



General Insurance Conditions (GIC)

# Travel Insurance Intertours

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# Key Points at a Glance

This overview provides you with information about the key content of the insurance contract in accordance with Article 3 of the Federal Act on Insurance Contracts (ICA). The contracting parties' rights and obligations come into being on conclusion of the insurance contract, in particular on the basis of the application, policy, contract terms, and statutory provisions.

## Who is the insurance carrier?

The insurance carrier is AXA Insurance Ltd, General Guisan-Strasse 40, 8401 Winterthur (hereinafter referred to as "AXA"), a stock corporation domiciled in Winterthur and a subsidiary of the AXA Group.

## What types of insurance can be purchased?

- Cancellation cost insurance
- Personal assistance insurance
- Vehicle assistance insurance

## Which individuals and vehicles are covered?

The insurance applies to persons who have their domicile, as defined by civil law, in Switzerland or the Principality of Liechtenstein. The policy/application specifies whether the contract has been issued for the policyholder alone (individual) or for the policyholder and their family (dependents' coinsurance).

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's name or are driven by that person are covered. This also applies to all trailers weighing up to 3,500 kg that are legally permitted to be towed by the insured vehicle.

## What is covered and what benefits will AXA pay?

### Cancellation cost insurance (GIC C3):

- Payment of cancellation costs owed pursuant to the contract with the tour operator or transportation service provider/lessor
- Payment of services not used

### Personal assistance insurance (GIC D3):

- Rescue and recovery costs
- Transportation costs and additional transportation costs
- Additional costs for accommodation and meals

### Vehicle assistance insurance (GIC E5):

- Breakdown assistance and towing service
- Vehicle recovery
- Storage fees
- Return of vehicle
- Transportation costs and additional transportation costs
- Additional costs for accommodation and meals
- Delivery costs for replacement parts (abroad)

The insured risks, events, and benefits are listed exhaustively in Parts C, D, and E. These form part of property and casualty insurance pursuant to the Insurance Contract Act (ICA).

## What does the insurance not cover?

The following events are not covered by the insurance (GIC B5):

- Events that had already occurred when the insurance was taken out or when the trip/vacation was booked or of which the insured must have been aware;
- Events in connection with mental illness. Exception: A qualified psychiatrist provides a medical certificate confirming the mental illness;

- Events attributable to a defect or to inadequate maintenance of the means of transportation used;
- Events in connection with acts of daring involving the deliberate exposure to risk.

## How much is the premium and when is it due?

The premium amount is shown in the application and the policy. The premium is due on the first day of every insurance year (GIC A4).

## What are the policyholder's main obligations?

Immediate notification of any claim to AXA (GIC A6): phone +41 844 802 008, or when calling from abroad +41 58 218 11 00.

## When does the notice of claim need to be filed?

The notice of claim must be filed once AXA has been notified of the claim.

Either online: [AXA.ch/report-claim](https://www.axa.ch/report-claim) or to the following address: AXA, Service Center, P.O. Box 357, 8401 Winterthur,

## When does the insurance begin and end?

The insurance begins on the date specified in the policy. AXA may reject the application up until the date on which it issues the policy or a definitive cover note. The insurance is valid for the period specified in the policy.

Unless the insurance contract is terminated on expiry, it is automatically renewed for one year at a time.

## How to exercise the right of withdrawal

The policyholder can withdraw from the insurance contract within 14 days of accepting it. This deadline will be met if AXA receives notice of withdrawal in writing or in another form of text (email, for example) by no later than the last day of the withdrawal period.

As a consequence of withdrawal, benefits already received must be paid back.

## Special information for the Principality of Liechtenstein

The applicant is bound by the application to conclude an insurance contract within two weeks of submitting or sending the application.

If AXA is in breach of the duty to provide information pursuant to the Liechtenstein Insurance Contract Act or the Liechtenstein Insurance Supervision Act, the policyholder has the right to withdraw during a four-week period from receipt of the policy.

The responsible supervisory authority is the Swiss Financial Market Supervisory Authority FINMA, 3000 Bern.

## What definitions apply?

The key terms are explained in Part B under "Definitions."

## What data does AXA use and how?

AXA uses data in compliance with the applicable statutory provisions. More information may be found at [AXA.ch/data-protection](https://www.axa.ch/data-protection).

# General Insurance Conditions (GIC)

## Part A General Conditions of the Insurance Contract

### A1 Scope of the contract

The policy specifies what cover has been concluded. The policy, these General Insurance Conditions (GIC), any Special Insurance Conditions (SIC), and any Supplementary Conditions (SC) provide information about the scope of coverage.

The insurance covers events that occur during the contract term. The cancellation cost insurance begins on the day when the journey or vacation is definitively booked. The contract term is specified in the policy.

### A2 Term of the contract

The insurance contract begins on the date specified in the policy. It is concluded for the term specified in the policy, after which it is automatically renewed for one year at a time. Any provisional insurance that may be in place ends once the policy is issued.

AXA may reject the application. Any provisional insurance that may be in place expires three days following receipt by the applicant of the notice of rejection. In this case, the applicant will owe the *pro rata* premium for the period of coverage.

### A3 Termination of the contract

#### A3.1 Regular termination

Either contracting party may terminate the contract in writing or in another form of text (email, for example) up to three months prior to its expiry.

#### A3.2 Termination effective as of the end of the insurance year

Either contracting party may terminate the contract in writing or in another form of text (email, for example) as of the end of any insurance year, subject to compliance with a period of notice of three months (annual right of termination).

#### A3.3 Termination in the event of a claim

After a claim for which AXA provides benefits, the contract can be terminated:

- By the policyholder, no later than 14 days after they become aware of the payment of the benefit, with coverage ending 14 days after AXA receives the notice of termination.
- By AXA, at the latest when the benefit is paid out, with coverage ending 14 days after the policyholder receives the notice of termination.

#### A3.4 Termination in the event of multiple insurance

A8 applies.

#### A3.5 Termination by the policyholder in the event of contract adjustment by AXA

A5 applies.

### A4 Premiums

#### A4.1 Premium amount and due date

The premium specified in the policy is due on the first day of each insurance year; the due date for the first premium is specified in the invoice. In the event of installment payments, the installments due during the insurance year are deemed to be deferred. AXA may add a surcharge to each installment.

#### A4.2 Combination discount

- 10% discount for 2 modules
- 25% discount for 3 modules

### A5 Contract adjustment by AXA

#### A5.1 Notification by AXA

AXA may adjust the contract with effect from the following insurance year if there are changes to the following:

- premiums

Notification of an adjustment to the contract must reach the insured no later than 25 days prior to the start of the new insurance year.

#### A5.2 Termination by the policyholder

The policyholder will then have the right to terminate that part of the contract affected by the change, or the entire contract, at the end of the current insurance year. The contract will then end to the extent specified by the policyholder when the insurance year ends. Notice of termination must reach AXA no later than on the last day of the current insurance year.

#### A5.3 Consent to an adjustment to the contract

An adjustment to the contract is deemed to have been accepted if the policyholder does not give notice of termination.

### A6 Duty of care and other obligations in the event of a claim

#### A6.1 Duty of care and other obligations in the event of a claim

In the event of a claim, the policyholder must notify AXA immediately. The effective costs necessary for carrying out notification of the claim will be reimbursed up to a maximum amount of CHF 100 per event. For claims connected with cancellation cost insurance, the booking confirmation and cancellation cost state-

ment must be submitted to AXA. If the policyholder is undergoing medical treatment, the attending physician involved in the claim must be released from their duty of confidentiality in relation to AXA.

Any use of a means of transportation at AXA's expense must be agreed with AXA in advance.

Under personal assistance insurance in accordance with D and vehicle assistance insurance in accordance with E, benefits are payable only for measures organized by or agreed with AXA.

If notification obligations and rules of conduct are culpably violated in such a way that start date, extent, or determination of loss/damage are affected, benefits may be reduced or refused accordingly.

In the case of measures that were not ordered by the AXA Service Center, the insurance only covers the costs that would still have been incurred if assistance had been provided via the AXA Service Center.

## **A7 Duty to provide information**

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### **A7.1 Communication with AXA**

The policyholder must address all communications to the responsible branch office or to the registered office of AXA.

### **A7.2 Claims**

A6 applies.

### **A7.3 Contract adjustment by AXA**

A5 applies.

### **A7.4 Multiple insurance**

A8 applies.

### **A7.5 Termination of the contract**

A3 applies.

## **A8 Multiple insurance**

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### **A8.1 Duty to notify**

AXA must be informed immediately if additional insurance contracts are in place for the same insured property, the same risk, and the same period, or if such contracts are concluded.

### **A8.2 Termination of employment**

AXA may terminate the insurance within 14 days of notification of multiple insurance. The contract expires four weeks after the policyholder receives the notice of termination.

If the policyholder has inadvertently taken out multiple insurance, they may terminate the later policy. This must occur within four weeks of discovering the multiple insurance. Notice of termination must be sent to AXA in writing or another text form (email, for example).

## **A9 Principality of Liechtenstein**

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If the policyholder is resident or has their registered office in the Principality of Liechtenstein, the references to provisions of Swiss law contained in the insurance contract documents shall be construed as referring to the corresponding provisions of Liechtenstein law.

## **A10 Applicable law and place of jurisdiction**

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### **A10.1 Applicable law**

This contract is subject to Swiss law. For contracts that are subject to Liechtenstein law, the binding provisions of Liechtenstein law take precedence if they differ from these General Insurance Conditions (GIC).

### **A10.2 Place of jurisdiction**

The ordinary courts of Switzerland shall have exclusive jurisdiction over any disputes arising out of or in connection with this insurance contract; in the case of policyholders resident or having their registered office in the Principality of Liechtenstein, the ordinary courts of Liechtenstein shall have exclusive jurisdiction over any such disputes.

## **A11 Sanctions**

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AXA will not provide any insurance cover, claims payments, or any other indemnity to the extent that the provision of such indemnity would expose AXA to any sanction, prohibition, or restriction under any UN resolution or any trade or economic sanctions, laws, or regulations of the European Union, the United Kingdom, the United States of America, Switzerland, or the Principality of Liechtenstein.

## Part B

### Common Provisions

#### B1 Multiple insurance

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**B1.1** If various insurance modules provide cover following a loss event, benefits may not be cumulated for the same loss items; in other words, the same benefits may not be drawn multiple times.

#### B1.2 Subsidiary clause

In the case of multiple insurance, AXA pays its indemnity on a subsidiary basis. The right of recourse will be transferred to AXA in the same amount as AXA has paid benefits.

#### B2 Upper financial limit in the event of a claim

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AXA's benefits are limited to a maximum of CHF 1,000,000 per claim.

#### B3 Advice and helpline

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

**In Switzerland: 0844 802 008**  
**From abroad: +41 844 802 008**  
**or +41 58 218 11 00**

#### B4 Insureds

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Only persons who are domiciled in Switzerland or the Principality of Liechtenstein may take out the insurance. The policy specifies whether the contract has been issued for the policyholder alone (individual) or for the policyholder and their family (dependents' coinsurance).

#### B4.1 Family (multi-person household)

This includes:

- the insured;
- the insured's spouse or
- the person who occupies this position and cohabits with the insured;
- the insured's unmarried children and other persons under the age of 20 who live in the same household;
- the insured's children aged 20 and over, provided they are unmarried and not employed;
- other persons listed by name in the policy, provided they cohabit with the insured (including their unmarried children of up to 20 years of age and their unmarried children over the age of 20 who are not employed).

#### B4.1.1 Third-party minors

The insurance also covers third parties who are minors and are traveling with an insured adult. The insurance does not cover minors taken on the journey in connection with the exercise of a professional activity, as members of youth groups, or as hitchhikers.

#### B5 Relocation abroad

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If the insured moves their civil-law domicile abroad, the contract expires at the end of the current insurance year.

#### B6 Non-insured events

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**B6.1** Events that had already occurred when the insurance was taken out or when the trip/vacation was booked or of which the insured must have been aware;

**B6.2** Events in connection with mental illness. Exception: a qualified psychiatrist provides a medical certificate confirming the mental illness;

**B6.3** Events in connection with war, revolution, rebellion, civil unrest, or revolt if the insured was actively involved;

**B6.4** Events in connection with participation in races, motor rallies, and similar competitive driving, and all driving on racetracks or training circuits (e.g. skid training, competitive driving courses);

**B6.5** Events relating to a change in the itinerary or sequence of the booked journey or vacation by the organizer or the transportation service provider, even where said change is on the basis of an official order (this does not include C1.5);

**B6.6** Events relating to the premeditated commission or attempted commission of crimes or misdemeanors;

**B6.7** Events attributable to a defect or to inadequate maintenance of the means of transportation used;

**B6.8** Events in connection with acts of daring which result in deliberate exposure to risk.

**B6.9** Events that can be attributed to the insured's failure to comply with instructions/requirements or entry requirements.

#### B7 Definitions

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#### B7.1 Natural-hazard events

"Natural-hazard events" refer to the events in the following exhaustive list: high water, flooding, wind, hail, avalanche, risk of avalanche, snow, snow pressure, snow-slide, rockslide, earthquake, landslide, rockfall, volcanic eruptions.

#### B7.2 Collision

Collision is defined as damage to the chosen means of transportation caused by a sudden and violent external impact. It includes, in particular, events due to impact, collision, overturning, falling, and sinking.

#### B7.3 Breakdown

"Breakdown" is defined as any sudden and unforeseen failure of the means of transportation due to a technical

defect and which renders continued travel impossible or illegal. The following are considered to be equivalent to a breakdown: tire damage, empty tank, loss of or damage to keys, keys locked inside the vehicle, or flat battery.

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**B7.4 Present value**

The “present value” is defined as the value of the insured vehicle, additional equipment, and accessories at the time of occurrence of the insured event.

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**B7.5 Employment**

Persons who pursue a professional activity for remuneration are considered to be “employed.” Students and trainees (apprentices) are not considered to be employed. Unemployed persons, military recruits, civilian-service personnel, and students who have completed their education are considered to be employed.

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**B7.6 Domicile**

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

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**B7.7 Authorities**

“Authorities” are defined as responsible official departments (especially the Federal Department of Foreign Affairs (FDFA) and the Federal Office of Public Health (FOPH)).

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**B7.8 Pets**

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

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**B7.9 Epidemic**

An epidemic is the sudden increase in the number of cases of an infectious disease within a specific geographic area over a specific period of time.

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**B.7.10 Pandemic**

A pandemic is the worldwide, massive spread of an infectious disease over a specific period of time. The statements issued by the World Health Organization (WHO, [www.who.int](http://www.who.int)) form the basis for qualification as a pandemic, and thus for the duration thereof.

## Part C

# Cancellation Cost Insurance

### C1 Insured risks and events

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#### C1.1 Accident, illness, and death

The trip or vacation cannot be commenced or continued as planned for the following reasons:

- C1.1.1 The insured has an accident, falls ill, or dies.
  - C1.1.2 A person related/close to the insured has an accident, falls ill, or dies.
  - C1.1.3 The insured's representative at work has an accident, falls ill, or dies.
  - C1.1.4 The insured's pet has an accident, falls ill, or dies.
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#### C1.2 Impaired use of property

- The property of the insured at their main or secondary domicile suffers considerable damage due to a natural-hazard event, fire, water, or theft. As a result, the insured cannot commence or continue the journey or vacation as planned.
  - Impaired use of property also includes cases in which the main or secondary residence is damaged during a burglary or attempted burglary.
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#### C1.3 Natural-hazard event or fire

According to confirmation by an authority, the journey or vacation cannot be commenced or resumed as planned due to a natural-hazard event or fire.

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#### C1.4 Strike

- The journey or vacation cannot be commenced or resumed as planned due to a strike at a business relevant to the journey or vacation, at a travel service provider, or at a government authority.
  - AXA may request confirmation of the strike by an authority in accordance with B6.
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#### C1.5 Terrorism, warlike events, revolution, rebellion, civil unrest

According to confirmation by an authority, the journey or vacation cannot be commenced or continued as planned due to terrorism, warlike events, revolution, rebellion, or civil unrest.

If the travel itinerary is amended or canceled by the tour operator owing to the threat of any of these events, any cancellation costs are covered.

The insurance applies for four weeks after the first occurrence of the event.

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#### C1.6 Restricted zone, quarantine, epidemic, or radioactive radiation

According to confirmation by an authority, the journey or vacation cannot be commenced or continued as planned due to a restricted zone, quarantine, epidemic, or radioactive radiation.

For events in connection with a pandemic C1.7 applies exclusively.

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#### C1.7 Pandemic

According to confirmation by an authority, the trip or vacation cannot be commenced or continued as planned.

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#### C1.8 Health risks at the travel destination

According to confirmation by an authority or confirmation from a doctor, the trip or vacation cannot be commenced or continued as planned due to considerable health risks for the individual insured prevailing at the travel destination or arising from the trip itself.

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#### C1.9 Loss of job

The insured unexpectedly loses their job after booking the journey or vacation.

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#### C1.10 Start of a new job

The insured takes up a new job after booking the trip or vacation and the new employer does not consent to the former's booked trip.

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#### C1.11 Divorce/dissolution of a registered partnership or domestic partnership (relationships lasting at least five years)

The joint trip or joint vacation cannot be commenced for financial or organizational reasons as a result of the insured's divorce or dissolution of a registered or domestic partnership (relationships of at least five years).

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#### C1.12 Insolvency of the tour operator or travel service provider

- The journey or vacation cannot be commenced or resumed as planned due to insolvency of the tour operator or travel service provider. The insured is obligated to first claim reimbursement of costs or compensation from the tour operator or travel service provider.
  - AXA pays benefits only insofar as the cancellation costs are not covered by third parties (e.g. the guarantee fund of the Swiss travel industry) (subsidiary cover).
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#### C1.13 Failure of public means of transportation

- The journey or vacation cannot be commenced or resumed as planned because a public means of transportation fails or is late by at least one hour.
- In the case of public flights, the insurance covers cancellations as well as delays of at least two hours.

If a public means of transportation fails, the insured is obligated to first claim reimbursement of costs or compensation from the travel or transportation company concerned.

AXA pays benefits only insofar as the cancellation costs are not covered by third parties (subsidiary cover).

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#### Other insured events

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#### C1.14 No entry visa

The journey or vacation cannot be commenced or resumed as planned for the following reasons:

- An entry visa that was applied for properly and in good time is not granted.
- A valid entry visa is withdrawn and the insured is not responsible for its withdrawal.

For events in connection with a pandemic C1.7 applies exclusively.

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**C1.15 Medical intervention**  
The journey or vacation cannot be commenced or resumed as planned because the insured has to undergo an important, medically necessary intervention.

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**C1.16 Receipt from a government authority of a non-deferrable order to appear**  
The journey or vacation cannot be commenced or resumed as planned because the insured receives a non-deferrable order to appear from a government authority (e.g. for questioning, as a witness in criminal proceedings, or before a court).

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## **C2 Scope of validity**

The insurance is valid worldwide.

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## **C3 Insured benefits**

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**C3.1 Cancellation cost**  
AXA will pay the cancellation costs, including processing fees, incurred by the insured in connection with an insured event in accordance with the contract concluded with the travel/transportation company or the landlord/accommodation provider.

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**C3.2 If services are not used**  
If, because of an insured event,  

- commencement of the journey or vacation is delayed or
- the journey or vacation has to be interrupted prematurely,

AXA pays the costs for the services not used as well as additional costs for rebooking.

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**C3.3 Indemnity limit**  
For each insured event, all insurance benefits together are limited to the price of the trip or vacation originally paid by the insured. AXA's insurance benefits per event are limited to a maximum of CHF 80,000.  
Benefits are paid only for that portion of the arrangement that the insured actually uses.  
AXA covers the cancellation costs for persons included in the group of insureds defined in B4, and for no other persons. If an insured has borne any costs for third parties, this is not insured.

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**C3.4 Indemnity limit in the event of a pandemic**  
The following indemnity limits will apply in accordance with C1.7:

- C3.4.1 Trips/vacations booked before a pandemic
- A maximum of three cancellations of trips or vacations booked before the outbreak of a pandemic are insured per policy.
  - AXA's insurance benefits are limited to a maximum of CHF 10,000 per insured event and insured person.
- C3.4.2 Trips/vacations booked during a pandemic
- For trips or vacations booked during a pandemic, a maximum of one insured event is covered per policy.
  - AXA's insurance benefits are limited to a maximum of CHF 10,000 per insured person.

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**C3.5 Language stays**  
If an insured commences a language stay with a delay, does not commence it at all, or must interrupt it prematurely as a result of an insured event, AXA pays the costs for the portion not used.

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**C3.6 Pets**  
If the insured's pet cannot be placed with the intended caregiver prior to commencement of the journey or vacation because the latter has an accident, falls ill, or dies, AXA pays the costs of boarding up to a maximum of CHF 500 per event.

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**C3.7 Admission tickets**  
If the insured cannot use a prepurchased ticket for admission to an event because of an accident, illness, or death, and no cancellation is possible, AXA pays the corresponding costs of the ticket. Weekly, season, or annual tickets of any kind are not classed as admission tickets.

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## **C4 Non-insured events and benefits**

Events during trips undertaken for the purposes of medical or cosmetic treatment

## Part D

# Personal Assistance Insurance

### D1 Insured risks and events

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The trip or vacation cannot be continued as planned for the following reasons:

**D1.1** The insured has an accident, falls ill, or dies.

**D1.2** A person related/close to the insured has an accident, falls ill, or dies.

**D1.3** The insured's representative at work has an accident, falls ill, or dies.

**D1.4** The insured's pet has an accident, falls ill, or dies.

**D1.5 Failure of the chosen means of transportation**

- The private means of transportation fails unexpectedly during the journey and cannot be repaired before continuation of the journey or before the return journey.
- A public means of transportation (excluding aircraft) fails or is late by at least one hour.
- A public flight is canceled or is late by at least two hours.

**D1.6 Impaired use of property**

- The property of the insured at their main or secondary domicile suffers considerable damage due to a natural-hazard event, fire, water, or theft. As a result, the insured cannot continue the journey or vacation as planned.
- Impaired use of property also includes cases in which the main or secondary residence is damaged during a burglary or attempted burglary.

**D1.7 Impaired use of property brought along**

The property the insured has brought along is significantly damaged due to a natural-hazard event, fire, or water, or is stolen or misdirected during transport.

**D1.8 Loss of payment documents or travel documents**

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

**D1.9 Damage to lodging**

The lodging booked for the journey or vacation or that selected during the journey or vacation suffers significant damage due to a natural-hazard event, fire, or water.

**D1.10 Natural-hazard event or fire at the travel destination**

According to confirmation by an authority, the journey or vacation cannot be resumed as planned due to a natural-hazard event or fire.

**D1.11 Strike**

- The journey or vacation cannot be resumed as planned due to a strike at a business relevant to the journey or vacation, at a travel service provider, or at a government authority.
- AXA may request confirmation of the strike by an authority in accordance with B7.

**D1.12 Terrorism, warlike events, revolution, rebellion, civil commotion**

- According to confirmation by an authority, the journey or vacation cannot be continued as planned due to terrorism, warlike events, revolution, rebellion, or civil unrest.
  - The tour operator amends the itinerary in a material or substantial manner due to the risk of terrorism.
- The insurance applies for four weeks after the first occurrence of the event.

**D1.13 Restricted zone, quarantine, epidemic, pandemic, or radioactive radiation**

According to confirmation by an authority, the trip or vacation cannot be continued as planned due to a restricted zone, quarantine, epidemic, pandemic, or radioactive radiation.

**D1.14 Health risks at the travel destination**

According to confirmation by an authority or confirmation from a doctor, the trip or vacation cannot be commenced or continued as planned due to considerable health risks for the individual insured prevailing at the travel destination or arising from the trip itself.

**D1.15 Insolvency of the tour operator or travel service provider**

- The journey or vacation cannot be commenced or resumed as planned due to insolvency of the tour operator or travel service provider.
- The insured is obligated to first claim reimbursement of costs or compensation from the tour operator or travel service provider.

**D1.16 Cut off from outside world due to snowfall**

The selected vacation destination is cut off from the outside world due to snowfall, making it impossible for the insured to travel there or back.

### D2 Scope of validity

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The insurance is valid worldwide.

### D3 Insured benefits

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**D3.1 The insured has an accident, falls ill, or dies.**

**D3.1.1 Rescue and recovery costs**

AXA covers the necessary rescue and recovery costs.

**D3.1.2**

**Transportation costs and additional transportation costs**

AXA covers the necessary transportation costs to the nearest suitable physician or hospital. If the journey or vacation cannot be resumed subsequently, AXA pays the additional transportation costs incurred to return the insured directly to their permanent residential address. If the journey can be continued, AXA pays the additional transportation costs up to a maximum of CHF 1,000 per insured. Costs for transfer to another hospital are not insured.

<p>D3.1.3 Return to a hospital at the insured's place of domicile or to their permanent residential address will be paid by AXA if ordered by a physician. AXA also covers the transportation costs of a person required to accompany the patient on the direction of a physician.</p> <p>D3.1.4 If the insured dies, AXA pays the costs of recovery and transportation of the body to their permanent residential address, and will handle the necessary formalities.</p> <p>D3.1.5 If the insured dies abroad, AXA will on request pay the costs of cremation and transportation of the urn or the costs of local burial in place of the costs of returning the body. The insurance covers funeral expenses up to the amount of the costs of returning the body.</p> <p>D3.1.6 <b>Additional costs for accommodation and board</b> If the insured must make an unplanned stay or take more appropriate lodgings, AXA pays the costs of accommodation and board up to a maximum of CHF 1,000 per insured. However, no hospital charges are covered.</p> <p>D3.1.7 If the insured can no longer care for the minors traveling and insured with them, AXA pays accommodation, board, and transportation costs for one person to return the children to their permanent residential address.</p> <p>D3.1.8 <b>Vehicle return by a driver</b> If no other fellow passenger can return the roadworthy vehicle, AXA pays for a driver to return the vehicle to the insured's permanent residential address.</p> <p>D3.1.9 <b>Travel costs for hospital visit abroad</b> AXA pays the travel costs for a single hospital visit if the hospital stay abroad lasts longer than seven days and persons related/close to the insured wish to visit the insured. These travel costs are limited to a maximum of CHF 2,000 per event.</p> <p>D3.1.10 <b>Advance on costs</b> If the insured must seek medical treatment abroad, AXA pays an advance on costs, subject to reimbursement, of up to CHF 5,000 per insured.</p>	<p><b>D3.2</b></p> <ul style="list-style-type: none"> <li>• A person related/close to the insured has an accident, falls ill, or dies.</li> <li>• The insured's pet has an accident, falls ill, or dies.</li> <li>• Impaired use of property</li> <li>• The insured's representative at work has an accident, falls ill, or dies.</li> <li>• Insolvency of the tour operator or travel service provider</li> </ul> <p>D3.2.1 <b>Additional transportation costs</b> AXA pays the additional transportation costs incurred to return the insured directly to their permanent residential address. If the journey or vacation can be resumed after that, AXA pays additional transportation costs up to a maximum of CHF 1,000 per insured.</p> <p>D3.2.2 <b>Additional costs for accommodation and board</b> AXA pays the additional cost of accommodation and board for an unforeseen stay, up to a maximum of CHF 1,000 per insured.</p>
<p><b>D3.3 Failure of the chosen means of transportation</b></p> <p>D3.3.1 <b>Additional transportation costs</b> AXA pays the additional transportation costs incurred to return the insured directly to their permanent residential address, or up to a maximum of CHF 1,000 per insured for resumption of the journey.</p> <p>D3.3.2 <b>Additional costs for accommodation and board</b> AXA pays the additional cost of accommodation and board for an unforeseen stay, up to a maximum of CHF 1,000 per insured.</p>	<p><b>D3.4</b></p> <ul style="list-style-type: none"> <li>• Impaired use of property brought along</li> <li>• Natural-hazard event or fire at the travel destination</li> <li>• Strike</li> <li>• Terrorism or unrest at the travel destination</li> <li>• Restricted zone, quarantine, epidemic, pandemic, or radioactive radiation</li> <li>• Health risks at the travel destination</li> <li>• Loss of payment documents or travel documents</li> </ul> <p>D3.4.1 <b>Additional transportation costs</b> AXA pays the additional transportation costs up to a maximum of CHF 1,000 per insured.</p> <p>D3.4.2 <b>Additional costs for accommodation and board</b> AXA pays the additional cost of accommodation and board for an unforeseen stay, up to a maximum of CHF 1,000 per insured.</p> <p>D3.4.3 <b>Advance on costs in the event of loss of credit cards, checks, identity documents, and personal tickets</b> AXA pays a refundable advance on costs of up to CHF 1,000 per insured.</p>
<p><b>D3.5</b></p> <ul style="list-style-type: none"> <li>• Damage to lodging</li> <li>• Natural-hazard event or fire at the travel destination</li> <li>• Cut off from outside world due to snowfall</li> </ul> <p>D3.5.1 <b>Additional costs for accommodation and board</b> AXA pays the additional cost of accommodation and board for an unforeseen stay, up to a maximum of CHF 1,000 per insured.</p>	<p><b>D3.6 Emergency situation at home</b> If the insured becomes aware during a journey or vacation abroad of a dangerous situation at home (unlocked doors, open windows, operating heat source, forgotten pet, etc.) and notifies AXA of this, the latter will arrange assistance appropriate to remedying the situation (without assuming costs).</p>
<p><b>D3.7 Notification service</b> If an insured has an accident or falls ill and AXA has taken appropriate measures, AXA will notify the family members of those measures.</p>	<p><b>D3.8 Forwarding essential medication</b> Should the insured discover during a journey or vacation that they are missing essential medication, AXA pays to have the medication forwarded (but not the cost of the medication).</p>
<p><b>D3.9 Costs for interpreting services</b> AXA pays the costs necessary for an accredited interpreter abroad, up to a maximum of CHF 500 per insured event.</p>	<p><b>D4 Non-insured events and benefits</b></p> <p>D4.1 AXA will not pay benefits if the chosen means of transportation fails at its regular location.</p> <p>D4.2 AXA will not pay benefits in connection with the cargo.</p> <p>D4.3 Events during trips undertaken for the purposes of medical or cosmetic treatment</p>

## Part E

# Vehicle Assistance Insurance

### E1 Insured vehicles

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**E1.1** **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 or driven by that person. This also applies to all trailers weighing up to 3,500 kg that are legally permitted to be towed by the insured vehicle.

**E1.2** **The insurance does not cover:**

- Vehicles with dealer or temporary/provisional plates
- Vehicles rented out to third parties
- Taxis or driving-school vehicles

The latter are not insured only insofar as they are being driven by a person learning to drive.

### E2 Additionally insured persons and pets

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**E2.1** Should an uninsured drive an insured vehicle, compensation will be payable for breakdown assistance, towing, vehicle recovery, storage fees, and vehicle return. The costs for delivery of replacement parts will also be covered abroad (E5.6).

**E2.2** Transportation costs, additional transportation costs, and costs for accommodation and board will also be paid for fellow travelers and pets, up to a maximum of CHF 1,000 per event.

### E3 Insured risks and events

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- The insured vehicle fails as a result of a collision, breakdown, or theft, or is damaged by a natural-hazard event, fire, or water.
- Also insured are events resulting from a collision or breakdown during a course of further training in Switzerland that is recognized by AXA.

### E4 Scope of validity

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The insurance is valid for Europe and countries bordering the Mediterranean, but it does not include the Russian Federation, Belarus, Georgia, Armenia, Azerbaijan, or Kazakhstan.

### E5 Insured benefits

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**E5.1** **Breakdown assistance and towing**  
AXA pays for breakdown assistance. If the vehicle cannot be made roadworthy at the site of the breakdown, AXA covers the cost of towing it to the nearest suitable garage. The replacement parts are not covered. If, due to circumstances, AXA cannot be reached and hence the insured must arrange for breakdown assistance and towing on their own, AXA covers the corresponding costs up to a maximum of CHF 250 per event.

### E5.2 Vehicle recovery

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

### E5.3 Storage fees

AXA pays storage fees of up to CHF 250 per event.

### E5.4 Vehicle return

If repairs at the nearest appropriate garage cannot be completed within two hours (or, if abroad, not on the same day) or if a stolen vehicle is found within 30 days following a theft, AXA pays for the return of the vehicle to the insured's home garage (but no more than CHF 250 per event in Switzerland), unless the costs exceed the present value of the insured vehicle. If the vehicle is not returned from abroad to Switzerland, AXA will assist in arranging the formalities necessary for its scrapping and pay the customs duties.

### E5.5 Determining the extent of damage

AXA pays up to CHF 250 per event for costs abroad to determine the extent of damage (e.g. photos) so as to assess the return of the vehicle.

### E5.6 Delivery cost of replacement parts

AXA pays the cost of shipping replacement parts abroad as necessary to render the vehicle drivable. Replacement parts themselves are not covered.

### E5.7 Transportation costs and additional transportation costs

AXA pays the additional transportation costs incurred to return the insured directly to their permanent residential address, or up to a maximum of CHF 1,000 per insured for resumption of the journey.

If the insured is injured, AXA covers the necessary transportation costs to the nearest suitable physician or hospital. If the trip cannot be resumed subsequently, AXA pays the additional transportation costs incurred to return the insured directly to their permanent residential address. If the journey can be continued, AXA pays the additional transportation costs up to a maximum of CHF 1,000 per insured. Costs for transfer to another hospital are not insured.

AXA pays the costs of return to a hospital at the place of domicile or return to the insured's permanent residential address if either are medically indicated. AXA also covers the transportation costs of a person required to accompany the patient on the direction of a physician.

If the insured dies, AXA will on request pay the costs of cremation and transportation of the urn or the costs of local burial in place of the costs of returning the body. The insurance covers funeral expenses up to the amount of the costs of returning the body.

### E5.8 Additional costs for accommodation and board

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

If the insured is injured and must therefore make an unplanned stay or take more appropriate lodgings, AXA pays the costs of accommodation and board, up to a maximum of CHF 1,000 per insured. However, no hospital charges are covered.

If the insured cannot care for the minors traveling and insured with them, AXA pays the costs of accommodation, board, and transportation for one person to return the children to their permanent residential address.

## E6 Additional benefits

### E6.1 Guarantees

E6.1.1 If, due to an insured event, the insured vehicle must be returned to the insured's home garage, AXA guarantees the return within the following periods, calculated from the day on which AXA receives all necessary documentation and can issue the order for transportation.

<b>Site of breakdown</b>	Time for return in business days (Monday to Friday, local public holidays excluded)
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<b>Transportation orders within Switzerland</b> (excluding direct transfers by breakdown services)	3 working days
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<b>Italy and France (excluding islands*), Germany, Benelux states, Austria, Hungary, Poland, Czech Republic, Slovakia, Balkan states (excluding Greece), Spain, Portugal</b>	11 working days *Depending on availability of ferry
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<b>Remaining geographical scope</b>	16 working days
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E6.1.2 If AXA is unable to observe these periods, it will, upon expiry of the period, pay the insured for a replacement vehicle for each additional day required, for a maximum of five days and up to CHF 500 in total.

If the return costs from abroad exceed the present value of the insured vehicle, AXA will pay upon return at most the present value if the insured arranges to have the vehicle returned.

## E7 Non-insured events and benefits

E7.1 AXA will not pay benefits in connection with the cargo.

### E7.2 Damage while the vehicle is being returned

If the insured vehicle sustains damage while being returned under arrangements made by AXA, AXA will be liable only if there is proof of gross negligence on its part.



## **Need to file a claim?**

It's easy and fast – report your claim online at:

**[AXA.ch/report-claim](https://www.axa.ch/report-claim)**

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