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General provisions of the insurance contract

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Supplementary Insurance Conditions (SIC)

Part A
General provisions of the insurance contract

A1 What is the purpose of the insurance?
This insurance provides comprehensive protection in the event of illness or accident occurring while traveling outside Switzerland. It covers the cost of unexpected, unplanned medical expenses plus the cost of rescue, transportation, search operations, and repatriation, unless these are already covered by other insurance companies.

A2 What does the insurance cover?
If while traveling abroad an insured person falls seriously ill, has an accident, or experiences a medically certified unexpected deterioration in a chronic illness, we provide the following benefits:

A2.1 Medical expenses:
Assumption of the cost of emergency, scientifically recognized, and appropriate outpatient and inpatient treatment.

A2.2 Personal Assistance:
- Assumption of the costs of rescue missions and transportation deemed to be medically necessary;
- Assumption of the costs of search missions undertaken with the aim of rescue or recovery of the insured person, up to CHF 20,000 per insured person;
- Assumption of the repatriation costs to the Swiss place of residence or hospital if deemed to be medically necessary;
- Assumption of patient contributions (excess, deductible) incurred in a Member State of the European Union (EU) or the European Free Trade Association (EFTA) in application of social security legislation;
- Assumption of the cost of repatriating the insured person’s body in the event of his or her death;
- Where the insured person is kept in hospital abroad for longer than seven days, travel expenses incurred by someone related or close to him or her for the purpose of a visit will be paid to the following extent:
A5  What else needs to be considered in connection with the insurance coverage?

A5.1 We pay the benefits set out in these SIC for foreign travel during the period of coverage. By way of an amendment to A4.2 GIC, insurance cover is provided for a foreign trip lasting for a maximum of two years, provided that this insured person has a Swiss place of residence (see G2 GIC).

A5.2 In amendment of C6.2 GIC, the benefits pursuant to these Supplementary Conditions are granted subsequent to benefits from other private insurance policies, whereby the costs will only be reimbursed once in each case. Coverage is limited to that portion of the benefits that exceeds the benefits granted by the other insurers. If the other insurers similarly pay their benefits on a subsidiary basis only, the legislation on double insurance applies.

A5.3 Our benefits are based on the actual costs. We assume no more than the costs that actually arise and can be demonstrated, unless in individual cases another arrangement has been expressly agreed. If receipts are submitted in a foreign language, we may require an officially authenticated translation into one of the national languages of Switzerland or into English, at the expense of the insured person.

A6  How long does the insurance contract remain valid?

A6.1 The period of coverage is specified in the insurance policy and, by way of an amendment to G1.2 GIC, may be less than one year.

A6.2 If the period of coverage is less than one year, the insurance expires at the end of the agreed period, unless otherwise agreed before expiry.

A6.3 If the insurance has a term of at least one year, the contract will be tacitly extended by a further year unless terminated on expiry. The insurance may be terminated by giving one month’s notice to the end of the period of coverage, but not before the end of the minimum contract period.

A6.4 In the event of a claim, we reserve the legal right to cancel the insurance under Switzerland’s Insurance Contract Act. The policyholder also has the same right.

A6.5 In all other respects, the provisions on duration and termination pursuant to sections G1, G2, and G5.2 to G6.2 GIC apply. Notice of termination must be in writing (by post or electronically).

A7  What persons are insured?

A7.1 Under this insurance policy, the policyholder may be insured alone or jointly with other persons.

A7.2 The insurance covers all persons named in the policy who live with the policyholder in a shared household. The policyholder may request the inclusion of additional persons at any time; A5.2 GIC applies mutatis mutandis.

A7.3 If insured persons move out of the policyholder’s shared household, the insurance coverage for these persons will automatically lapse. Such changes must be reported to us without delay.

A7.4 If the number of insured persons changes, the premiums will be adjusted accordingly.

A7.5 A shared household exists when the domicile (as per the confirmation of registration/confirmation of domicile) and the address of the insured persons and of the policyholder are identical.