



redefining / standards

General Insurance Provisions (GIP) / INTERTOURS. AXA Travel Insurance

Edition 08.2006

Table of contents

Your Intertours at a glance	3
------------------------------------	---

A Mutual provisions

A 1	Scope of coverage	5
A 2	Multiple coverage	5
A 3	Subsidiary clause	5
A 4	Advice and hotline	5
A 5	Start and end dates	5
A 6	Insured persons	5
A 7	Changes in premium	5
A 8	Premium payment	5
A 9	Claim	5
A10	Termination	6
A11	Restrictions	6
A12	Supplementary law	6
A13	Definitions	6

B Travel cancellation insurance

B 1	Insured events	7
B 2	Area of validity	7
B 3	Insured benefits	7

C Personal assistance insurance

C 1	Insured events	8
C 2	Area of validity	8
C 3	Benefits	8
C 4	Restrictions on events and benefits	9

D Vehicle assistance insurance

D 1	Insured vehicles	10
D 2	Additionally insured persons and pets	10
D 3	Insured events	10
D 4	Area of validity	10
D 5	Benefits	10
D 6	Additional benefits	11
D 7	Restrictions on events and benefits	11

All terms referring to persons refer to persons of both genders.

Your Intertours at a glance

Below you will find an overview of the most important characteristics of our insurance product.

Who is the insurance carrier?	AXA Versicherungen AG, General-Guisan-Strasse 40, 8401 Winterthur, (hereinafter referred to as "AXA"), a corporation domiciled in Winterthur and a subsidiary of AXA Group.
Which types of coverage may be purchased?	<ul style="list-style-type: none">- Travel cancellation insurance- Personal assistance insurance- Vehicle assistance insurance
Which individuals and vehicles are covered?	<p>The coverage applies to persons who are domiciled under civil law in Switzerland, the Principality of Liechtenstein, in Büsingen or Campione. The policy/application lists whether the contract has been made for the policyholder alone (individual) or for the policyholder and his family (dependents' coinsurance).</p> <p>If vehicle assistance has been purchased, passenger cars, motorcycles, mobile homes, delivery vans and minibuses up to 3,500 kg that are registered under an insured person's name or are driven by that person are covered. All trailers up to 3,500 kg legally permitted to travel with the insured vehicle.</p>
What does the insurance cover?	<p>Travel cancellation insurance (GIP B 3):</p> <ul style="list-style-type: none">- Payment of cancellation costs owed pursuant to the contract with the tour or transportation company/lessor- Payment of services not used <p>Personal assistance insurance (GIP C 3):</p> <ul style="list-style-type: none">- Rescue and recovery costs- Transportation costs and incremental costs- Incremental costs for room and board <p>Vehicle assistance insurance (GIP D 5):</p> <ul style="list-style-type: none">- Roadside assistance and towing- Vehicle recovery- Storage fees- Return vehicle transport- Transportation costs and incremental costs- Incremental costs for room and board- Delivery costs for replacement parts (abroad)
What are the primary exclusions?	<p>The following events are not covered by the insurance (GIP A 11):</p> <ul style="list-style-type: none">- Events which had already occurred on purchase of the coverage, on booking or on commencing travel or of which the insured person must have been aware;- Events associated with mental illness. Exception: The mental illness has been confirmed by a psychiatrist by means of a medical certificate;- Events attributable to a defect or to inadequate maintenance of the means of transportation used;- Events connected to reckless behavior in which someone knowingly takes risks.
Where is the insurance applicable?	<p>Travel cancellation and personal assistance insurance:</p> <p>Coverage applies worldwide (GIP B 2 / C 2).</p> <p>Vehicle assistance insurance:</p> <p>Coverage applies in Europe and the countries bordering the Mediterranean, not including the Russian Federation, Belarus, Georgia, Armenia, Azerbaijan and Kazakhstan (GIP D 4).</p>

How is the premium calculated?	The amount of the premium is based on the application and the policy. The premium is due on the first day of every insurance year (GIP A 8).
What are the obligations of the policyholder?	Immediate notification of AXA about a claim (GIP A 9): Phone +41 844 802 008
When does insurance coverage begin and end?	Start date and end date of the contract are listed in the application and the policy. After the term expires, the contract shall be extended by 1 year each time, unless notice of termination is given in writing within a period of 3 months (GIP A 5/A 10). The contract may be terminated earlier for reasons such as the following: <ul style="list-style-type: none"> – After a claim for which AXA has paid benefits (GIP A 10); – If premiums increase, the policyholder may terminate the coverage effective at the end of the insurance year if he does not agree with the new terms (GIP A 7).
What data are used, and how?	While preparing and fulfilling the terms of the contract, AXA obtains knowledge of the following: <ul style="list-style-type: none"> – Customer data (name, address, date of birth, gender, nationality, payment details, etc.), stored in electronic customer files; – Application data (data on the insured risk, answers to the questions in the application, reports from experts, data on the claims history received from previous insurers, etc.), filed in the policy files; – Contract data (contract term, insured risks and compensation, etc.), stored in contract administration systems such as physical policy files and electronic risk databases; – Payment data (dates on which premiums are paid, outstanding amounts, reminders, credit balances, etc.), stored in debt collection databases; Data on any claims (claims reports, investigation reports, invoices, etc.), stored in physical claims files and electronic claims application systems. This data is needed in order to identify and assess the risk, manage the contract, collect the premiums on time and pay the correct compensation in the event of a claim. The data must be stored for at least 10 years after the contract has ended, and claims data must be stored for at least 10 years after the claim has been settled. If necessary, the data will be forwarded to third parties involved in the contract, such as other insurance companies, authorities, lawyers and external experts. Data may also be forwarded for the purposes of uncovering or preventing insurance fraud. The companies of AXA Group operating in Switzerland and the Principality of Liechtenstein provide one another with access to the master data (in order to identify the customers) and the basic contract data (not including application and claims data) in order to simplify administrative procedures and for marketing purposes (so as to offer our customers the best possible range of products and services).
Important	More information can be found in the application, the policy, and the General Insurance Provisions (GIP).

A Mutual provisions

A 1

Scope of insurance coverage

The coverage purchased is listed in the policy. The scope of the contract is based on the policy and these General Insurance Provisions.

A 2

Multiple coverage

For each insured event and insured person, the same benefits may be drawn only once, even if the person has multiple coverage.

A 3

Subsidiary clause

In the case of multiple coverage, AXA shall pay its benefits on a subsidiary basis. The right of recourse shall be transferred to AXA in the amount for which it paid damages.

A 4

Advice and hotline

AXA offers telephone advice in the event of incidents or in emergency situations around the clock, 365 days a year. In addition, AXA offers information about the chosen destination prior to departure.

A 5

Start and end dates

1 Start and end dates

Start date and end date of the contract are listed in the policy.

2 Extension of contract

The contract is valid for the term specified in the policy. It shall be extended tacitly by another year at the end of each term (except in the case of annual insurance policies which expire automatically after 365 days).

3 Scope of validity

The insurance covers events that occur during the term of the contract.

4 Insurance year

The insurance year begins on the date on which the annual premium is due.

A 6

Insured persons

The coverage applies to insured persons who are domiciled in Switzerland, the Principality of Liechtenstein, in Büsingen or Campione. The policy lists whether the contract has been made for the policyholder alone (individual) or for the policyholder and his family (dependents' coinsurance).

1 Family (multi-person household)

This includes:

- the policyholder;
- his spouse or
- the person who holds this position and cohabits with the policyholder;

- their unmarried children and cohabitants who have not reached the age of 20;
- their children age 20 and older, provided they are unmarried and not employed;
- other persons listed by name in the policy, provided they cohabit with the policyholder (including their unmarried children of up to 20 years of age and their unmarried children over the age of 20 and not employed).

11 Minors

Minors who travel with the policyholder or his spouse/person occupying this position, (excepting those who are being transported in connection with a professional capacity, as part of a youth group or as hitchhikers).

2 Relocation abroad

Should the insured person move his domicile under civil law abroad, the contract will expire at the end of the current insurance year.

A 7

Changes in premium

- 1 If the premiums of the tariff change during the term of the contract, AXA shall inform the policyholder no later than 30 days before the end of the insurance year.
- 2 If the policyholder does not agree to the terms, he can terminate the insurance affected by the change or the entire contract effective at the end of the insurance year.
- 3 If AXA does not receive notice of termination by the end of the insurance year, concurrence with the change to the contract shall be assumed.

A 8

Premium payment

The premium indicated in the policy will be due on the first day of the insurance year.

A 9

Claim

- 1 The insured person must immediately inform AXA.
In Switzerland:
Tel. 0844 802 008
From abroad:
+41 844 802 008
+41 52 218 95 95

If notification and statutory duties are culpably violated in such a way that start date, scope or determination of damage are affected, benefits may be reduced or refused accordingly.

- 2 The treating physician must be released from the duty to maintain doctor-patient confidentiality with regard to AXA.
- 3 Any use of a means of transportation at the cost of AXA must be arranged with AXA in advance.

A 10

Termination

1 Termination in the event of a claim

In the event of a claim for which compensation is due, either party may terminate the coverage affected or the entire contract in writing.

The policyholder must provide notice of termination no later than 14 days after he was notified of the payment. Insurance coverage shall end 14 days after the notice of termination is received.

AXA must give notice of termination no later than when it pays compensation. Insurance coverage shall end 14 days after the policyholder receives the notice of termination.

2 Termination effective at the end of the insurance year

The policyholder or AXA may terminate the contract effective at the end of the insurance year, subject to a 3-month period, but no sooner than after the end of a full insurance year.

A 11

Restrictions

- 1 Events which had already occurred on purchase of the coverage, on booking or on commencing travel, or of which the insured person must have been aware.
- 2 Events associated with mental illness. Exception: Mental illness is confirmed by a psychiatrist by means of a medical certificate.
- 3 Events relating to war, rebellion, civil unrest or revolt, if the insured person was actively engaged in such.
- 4 Events relating to participation in races, motor rallies and similar competitive driving and in all driving on racetracks or training circuits (e.g. skid training, competitive driving courses).
- 5 Events relating to a change in the itinerary or the course of the travel booked or the vacation by the organizer or the transportation company, also on the basis of an official order.
- 6 Events relating to the premeditated commission of crimes or misdemeanors or in the attempt to do so.
- 7 Events attributable to a defect or to inadequate maintenance of the means of transportation used.
- 8 Events connected to reckless behavior in which someone knowingly takes risks.

A 12

Supplementary law

In addition to these provisions, the Swiss Federal Law on Insurance Contracts (VVG) applies in particular.

A 13

Definitions

1 Natural forces

Natural forces are defined as flooding, overflows, storms (= winds at speeds of 75 km per hour or higher in the vicinity of the insured person/property that cause trees to fall or that unroof buildings), hail, avalanche, snow pressure, rockslide, falling rocks or landslides. Earthquakes, volcanic eruption, quarantine, epidemics, radioactive irradiation, warlike events, revolution, rebellion, internal unrest or revolt are equivalent events. This insurance coverage shall apply for a maximum of 14 days following the first occurrence.

2 Collision

Collision is defined as damage to the chosen means of transportation caused by a sudden and forceful occurrence of impact from an external source. This includes, in particular, events due to impact, crash, overturning, falling, sinking.

3 Breakdown

Breakdown is defined as any sudden and unforeseen failure of the means of transportation due to a technical defect, which renders continued travel impossible or illegal. The following are considered equivalent to breakdown: tire damage, empty tank, loss of or damage to keys, locked-in keys or discharged battery.

4 Current market value

Current market value is defined as the value of the insured vehicle, additional equipment and accessories at the time of insured event.

5 Employment

Persons who pursue a professional activity for remuneration are considered employed. Students and trainees (apprentices) are not considered employed. Unemployed persons, recruits, and students who have completed their education are considered employed.

6 Domicile

Domicile refers to the place in which the insured person stays with the intention of remaining permanently. If the insured person has a second domicile, the domicile considered relevant is there where the person spends the most time.

7 Pets

Pets are defined as animals, which normally cohabit with the insured person.

B Travel cancellation insurance

B 1

Insured events

1 Accident, illness and death

- 11 The insured person suffers an accident, becomes ill or dies.
- 12 Any person related to the insured person suffers an accident, becomes ill or dies.
- 13 The representative of the insured person has an accident, falls ill or dies.
- 14 The pet of the insured person suffers an accident, becomes ill or dies.

2 Fire, natural forces, theft, water or strike

- 21 Considerable damage to or loss of the insured person's property due to natural forces, fire, water or theft,
- 22 The trip or vacation cannot, according to confirmation by an official authority, be started or resumed as planned due to a strike, fire or natural forces.

3 Loss of job

The insured person loses his job after booking the trip or vacation.

4 Start of employment

The insured person accepts new employment after having booked the trip or vacation. Prerequisite: The insured person was registered as unemployed on booking and the regional employment agency or regional placement center (RAV) has approved the trip or vacation.

B 2

Area of validity

Coverage applies worldwide.

B 3

Insured benefits

1 Cancellation costs

AXA shall pay any cancellation costs owed in accordance with the contract with the travel or transportation company or with the lessor, including processing fees, if the trip or vacation cannot commence because of an insured event.

2 If services are not used

If the trip or vacation must, because of an insured event,

- commence with a delay
- be interrupted early

AXA shall pay costs for the services not used, as well as additional costs, for rebooking.

3 Restrictions

For each event, all benefits shall be limited to the price originally paid by the insured person. AXA shall pay a maximum of CHF 80,000 per event. Benefits are only paid for that portion of the arrangement that the insured person actually uses.

4 Language stays

If an insured person commences a language stay with a delay, does not commence it at all, or must interrupt it prematurely, AXA shall pay the costs for the portion not used.

5 Pets

If the pet of the insured person cannot be placed with the intended caregiver prior to commencement of the trip or vacation because the latter has suffered an accident, becomes ill or dies, AXA shall pay the costs of boarding up to a maximum of CHF 500 per event.

6 Admission tickets

If the insured person cannot use a prepurchased ticket for admission to an event because of an accident, illness or death, and no cancellation is possible, AXA shall pay the corresponding costs of the ticket.

C Personal assistance insurance

C 1

Insured events

- 1 The insured person suffers an accident, becomes ill or dies.
- 2 Any person related to the insured person suffers an accident, becomes ill or dies.
- 3 The representative of the insured person has an accident, falls ill or dies.
- 4 The pet of the insured person suffers an accident, becomes ill or dies.
- 5 The chosen means of transportation fails due to a collision, theft, breakdown or damage due to natural forces or fire.
- 6 The property of the insured person at his permanent address or secondary residence suffers significant damage due to natural forces, fire or water or is affected by a theft, and the trip or vacation cannot be continued as planned.
- 7 Considerable damage to or loss of the property the insured person has brought along due to natural forces, fire, water or theft.
- 8 The insured person loses a credit card, checks, identity documents or personal ticket.
- 9 The lodging booked for the trip or vacation or that selected during travel or the vacation suffers significant damage due to natural forces, fire or water.
- 10 The trip or vacation cannot, according to confirmation by an official authority, be resumed as planned due to a strike, fire or natural forces.

C 2

Area of validity

Coverage applies worldwide.

C 3

Benefits

- 1 **The insured person suffers an accident, falls ill or dies**
- 11 **Rescue and recovery costs**
AXA shall pay the necessary rescue and recovery costs.
- 12 **Transportation costs and incidentals**
AXA shall pay the necessary cost of transport to the closest appropriate physician or hospital. If the trip or vacation cannot be resumed subsequently, AXA shall pay incremental transportation costs for direct return to the permanent address. If continuation is possible, AXA shall pay incremental transportation costs up to a maximum of CHF 1,000 per insured person. The following shall not be insured: costs for transfer to another hospital.

- 13 Return to a hospital at the place of residence or return to the permanent address shall be paid by AXA if ordered by a physician. AXA shall also assume the costs of any assistance ordered by a physician.
- 14 If the insured person dies, AXA shall pay the costs of recovery and transportation of the body to the permanent address, and shall handle the formalities necessary to do so.
- 15 If the insured person dies abroad, AXA shall pay the costs of cremation and transportation of the urn or the costs of local burial in lieu of the costs of returning the body. Burial costs are covered up to the amount of the corresponding costs of repatriation.
- 16 **Incremental costs for room and board**
If the insured person must include an unplanned stay or take more appropriate lodgings, AXA shall pay the costs of room and board up to a maximum of CHF 1,000 per insured person. However, no hospital charges shall be covered.
- 17 If the insured person cannot care for the minor children traveling with the insured person, AXA shall pay the costs of room, board and transportation for one person to return the children to their permanent address.
- 18 **Chauffeured return**
If no other fellow passenger can return the roadworthy vehicle, AXA shall pay a chauffeur to return the vehicle to the permanent address of the insured person.
- 19 **Travel costs for hospital visit abroad**
AXA shall pay the travel costs for a single hospital visit if the hospital stay abroad lasts longer than 7 days and related persons wish to visit the insured person. These travel costs are limited to a maximum of CHF 2,000 per event.
- 20 **Advance on costs**
If the insured person must seek medical treatment abroad, AXA shall pay an advance on costs, subject to reimbursement, of up to a maximum of CHF 5,000 per insured person.
- 2 – **A person related to the insured person suffers an accident, becomes ill or dies.**
- **The pet suffers an accident, becomes ill or dies.**
- **The property of the insured person at their permanent address or secondary residence suffers significant damage due to natural forces, fire or water or is affected by a theft, and the trip or vacation cannot be continued as planned.**
- **The representative of the insured person has an accident, falls ill or dies.**
- 21 **Incremental transportation costs**
AXA shall pay incremental transportation costs for direct return to the permanent address. If resumption of travel is possible thereafter, AXA shall pay incremental transportation costs up to a maximum of CHF 1,000 per insured person.
- 22 **Incremental costs for room and board**
AXA shall pay the cost of room and board for an unforeseen stay up to a maximum of CHF 1,000 per insured person.

3 **The chosen means of transportation fails due to a collision, theft, breakdown, or damage from natural forces or fire**

31 **Incremental transportation costs**

AXA shall pay incremental transportation costs for direct return to the permanent address or up to a maximum of CHF 1,000 per insured person for the resumption of the trip. If public means of transportation were involved, benefits will be paid only if the delay caused by an insured event is more than 60 minutes. If connecting flights have been missed, benefits shall be paid only if the scheduled arrival and departure times are more than 3 hours apart.

32 **Incremental costs for room and board**

AXA shall pay the cost of room and board for an unforeseen stay up to a maximum of CHF 1,000 per insured person.

4 – **Considerable damage to or loss of that property which the insured person has carried along due to natural forces, fire, water or theft.**

– **The trip or vacation cannot, according to confirmation by an official authority, be resumed as planned due to a strike, fire or natural forces.**

– **The insured person loses a credit card, checks, identity documents or personal ticket.**

41 **Incremental transportation costs**

AXA shall pay incremental transportation costs up to a maximum of CHF 1,000 per insured person.

42 **Incremental costs for room and board**

AXA shall pay the cost of room and board for an unforeseen stay up to a maximum of CHF 1,000 per insured person.

43 **Advance costs in the event of loss of credit cards, checks, identity documents and personal tickets**

AXA shall pay advance costs, subject to reimbursement, up to a maximum of CHF 1,000 per insured person.

5 – **The lodging booked for the trip or vacation or that selected during travel or the vacation suffers significant damage due to natural forces, fire or water.**

– **The selected vacation destination is cut off from the outside world due to snowfall, rendering travel there or back by the insured person impossible.**

51 **Incremental costs for room and board**

AXA shall pay the cost of room and board for an unforeseen stay up to a maximum of CHF 1,000 per insured person.

6 **Emergency situation at home**

If the insured person becomes aware while traveling or vacationing abroad of a dangerous situation at home (unlocked doors, open windows, operating heat source, forgotten pet, etc.) and notifies AXA of this, the latter shall arrange assistance appropriate to remedying the situation (without assuming costs).

7 **Notification service**

If an insured person suffers an accident or becomes ill and AXA has taken the appropriate measures, AXA shall notify dependents of the measures taken.

8 **Forwarding essential medication**

Should the insured person discover while traveling or vacationing that he is missing essential medication, AXA shall pay for the forwarding of these (excluding the cost of the medication).

9 **Interpreter costs**

AXA shall pay the costs necessary for an accredited interpreter abroad, up to a maximum of CHF 500 per insured event.

C 4

Restrictions on events and benefits

1 AXA does not pay benefits if the chosen means of transportation fails at its regular location.

2 Benefits related to cargo.

D Vehicle assistance insurance

D 1

Insured vehicles

- 1 The insurance covers vehicles weighing up to 3,500 kg. These comprise passenger cars, motorcycles, mobile homes, delivery vans and minibuses registered in the name of the insured person or driven by that person. All trailers up to 3,500 kg legally permitted to travel with the insured vehicle.
- 2 The following shall not be insured:
 - Vehicles with dealer plates or temporary numbers;
 - Vehicles used for business purposes (e.g. taxis, rental cars, driving instruction vehicles).

D 2

Additionally insured persons and pets

- 1 Should an uninsured person drive an insured vehicle, compensation for roadside assistance, towing, vehicle recovery, storage fees and return vehicle transport will be paid. The costs for delivery of replacement parts shall also be covered abroad (Article D 5).
- 2 Transportation costs and incremental costs and incremental costs for room and board shall also be paid for fellow travelers and pets up to a maximum of CHF 1,000 per event.

D 3

Insured events

The insured vehicle fails as a result of a collision, breakdown, or theft, or is damaged by natural forces or fire.

D 4

Area of validity

Coverage applies in Europe and the countries bordering the Mediterranean, not including the Russian Federation, Belarus, Georgia, Armenia, Azerbaijan and Kazakhstan.

D 5

Benefits

1 Roadside assistance and towing

AXA shall cover roadside assistance. If driveability cannot be restored at the site of damage, AXA shall pay for towing to the closest appropriate garage. Replacement parts will not be paid for. If, due to circumstances, AXA cannot be reached and hence the insured person himself must arrange for roadside assistance and towing, AXA shall cover the corresponding costs up to a maximum of CHF 250 per event.

2 Vehicle recovery

After a collision, AXA shall pay the costs of recovery and subsequent towing to the closest appropriate garage up to a maximum of CHF 2,000 per event. In addition, AXA shall pay the necessary rescue, recovery and search costs on behalf of the insured persons. Search costs are limited to CHF 10,000 per insured person.

3 Storage fees

AXA shall pay storage fees of up to CHF 250 per event.

4 Return vehicle transport

If repairs at the closest appropriate garage cannot be completed within 2 hours (or, if abroad, not on the same day) or if a stolen vehicle is retrieved within 30 days following a theft, AXA shall pay for the return of the vehicle (up to only CHF 250 per event in Switzerland) to the home garage, unless costs are higher than the current market value of the insured vehicle. If the vehicle is not returned from abroad to Switzerland, AXA shall assist in arranging the formalities necessary for its scrapping, and pay the customs duties.

5 Determination of extent of damage

AXA shall pay up to a maximum of CHF 250 per event in costs abroad to determine the extent of damage (e.g. photos) so as to assess the return of the vehicle.

6 Delivery costs for replacement parts

AXA shall pay the cost of shipping replacement parts abroad as necessary to render the car driveable. Replacement parts will not be paid for.

7 Transportation costs and incidentals

AXA shall pay incremental transportation costs for direct return to the permanent address or up to a maximum of CHF 1,000 per insured person for the resumption of the trip.

If the insured person is injured, AXA shall pay the necessary costs of transport to the closest appropriate physician or hospital. If the trip cannot be resumed subsequently, AXA shall pay incremental transportation costs for direct return to the permanent address. If the trip cannot be continued, AXA shall pay incremental transportation costs up to a maximum of CHF 1,000 per insured person. The following shall not be insured: costs for transfer to another hospital.

Return to a hospital at the place of residence or return to the permanent address shall be paid by AXA if ordered by a physician. AXA shall also assume the costs of any assistance ordered by a physician.

If the insured person dies, AXA shall pay the costs of cremation and transportation of the urn or the costs of local burial in lieu of the costs of repatriation of the remains. Burial costs are covered up to the amount of the corresponding costs of repatriation.

8 Incremental costs for room and board

AXA shall pay the cost of room and board for the duration of the repairs or for an unforeseen stay up to a maximum of CHF 1,000 per insured person.

If the insured person is injured and must therefore include an unplanned stay or take more appropriate lodgings, AXA shall pay the costs of room and board up to a maximum of CHF 1,000 per insured person. However, no hospital charges shall be covered.

If the insured person cannot care for the minor children traveling with the insured person, AXA shall pay the costs of room, board and transportation costs for one person to return the children to their permanent residence.

D 6**Additional benefits****1 Guarantees**

- 11 If, due to an insured event, the insured vehicle must be returned to the insured person's home garage, AXA shall guarantee the return within the following periods, calculated from the day on which AXA receives all necessary documentation and can issue the order for transport.

Site of damage	Return in business days (Monday to Friday)
Mainland Italy and France; Austria, Germany and the Benelux countries	6 days
United Kingdom, Ireland, Spain, Portugal, Denmark, Poland, the Czech and Slovak republics, Hungary, Slovenia, Croatia, Sicily, Sardinia and Corsica	11 days
Remaining area of validity	16 days

- 12 If AXA is unable to observe these periods, it shall, upon expiry of the period, pay the insured person for a replacement vehicle for each additional day required, for a maximum of 5 days up to CHF 500 in total.

If the repatriation costs from abroad exceed the present value of the insured vehicle, AXA shall pay at maximum the present value upon repatriation if the insured person arranges to repatriate the vehicle.

D 7**Restrictions on insured events and benefits**

- 1 Benefits in connection with the cargo.

2 Damage while the vehicle is being repatriated

In case the insured vehicle sustains damage while being repatriated under arrangements made by AXA, AXA shall be held liable only if there is proof that it has been grossly negligent.

