insurance was taken out and concluded;

the travel agency increasing the prices previously presented on a list to the insured party;

interruption of the trip three days prior to his departure;

delay, cancellation or interruption of the trip of one of the insured party's replacing traveller;

prolongation of the sojourn outside the covered period to make up for the delayed departure;

administrative fees, fees for visa, airport taxes and insurance premiums are not refunded;

epidemics in the country of departure;

mental disorders (including depressive illness) without a sojourn in a clinic or such only needing an admission for less than three days.

5.5. Obligations of the insured party

1 In order to benefit from the services of Evasan in case of a cancellation, a delay or an interruption of the trip the insured party has to contact Evasan and the travel agency immediately in writing by giving the reason of the prevention. The insured party is expected to mandate Evasan to take the necessary steps.

2 In order to enforce the claim, the written statement to Evasan must contain all the necessary and original documents, namely:

- account of charges arising from a delay, a cancellation or an interruption;
- medical attestations;
- attestations and summons from the police, justice or any other administration;
- tickets or other transportation tickets;
- travel documents (contracts, booking proofs etc.).

5.6. Calculation of the compensation in case of delayed start of the journey or a travel interruption

In the event of a travel interruption and/or a delayed start of the journey Evasan will compensate the insured party pro rata temporis according to the duration of the missed holiday and on the basis of the contractual sum foreseen in the insurance. The day of the start of the journey and the day of departure are counted as used days of the holiday period.

6. Advance of a sum in the event of an objective impossibility of return

In the event that the insured party can prove a force majeure case or another objective and serious reason of hindrance to return to his domicile or habitual residence within the period of cover and on time, **Evasan** will advance a maximum of CHF 1'000. - to pay for expenses arisen from the involuntary prolongation of his sojourn in the country of destination. The insured party will commit himself vis-à-vis **Evasan** to refund the advance within 30 days after his return home.

9. Services for luggage insurance

9.1. Services from Evasan

Evasan reimburses the insured party according to the sum stipulated in the policy, however up to a maximum sum of CHF 500. - for following events that occurred during the trip:

- Robbery or simple theft less the deductible of CHF 250. - per claim;
- loss or damage less the deductible of 10% of the claim amount.

9.2. Special limitations of the insurance coverage

1 In addition to the exclusions and limitations specified in the CGA and CPA, Evasan is not required to provide any services in following situations:

- luggage and personal belongings insured during their handling by a transportation company designated or belonging to the flight company or handled by a public transportation means and therefore covered by a liability insurance;
- documents recorded on tape or film, collections, alarm systems, computer material (soft or hardware), telephone, office or professional material, keys, pens, lighters, bikes, trailers, camping cars and all vehicles and means of transport, glasses, contact lenses;
- passports, identity cards, authorisation of residence and other travel or identity documents;
- tickets and transportation titles;
- articles of value that are not locked up or kept safe outside the time when they are being used;
- jewellery, precious metals and stones, other valuables which are not in a safe when not being used;
- objects of art with collector's value;
- all objects bought during the trip including souvenirs;
- objects left in a vehicle (even locked);
- banknotes, cheques and travellers' cheques, other marketable security paper, credit cards as well as other means of payment exceeding CHF 1'000.-;
- cards to buy petrol, stamps, commercial samples, and commercial goods, tickets for events or performances.

2 Furthermore, Evasan is not obliged to provide services in the event of:

- confiscation and withholding of luggage by customs, administration or police authorities;
- accidents caused by smokers, dribbling or leaking liquids, deterioration or faulty material;
- accidents caused by insects, other animals or by climatic conditions;
- indirect damages incurred by a failed right of use, fines.

9.3. Obligations of the insured party

In order to obtain the right to indemnification, the insured party is obliged to immediately transmit the claim in writing to Evasan by attaching the following documents:

- the notice of loss registered with the conveyer;
- the report of the damage signed by the police at the place of the damage;
- report of any witnesses;
- a copy of the claim presented to the hotel manager, the conveyer or the keeper of the deposit as to the damaged object;
- original invoice of the costs of repair;
- the original invoice proving the acquisition of the object of the claim giving date and price; the receipt of the acquisition of the foreign currency.