



Allianz  **Travel**

General terms and conditions of insurance of Allianz Travel

Health care costs for visitors

Edition January 2022

Customer information and General terms and conditions of insurance

Health care costs for visitors

Dear customer

You will find below the General terms and conditions of insurance (GTC) for our insurance Health care costs for visitors.

The GTC and your insurance policy are authoritative for determining your individual entitlement to benefits in the event of a claim.

Allianz Travel



Olaf Nink
CEO

Customer information under the Swiss Insurance Contract Act (ICA)

The following customer information provides a concise overview of the insurer's identity and the material content of the insurance contract (Article 3 of the Swiss Insurance Contract Act – ICA). Only the insurance policy and General terms and conditions of insurance (GTC) are authoritative for the content and scope of the rights and obligations derived from the insurance contract.

Who is the insurer?

The insurer is AWP P&C S.A., Saint-Ouen (Paris), Wallisellen Branch (Switzerland), hereinafter referred to as Allianz Travel. The company headquarters are at Richtiplatz 1, 8304 Wallisellen.

Who is the policyholder?

The policyholder is the person designated as such in the insurance policy.

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

The insured risks under the respective contract, scope of the cover and the cover restrictions are set out in the insurance policy and General terms and conditions of insurance (GTC). The following is a summary of the various insurance components offered, provided for ease of understanding:

Health care costs

– Assumption of health care costs for emergency medical interventions during the journey or stay to treat illnesses or accidents suffered by the insured person. This cover only applies to persons up to their 81st birthday. An excess of CHF 200 applies per event.

Search and rescue costs

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

Medical assistance / Assistance in the event of death

- Organisation and assumption of the costs for a medically indicated repatriation to a hospital suitable for the treatment in the country of origin of the insured person, as a result of serious illness or serious accident.
- Organisation and assumption of the costs for the repatriation of the coffin or urn in the event of death to the last permanent place of residence of the insured person.

Which persons are insured?

The insured persons are in each case essentially set out in the insurance policy and the General terms and conditions of insurance (GTC).

Temporal and geographical scope of the insurance cover

The insurance cover applies during the agreed insurance period indicated in the insurance policy within a country of the Schengen area, with the exception of the country of residence of the insured person. Economic or trade sanctions

or embargoes of the United Nations, the European Union, the United States of America or Switzerland that contradict the insurance cover remain reserved.

What are the main exclusions?

The following list contains only the most important insurance cover exclusions. Further exclusions are contained in the exclusionary clauses «Non-insured events and benefits» of the General terms and conditions of insurance as well as the ICA:

All insurance components

- An event is not insured if it has already occurred when the policy is taken out, the trip is booked or the pre-booked service begins or if its occurrence was foreseeable for the insured person when the policy was taken out, the trip was booked or the pre-booked service began.
- There is no entitlement to benefits for accidents and illnesses that have already occurred by the time the insurance was taken out, including associated consequences, complications, deteriorations or relapses, particularly in relation to chronic and recurring illnesses, regardless of whether the insured person was aware of their existence when the insurance was taken out.
- Events are not insured if the insured person has triggered them in the following ways:
 - abuse of alcohol, drugs or medicines;
 - suicide or attempted suicide;
 - participation in strikes or unrest;
 - participation in races, training sessions or other types of driving on race or training tracks;
 - participation in hazardous activities whereby the insured person knowingly exposes himself or herself to danger, such as diving to depths of more than 40 m, canyoning, bungee jumping or paragliding as well as climbing, mountaineering, mountain tours at altitudes of 5,000 m or higher or participation in expeditions etc.;
 - negligent or premeditated actions/or failure to act;
 - committing or attempting to commit crimes or offences.
- The following events and their consequences are not insured: war, terror attacks, any type of unrest, natural catastrophes and incidents involving atomic, biological or chemical substances.
- The following events and their consequences are not insured: epidemics and pandemics, except as expressly covered under section II A: Health care costs and section II C: Medical assistance / Assistance in the event of death.
- Events in countries or regions to which the Swiss authorities (Federal Department of Foreign Affairs FDFA, Federal Office of Public Health FOPH or World Health Organization WHO) have already advised against travel at the time of booking the trip are not insured.
- The consequences of events associated with official instructions, e.g. airport/airspace closures, roadblocks, quarantine measures, police measures, decrees etc., are not insured.

Health care costs

– No insurance cover applies for accidents and illnesses that happened during a journey or stay against advice in connection with an epidemic/pandemic of the insured person's home country's government or of local authority at the trip destination.

Medical assistance / Assistance in the event of death

- In particular, there is no entitlement to benefits if the Allianz Travel emergency call centre has not agreed to the benefits in advance.
- No insurance cover applies if the insured person has travelled against advice in connection with an epidemic/pandemic of their home country's government or of local authority at their trip destination.

Which obligations are incumbent on the policyholder and insured persons?

The following list contains only the main obligations. Other obligations are set out in the General terms and conditions of insurance and the ICA:

All insurance components

- In any event, the insured person is obliged to do everything to mitigate the loss and help resolve the claim; for losses caused by illness or accident, the insured person must ensure that the attending doctors are released from their duty of confidentiality vis-à-vis Allianz Travel.
- If the entitled person is in breach of his/her obligations, Allianz Travel can withhold or reduce the benefits.

Health care costs / Search and rescue costs

– Once the insured event has occurred, Allianz Travel must be notified of the claim event immediately in writing and sent the required documents listed in the special provisions for the individual insurance components (for contact address, see GTC section I 12).

Medical assistance / Assistance in the event of death

– Once the insured event has occurred, the Allianz Travel emergency call centre must be notified immediately and its agreement obtained for any assistance measures or assumption of associated costs. The Allianz Travel emergency call centre is available around the clock: telephone +41 44 202 00 00, fax +41 44 283 33 33.

How much is the premium?

The amount of the premium depends on the risks insured and stipulated level of cover. The amount of the premium is defined with the application and results from the insurance policy.

When does the insurance begin and end?

The beginning and end of the insurance cover are defined in the application and detailed in the insurance policy. If a provisional date is entered in the insurance policy, the insurance cover starts on the day of the officially substantiated entry into Switzerland or a country of the Schengen area. If the date is missing, the insurance cover starts on the date of issue of the insurance policy.

Right of revocation

The policyholder may revoke the contract within a period of 14 days from the application to conclude the contract or the declaration of acceptance thereof by notifying the insurer in text form (e.g. letter, e-mail). The right of revocation is excluded for provisional cover commitments and contracts with a duration of less than one month.

How does Allianz Travel treat data?

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

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

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

Allianz Travel stores data electronically or physically in compliance with the legal provisions.

Persons whose data is processed by Allianz Travel have the right, in accordance with the Data Protection Act (DPA), to ask what data concerning them Allianz Travel actually processes; they may also request the rectification of incorrect data.

Table of benefits

Insurance components (Indemnity insurances)	Insured benefits	Maximum insured amount	
A Health care costs	Assumption of health care costs for any emergency medical interventions during the journey or stay. An excess of CHF 200 applies per event.	per insurance period	according to policy
B Search and rescue costs	Assumption of search and rescue costs during the journey or stay.	per insurance period	10% of the health care costs insured amount
C Medical assistance	Organisation and assumption of the costs for a medically indicated repatriation to a hospital suitable for the treatment in the country of origin of the insured person.	per insurance period	unlimited
Assistance in the event of death	Organisation and assumption of the costs for the repatriation of the coffin or urn to the last permanent place of residence of the insured person.	per insurance period	unlimited

Contact address for complaints

Allianz Travel
Complaint Management
Richtiplatz 1
P.O. Box
CH-8304 Wallisellen

General terms and conditions of insurance (GTC)

The insurance cover provided by AWP P&C S.A. Saint-Ouen (Paris), Wallisellen branch (Switzerland), hereinafter referred to as Allianz Travel, is defined in the insurance policy and the following General terms and conditions of insurance (GTC).

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I Common provisions to all insurance components

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

1 Insured persons

The person listed in the insurance policy is covered, as long as:

- he/she has not reached the age of 81;
- her/his permanent residence is neither in Switzerland nor in the Principality of Liechtenstein;
- he/she enters Switzerland or a Schengen state with a Schengen visa issued by Swiss authorities.

If a family insurance is taken out, it is valid for a maximum of two adults and five children.

2 Temporal and geographical scope

2.1 The insurance cover applies during the agreed insurance period indicated in the insurance policy within a country of the Schengen area, with the exception of the country of residence of the insured person.

2.2 The insurance cover starts on the date indicated in the insurance policy. If a provisional date is entered in the insurance policy, the insurance cover starts on the day of the officially substantiated entry into Switzerland or a country of the Schengen area. If the date is missing, the insurance cover starts on the date of issue of the insurance policy.

2.3 The insurance Health care costs for visitors is only valid if it is arranged no later than five days after arrival in Switzerland or a country of the Schengen area. If the person already has suitable insurance upon entry into Switzerland or a country of the Schengen area, subsequent the insurance Health care costs for visitors will only be valid if this is arranged no later than five days after the end of the existing insurance cover. A medical certificate of health is required for later arrangement, and must be handed to Allianz Travel. Allianz Travel has the right to refuse the contract without giving reasons. The costs of this medical certificate are borne by the requesting person. In this case, if the date on which the insurance cover starts is missing in the insurance policy, insurance cover will start on the day of officially substantiated entry into Switzerland or a country of the Schengen area.

3 Extension or withdrawal from the insurance contract

3.1 The extension of the insurance cover is only valid if there are no insurance gaps and no claim has occurred. In addition, the contract may be extended no more than twice within the maximum permissible total period of 185 days. Allianz Travel has the right to refuse extensions without giving reasons.

3.2 Admissible documents as evidence of date of entry are: passport with entry stamp, if missing, passenger tickets or travel tickets (train, plane, bus etc.), if missing, written confirmation of the employer. If no proof of entry can be provided, the contract is deemed not to have been concluded.

3.3 If the insured person can provide official proof (embassy, immigration police, municipality) in written form that entry into Switzerland or a country of the Schengen area was not granted, the premium is reimbursed. The insurance policy must be submitted to Allianz Travel for reimbursement of the premium.

4 Non-insured events and benefits

4.1 An event is not insured if it has already occurred when the policy is taken out, the trip is booked or the pre-booked service begins or if its occurrence was foreseeable for the insured person when the policy was taken out, the trip was booked or the pre-booked service began.

4.2 There is no entitlement to benefits for accidents and illnesses that have already occurred by the time the insurance was taken out, including as

sociated consequences, complications, deteriorations or relapses, particularly in relation to chronic and recurring illnesses, regardless of whether the insured person was aware of their existence when the insurance was taken out.

4.3 Events are not insured, which the insured person has triggered in the following ways:

- abuse of alcohol, drugs or medicines;
- suicide or attempted suicide;
- participation in strikes or unrest;
- participation in races, training sessions or other types of driving on race or training tracks;
- participation in hazardous activities whereby the insured person knowingly exposes himself or herself to danger, such as diving to depths of more than 40 m, canyoning, bungee jumping or paragliding as well as climbing, mountaineering, mountain tours at altitudes of 5,000 m or higher or participation in expeditions etc.;
- negligent or premeditated actions/or failure to act;
- committing or attempting to commit crimes or offences.

4.4 The following events and their consequences are not insured: war, terror attacks, any type of unrest, natural catastrophes and incidents involving atomic, biological or chemical substances.

4.5 The following events and their consequences are not insured: epidemics and pandemics, except as expressly covered under section II A: Health care costs and section II C: Medical Assistance / Assistance in the event of death.

4.6 Events in countries or regions to which the Swiss authorities (Federal Department of Foreign Affairs FDFA, Federal Office of Public Health FOPH or World Health Organization WHO) have already advised against travel at the time of booking the trip are not insured.

4.7 The consequences of events associated with official instructions, e.g. airport/airspace closures, roadblocks, quarantine measures, police measures, decrees etc., are not insured.

4.8 Travel for the purpose of medical treatment is not insured.

4.9 Events are not insured where the assessor (expert, doctor etc.) directly benefits or is related, including by marriage, to the insured person.

4.10 Events are not insured where economic, trade or financial sanctions or embargoes imposed by Switzerland are directly applicable to the contracting parties and exclude the insurance cover. That extends to economic, trade or financial sanctions or embargoes imposed by the United Nations, European Union or United States of America, provided they are not in opposition to Swiss legislation.

4.11 Activities related to an insured event are not insured, e.g. the cost of replacing the insured items or for law enforcement purposes.

4.12 Costs related to kidnappings are not insured.

5 Duties in the event of a claim

5.1 The insured person is obliged to do everything to mitigate the loss and help resolve the claim.

5.2 The insured person is obliged to observe his/her contractual or legal reporting, notification and conduct-related duties in full (e.g. immediately reporting the insured event to the contact address given in Section I 12).

5.3 If the loss occurred due to illness or an accident, the insured person must ensure that the attending doctors are released from their duty of confidentiality vis-à-vis Allianz Travel.

5.4 If the insured person is also able to claim benefits paid out by Allianz Travel from third parties, the insured person must uphold these claims and cede them to Allianz Travel.

5.5 The claims forms are available on our website: www.allianz-travel.ch/claims

6 Breach of duties

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

7 Definitions

- 7.1 **Switzerland**
The territory of Switzerland for the purpose of insurance cover includes Switzerland and the Principality of Liechtenstein.
- 7.2 **Journey**
A journey is a stay of over one day outside the insured person's country of residence. The maximum duration of a journey for the purposes of these GTC is a total of 185 days.
- 7.3 **Serious illness / serious accident**
Illness or accidents are considered serious if they result in a permanent inability to travel.
- 7.4 **Epidemic**
A contagious disease recognized by the World Health Organization (WHO) or an official government authority in the insured person's country of residence or trip destination.
- 7.5 **Pandemic**
An epidemic that is recognized as a pandemic by the World Health Organization (WHO) or an official government authority in the insured person's country of residence or trip destination.
- 7.6 **Personal accident**
An accident is the sudden, unintended detrimental outcome of an unusual external factor on the human body.
- 7.7 **Natural catastrophe**
Extremely serious natural event directly causing at the location affected by the event, the death of a significant number of people and devastating material damage to public infrastructure.
- 7.8 **Official instruction**
An official instruction is a public directive issued by an authority (at federal, canton or municipal level) for the attention of a natural person or legal entity, to behave (by way of action, tolerance or forbearance) in a specific manner. This includes, for example, airport/airspace closures, roadblocks, quarantine measures, police measures and decrees etc.

8 Multiple insurance and claims against third parties

- 8.1 In the event of (voluntary or mandatory) multiple insurance, Allianz Travel provides its benefits in a subsidiary capacity, subject to there being an identical clause in the other insurance contract. In such a case the legal provisions of double insurance apply.
- 8.2 If an insured person is entitled to benefits under any other (voluntary or mandatory) insurance contract, cover is restricted to that part of the Allianz Travel benefits that exceeds the cover provided under the other insurance contract. Overall costs are reimbursed once only.
- 8.3 If Allianz Travel provides benefits in spite of a subsidiarity situation, these benefits count as an advance and the insured person or beneficiary will cede his/her claims against the third party (voluntary or mandatory insurance) to Allianz Travel to the extent of those benefits.
- 8.4 If the insured or entitled person has been compensated by a liable third party or the third party's insurer, any compensation due under this contract is rendered void. If a claim is made against Allianz Travel instead of the liable party, the insured or entitled person must concede his/her liability claims up to the extent of the compensation received from Allianz Travel.

9 Limitation period

Claims under the insurance contract expire five years after the occurrence of the event giving rise to the obligation to pay benefits.

10 Place of jurisdiction and applicable law

- 10.1 Lawsuits against Allianz Travel may be brought before the court at the company's registered office or at the Swiss place of residence of the insured or entitled person.
- 10.2 The Swiss Insurance Contract Act (ICA) applies in addition to these provisions.

11 Hierarchy of regulations

- 11.1 The Special provisions relating to the individual insurance components take precedence over the Common provisions to all insurance components.
- 11.2 In the event of linguistic differences between the French, Italian, English and German GTC, the German version will always apply where any doubt exists.

12 Contact address

Allianz Travel
Richtplatz 1
P.O. Box
CH-8304 Wallisellen
info.ch@allianz.com

II Special provisions for the individual insurance components

A Health care costs

1 Insured amount

The insured amount is specified in the insurance policy.

2 Insured events

Serious illness, serious accident

If the insured person becomes seriously ill (including being diagnosed with an epidemic or a pandemic disease such as e. g. COVID-19) or suffers a serious accident during a trip or stay and emergency treatment is required.

3 Insured benefits

- 3.1 Assumption of the costs of the following medical benefits (if the following benefits are accumulated, they are limited in total by the maximum insured amount) provided the treatment required is prescribed by a registered doctor or a person with the appropriate licence to practice:

- treatment measures including medication;
- hospitalisation;
- service of qualified medical care staff in the event of homecare;
- treatment by a government-approved 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 by an accident and require medical treatment;
- transfer to the nearest appropriately equipped hospital.

- 3.2 Allianz Travel retains the right to decide upon the continuation of treatment in Switzerland, or a possible repatriation to a suitable hospital in the country of origin of the insured person

4 Excess and cost credit

4.1 Excess

For each claim, an excess of CHF 200 will be deducted at the expense of the insured person.

4.2 Guarantee of payment

Allianz Travel does not issue guarantee of payment nor make advance cash payments. The insured person will continue to be the debtor to the service providers (doctor, hospital etc.).

5 Non-insured events and benefits (in addition to section I 4)

- 5.1 Accidents and illnesses that happened during a journey or stay against advice in connection with an epidemic/pandemic of the insured person's home country's government or of local authority at the trip destination.
- 5.2 Consultations and treatment for tooth and jaw diseases.
- 5.3 Consultations and treatment for tiredness and exhaustion conditions and nervous or mental illnesses.
- 5.4 Consultations and treatment for cancer including check-ups.
- 5.5 Gynaecological, pediatric or general check-ups.
- 5.6 Prophylactic medication, sleeping pills, tranquillisers, vitamins, homeopathic remedies, vaccinations, first-aid boxes, amphetamines, hormones and cholesterol-reducing medication.
- 5.7 Pregnancy, abortion and birth, together with any associated complications, and the consequences of contraceptive or abortion measures.
- 5.8 Accidents while driving a motor vehicle for which the insured person does not meet the legal licensing requirements.
- 5.9 Accidents while carrying out a manual profession.
- 5.10 Accidents that occur while parachute jumping or piloting aeroplanes and aircraft.
- 5.11 Massage and wellness treatments and plastic surgery.

6 Duties in the event of a claim (in addition to section I 5)

- 6.1 The insured person must agree to a medical examination by the company doctor at any time at Allianz Travel's request.
- 6.2 In order to claim Allianz Travel benefits, the insured or entitled person must report the insured event or claim event in writing to Allianz Travel.
- 6.3 In the event of a claim, Allianz Travel must be sent the following documents in writing (see section I 12):
- claims forms are available on our website:
www.allianz-travel.ch/claims
 - proof of insurance or copy of the policy;
 - proof of entry into Switzerland or the Schengen area: passport with entry stamp, if missing, passenger tickets or travel tickets (train, plane, bus etc.);
 - medical report and release from the medical duty of confidentiality;
 - invoice(s) for doctor's and/or hospital expenses and medicines (incl. corresponding receipts).

B Search and rescue costs

1 Insured amount

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

2 Insured event

If during the trip or stay the insured person is deemed to be missing or needs to be rescued from a physical emergency. The Allianz Travel emergency call centre can be contacted around the clock for support (conversations with the emergency call centre are recorded):

Telephone +41 44 202 00 00
Fax +41 44 283 33 33

3 Insured benefits

Assumption of any necessary search and rescue costs.

4 Duties in the event of a claim (in addition to section I 5)

- 4.1 In order to claim Allianz Travel benefits, the insured or entitled person must report the insured event or claim event in writing to Allianz Travel.
- 4.2 In the event of a claim, Allianz Travel must be sent the following documents in writing (see section I 12):
- proof of insurance or copy of the policy;
 - proof of entry into Switzerland or the Schengen area: passport with entry stamp, if missing, passenger tickets or travel tickets (train, plane, bus etc.);
 - documents and/or official attestations documenting the occurrence of the loss event (e.g. detailed medical certificate with diagnosis);
 - invoice of the rescue company.

C Medical assistance / Assistance in the event of death

1 Insured amount

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

2 Insured events

Serious illness, serious accident or death
If the insured person suffers a serious illness (including being diagnosed with an epidemic or a pandemic disease such as e. g. COVID-19), a serious accident or dies during the trip or stay.

3 Insured benefits

In order to claim Allianz Travel benefits, the insured or entitled person must immediately inform the Allianz Travel emergency call centre on occurrence of the insured event and obtain its agreement for any assistance measures or the assumption of associated costs. Regarding medical benefits, only Allianz Travel doctors can decide about the nature and time of any measure taken and whether it is necessary. The Allianz Travel emergency call centre is available around the clock (conversations with the emergency call centre are recorded):

Telephone +41 44 202 00 00
Fax +41 44 283 33 33

If, during a trip or stay, the insured person has to terminate or extend the booked trip as a result of an insured event, Allianz Travel will assume the following costs:

- 3.1 Medically indicated repatriation to a hospital in the country of origin
Organisation and assumption of the costs for a medically indicated repatriation to a hospital suitable for the treatment in the country of origin of the insured person.
- 3.2 Repatriation in the event of death
Organisation and assumption of the costs for the repatriation of the coffin or urn to the last permanent place of residence of the insured person.

4 Non-insured events and benefits (in addition to section I 4)

- 4.1 If the Allianz Travel emergency call centre has not agreed to the benefits in advance.
- 4.2 Accidents and illnesses that happened during a journey or stay against advice in connection with an epidemic/pandemic of the insured person's home country's government or of local authority at the trip destination.
- 4.3 If the insured person has travelled against advice in connection with an epidemic/pandemic of their home country's government or of local authority at their trip destination.
- 4.4 Consultations and treatment for tooth and jaw diseases.
- 4.5 Consultations and treatment for tiredness and exhaustion conditions and nervous or mental illnesses.
- 4.6 Consultations and treatment for cancer including check-ups.
- 4.7 Gynaecological, pediatric or general check-ups.
- 4.8 Prophylactic medication, sleeping pills, tranquillisers, vitamins, homeopathic remedies, vaccinations, first-aid boxes, amphetamines, hormones and cholesterol-reducing medication.
- 4.9 Pregnancy, abortion and birth, together with any associated complications, and the consequences of contraceptive or abortion measures.
- 4.10 Accidents while driving a motor vehicle for which the insured person does not meet the legal licensing requirements.
- 4.11 Accidents while carrying out a manual profession.
- 4.12 Accidents that occur while parachute jumping or piloting aeroplanes and aircraft.
- 4.13 Massage and wellness treatments and plastic surgery.

5 Duties in the event of a claim (in addition to section I 5)

- 5.1 In order to claim Allianz Travel benefits, the insured or entitled person must immediately inform the Allianz Travel emergency call centre on occurrence of the insured event and obtain its agreement for any assistance measures or assumption of associated costs (see section II C 3).
- 5.2 In the event of a claim, Allianz Travel must be sent the following documents in writing (see section I 12):
- claims forms are available on our website:
www.allianz-travel.ch/claims
 - proof of insurance or copy of the policy;
 - proof of entry into Switzerland or the Schengen area: passport with entry stamp, if missing, passenger tickets or travel tickets (train, plane, bus etc.);
 - documents and/or official attestations documenting the occurrence of the loss event (e.g. medical report and release from the medical duty of confidentiality, certificate of death);
 - receipts for additional costs.

Privacy statement

We are committed to protecting your personal data

AWP P&C S.A., Saint-Ouen (Paris), Wallisellen branch (Switzerland), hereinafter also called "AWP Switzerland", a branch of the Allianz Partners Group based in Switzerland and licensed to offer indemnity insurance, views the protection of your privacy as its highest priority. This privacy statement explains what kind of personal data we collect, why and how we collect it and with whom we share it if necessary. Please read this statement carefully.

1. Who is the *responsible party* for processing data?

The *responsible party* for processing data is the person who decides on the purpose, means and extent to which personal data is processed and, to this end, controls and assumes responsibility for the use and storage of personal data in electronic or physical form.

The *responsible party*, as defined by relevant data protection laws and regulations, is in this case AWP Switzerland.

2. What personal data is collected?

Personal data comprises all details and information relating to an identified or identifiable person.

Depending on the insurance product you have taken out, AWP Switzerland will collect and process the following personal data about you:

- Full name
 - Address
 - Date of birth
 - Gender
 - Contact details (e-mail, telephone)
 - IP addresses when you visit our website, if cookies are not deactivated
 - Credit/debit card and bank details, customer cards*
 - ID/passport details*
 - Vehicle number*
 - Possibly the personal data (as above) of co-insured persons (spouse/life partners, family members etc.)*
 - IMEI/device number (insured devices)*
- * Provided it is relevant for the insurance product in question.

When processing claims, AWP Switzerland will also request and process, where necessary, sensitive personal data concerning you, such as data from medical records and medical or death certificates, previous insured events, police reports, etc.

By sharing documents and information with AWP Switzerland that contain sensitive personal data, you are expressly agreeing to the processing of this data in the event of damage, for the purpose of processing and assessing a claim.

By purchasing this insurance policy, you commit to give the information contained in this Privacy Notice to any third party whose personal information you may provide to Us (e.g. other insured persons, beneficiaries, third parties involved in the claim, third persons to contact in case of emergency, etc), and you accept not to provide that information otherwise.

3. How do we collect and process your personal data?

AWP Switzerland records and processes personal data relating to you which either you transmit to us or we receive from you for the purposes listed below. We collect and process your personal data with your express consent, unless your express consent is not required due to legal regulations.

Purpose of processing	Is express consent required?
<ul style="list-style-type: none"> - Contract administration (e.g. quotation, risk assessment, conclusion of contract, claims processing, etc.) - Complying with legal obligations (e.g. fiscal, administrative or accounting) - Collection management/debt recovery - Exercising recourse claims against other insurers (e.g. credit card companies, travel insurance, health insurers etc.) - Diversification of risk via re-insurance and/or co-insurance contracts - Transferring data to subcontractors to organise services stipulated in a contract (See Section 4 for more information) - Prevention and detection of fraud, money laundering, economic sanctions or funding for terrorism 	No
<ul style="list-style-type: none"> - To inform you or to allow Allianz Group companies and selected third parties to inform you about products and services we think you might be interested in. You can change these preferences at any time by revoking your consent in mailshots (click the "Unsubscribe" button) or by contacting us via the details outlined in Section 9. 	Yes

We will generally need your personal data whenever you purchase our products and services or wish to use them. If you do not wish to share this data with us, we may not be able to provide you with the appropriate products or services.

4. Who will have access to your personal data?

We will ensure that your personal data will be processed in a way that is consistent with the processing purposes detailed above.

Your personal data may be passed on to the following third parties to fulfil the purposes outlined above, either in their capacity as data controllers or as processors who process data on our behalf:

- Public authorities, ombudsman
- Other Allianz Group companies
- Other insurers and assistance companies
- Co-insurers/re-insurers
- Insurance intermediaries, brokers and banks
- Medical service providers
- Insurance fraud investigators
- Technical consultants
- Lawyers
- Claims assessors
- Doctors, hospitals, garages, towing services, installers, repairers
- Service companies for operational relief (including post, document management, outstanding claims, IT service providers)
- Advertisers and advertising networks that send you marketing communications if it is permitted under the law and in accordance with your communications preferences (e.g. post or e-mail). In these cases, we do not pass on your personal data to external third parties for their own marketing use without your permission.

Please note that in the event of a planned or actual restructuring measure, merger, sale, joint venture, assignment, transfer or any other complete or partial sale of the company, assets or shares (including in the event of insolvency or a similar process), we may pass on your personal data to the acquiring company. The same applies to the sharing of data to fulfil other legal obligations.

5. Where will your personal data be processed?

Your personal data may be processed both within and outside Switzerland by the parties indicated above in Section 4. These parties are always subject to the contractual restrictions relating to confidentiality and data protection in accordance with the applicable data protection law. We will not share your personal data with parties who are not authorised to process it.

Whenever we transmit your personal data to be processed by another Allianz Group company outside of Switzerland, we adhere to the binding company policy known as the "Allianz Privacy Standard".

Every company in the Allianz Group is subject to this company policy, which ensures adequate protection of personal data. The Allianz Privacy Standard and the list of Allianz Group companies that are subject to it are available here:

https://www.allianz-partners.com/en_US/allianz-partners---binding-corporate-rules-.html

In cases where the Allianz Privacy Standard is not applicable, we will instead adopt measures that ensure that whenever your personal data is shared outside of Switzerland or the European Economic Area (EEA), it benefits from the same level of protection as would be the case within Switzerland (or the EEA). If you want to know which protection measures (so-called standard contractual clauses) we adhere to relating to data transfer, please do not hesitate to contact us. See Section 9 for more information.

6. What rights do you have with regard to your personal data?

- **Right of access:**
You have the right to request information about whether and which personal data concerning you is being processed. This also includes details about the origin of the personal data, the purpose of processing, details about the responsible party and/or the relevant person processing personal data as well as details about third parties with whom the personal data may be shared.
- **Right of revocation:**
Whenever we process data on the basis of your consent, you can withdraw your consent to the processing of your personal data at any time.
- **Right of rectification:**
You can request that your personal data be updated or corrected.
- **Right to erasure:**
You can have your personal data erased from our database if it is no longer required for the purposes outlined above (see Section 3).
- **Right to restriction:**
You can restrict the processing of your personal data under certain circumstances. For example, if you have questioned the accuracy of your data, you can stop processing while your data is verified.

- **Right to data acquisition:**
You can obtain your personal data in an electronic form for yourself or for your new insurance provider.
- **Right to complain:**
You can file a complaint with us or the relevant data protection authority.

You can exercise these rights by contacting us. See Section 9 for contact details.

7. How can you object to the processing of your personal data?

To the extent permissible by law, you have the right to object to your personal data being processed by us or prohibit us from processing your personal data in the future (including for direct marketing purposes). As soon as you send us this request, we will no longer process your personal data provided that this is not permitted or required by applicable laws and regulations.

You can exercise this right as outlined in Section 6.

8. How long do we store your data for?

We generally store your personal data for up to ten years, provided that a longer retention period is not required by law.

We will store your personal data for no longer than is necessary and only for the purpose for which it was recorded.

9. How can you contact us?

If you have any questions regarding the processing of your personal data or you wish to exercise your rights, you can contact us by telephone, e-mail or post using the following details:

AWP Switzerland
Data Privacy
Richtplatz 1
8304 Wallisellen, Switzerland
E-Mail: privacy.ch@allianz.com

10. How often is this privacy statement updated?

This privacy statement is updated at regular intervals. The latest version is available on our website <https://www.allianz-travel.ch/en/data-protection/>. We will notify you immediately of any important changes that may affect you.

The most recent update took place on 25.5.2018.

Allianz Travel

Allianz Travel

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