

# ERV travel insurance

## INFORMATION ABOUT YOUR INSURANCE

Dear Customer,

We are happy to inform you about the identity of the insurer and the essential content of the insurance contract (Article 3 of the Swiss Federal Law on Insurance Contracts).

### Who are your contractual partners?

The risk carrier for the present insurance is: Helvetia Schweizerische Versicherungsgesellschaft AG, Dufourstrasse 40, CH-9001 St.Gallen. The insurance lies with: Europäische Reiseversicherung (entitled ERV in the GIC), a branch of Helvetia Schweizerische Versicherungsgesellschaft AG headquartered at St. Alban-Anlage 56, Postfach, CH-4002 Basel.

### Who is the policyholder?

The policyholder is HHD AG, Sägereistrasse 27, CH-8152 Glattbrugg.

### What risks are insured and what scope does the insurance protection have?

The events under whose occurrence ERV is obligated to provide a benefit results from the corresponding General Conditions of Insurance (GCI).

### Which insurance benefits will be provided?

The amount or the maximum limit and the type of insurance benefits are to be taken from the policy or the corresponding GCI. The same applies for any deductibles or waiting periods.

### Which persons are insured?

Based on the group insurance contract concluded with the policyholder, ERV grants insurance protection to the persons described on the insurance certificate as well as a direct right to claim in connection with the insurance benefits. The insured persons result from the insurance confirmation and the General Conditions of Insurance (GCI).

### How high is the premium?

The amount of the premium depends on the respectively insured risks and the desired coverage. The amount of the premium can be seen on the insurance confirmation and is borne by the policyholder.

### What obligations do the insured persons have?

Falling under the essential obligations of insured persons are for instance the following:

- If a loss occurs, it is to be reported to ERV without delay.
- For clarifications undertaken by ERV, so for instance in the case of a loss, the policyholder and the insured persons are to cooperate (duty to cooperate).
- In the event of a loss, reasonable measures to minimize and clarify the damages are to be taken (duty to minimize damages).
- If a change in the essential facts established in the insurance contract and policy leads to an increased risk, there exists the duty to inform ERV of this without delay (increase in risk).

### When does your insurance contract begin and end?

The contract begins on the date stated in the insurance policy or the booking confirmation, but at the earliest with the commencement of travel.

The contract ends on the date stated in the insurance policy or the booking confirmation, but at the latest with the completion of travel.

### For what purpose are personal data processed, forwarded or stored?

#### What personal data is processed?

Data collection and processing serves to conduct insurance transactions, marketing, sales, administration, to procure products/services, to conduct the risk audit as well as the winding up of insurance contracts and all associated secondary transactions.

The data is physically and/or electronically collected, processed, stored or deleted in accordance with the legislator's regulations. Data that concerns business correspondence are to be stored for at least 10 years from the termination of the contract and claims data for at least 10 years after the conclusion of the claim.

Essentially, the following data categories are processed: Data of interested parties, of customers, contract and claims data, health data, data of injured parties and claimants as well as collection data.

ERV is authorized to forward all this data to the extent required to co-insurers and reinsurers, government offices, insurance companies and institutions, central information systems of the insurance companies, other units of the corporate group, cooperation partners, hospitals, doctors, external experts and other participants both domestic and abroad as well as to retrieve information from all these places. The authorization comprises in particular physical and/or electronic data storage, the use of the data for the determination of the premium, for risk clarification, for the processing of insurance cases, to combat against abuse, for statistical assessments as well as within the corporate group including cooperation partners also for marketing purposes including the creation of customer profiles that serve to offer individual products to the applicant.

### What else is to be taken into account?

The specific insurance contract remains authoritative in any case.

For the sake of simplicity, the male form is used throughout the text but it goes without saying that the female form is also included.

In case of doubt, the German version shall prevail for the interpretation and contents of all documentation.

## GENERAL CONDITIONS OF INSURANCE (GCI) E343

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### 1 GENERAL PROVISIONS

#### 1.1 Insured persons

The persons listed on the booking confirmation of the policyholder apply as insured persons, as well as all persons who accompany them during the insurance period and at the same time live in the rental property booked by the policyholder together with them.

#### 1.2 Scope of validity, period of validity

- a) The insurance is valid worldwide.
- b) The insurance covers the insured persons during the travel from origin to destination and back, as well as during the stay at the booked rental property.
- c) The insurance period is limited to the time period stated in the insurance policy or the booking confirmation, begins with the departure at the permanent residence and ends with the completion of travel (maximum of 45 days).

#### 1.3 General exclusions

Not insured are events

- a) that upon booking of the rental property had already occurred or were recognizable, subject to the provisions pursuant to Clause 2.2 C;
- b) that take place in connection with illnesses or accidents that have not been established at the time of the occurrence by a doctor and been documented by means of a medical certificate;
- c) for which the expert (expert, doctor etc.), who makes the findings about the claim event, is a direct beneficiary or is related by blood or marriage to the insured person;
- d) that are a consequence of acts of war or can be traced back to terrorism;
- e) that are in connection with kidnapping;
- f) that are a consequence of government directives (custody or ban on leaving the country, closure of air space etc.);
- g) that occur upon participating in
  - competitions, races, rallies or training with motor vehicles or boats,
  - competitions or training in connection with professional sports or extreme sports,
  - trekking trips or mountain tours from from an altitude of over 4000m above sea level,
  - expeditions,
  - daring actions (recklessness), where one consciously subjects oneself to an especially great risk;
- h) that come about when steering a motor vehicle or boat without the legally required driver's license or if the legally required companion is missing;
- i) that are caused by intentional or gross negligent actions or failures to act or are due to disregard of the generally customary duty of care;

- k) that come about under the influence of alcohol, narcotics, drugs or medications;
- l) that come about upon the occasion of intentionally committing a crime or offense or attempting to do so;
- m) which the insured person brings about in connection with suicide, self-mutilation or the attempt thereof;
- n) that are caused by ionizing rays of any kind, in particular also from atomic nucleus conversions.

#### 1.4 Claims vis-à-vis third parties

- A If the insured person has been compensated by a liable third party or their insurer, no compensation is due on the basis of this contract. If the ERV has been sued in court in place of the liable party, the insured person is to cede their claims of liability to ERV up to the amount of the expenditures.
- B In the case of multiple insurance (voluntary or mandatory insurance), ERV will provide its benefits secondarily, unless the insurance conditions of the other insurer also contain a subsidiarity clause. In this case the legal regulations of double insurance are applicable.
- C If several insurance coverages exist for chartered companies, the total costs will only be reimbursed once.

#### 1.5 Further provisions

- A The claims expire after 2 years after the occurrence of a loss.
- B Sole place of jurisdiction available to the claimant is their domicile or the headquarters of ERV, Basel.
- C Benefits drawn wrongly from ERV are to be reimbursed within 30 days together with the associated expenditures.
- D Swiss law is solely applicable to the insurance contract, in particular the Swiss Federal Law on Insurance Contracts (LIC).
- E The ERV provides its benefits in CHF. The exchange rate of the day on which these costs were paid by the insured person is used for the conversion of foreign currencies.

#### 1.6 Obligations in the event of a damage

- A Please contact us as follows:
  - in the event of damage contact ERV, PO Box, CH-4002 Basel, phone +41 58 275 27 27, fax +41 58 275 27 30, claims@erv.ch,
  - in case of emergency contact the ALARM CENTRE with 24-hour service, either by calling **+41 848 801 803** or by calling the **toll-free number +800 8001 8003**, fax +41 848 801 804. It is available day and night (also on Sundays and public holidays). The ALARM CENTRE will advise you on appropriate action and will organise any help needed.
- B The insured/claim-entitled person is to undertake everything before and after the event of loss which will avert or minimize the loss and will contribute to its clarification.
- C The following is to be provided to the insurer:
  - any information requested is to be issued without delay,
  - necessary documents are to be submitted and
  - payment details to be provided (IBAN of the bank or postal account) – if no payment detail is provided the fees of CHF 40 for the transfer will be charged to the insured person.
- D A doctor is to be contacted without delay upon illness or accident; the doctor is to be provided information about the travel plans and his orders are to be followed. The insured/claim-entitled person is to release the doctors who treated them from the duty of confidentiality vis-à-vis the insurers.
- E Upon culpable violation of duties in the event of a loss, the insurer has the right to reduce the compensation by the amount by which the it would have been reduced had conduct been in accordance with such duties.
- F The insurer's obligation to pay indemnity lapses if and when
  - intentionally false information is provided,
  - facts are not divulged or
  - the requested obligations (incl. police report, recording of the facts, confirmation and receipts) are omitted,
 if by so doing the insurer incurs a disadvantage.

## 2 SOS PROTECTION FOR INCIDENTS DURING TRAVEL



#### 2.1 Special provision, scope of validity, period of validity

The chronically ill are to undergo a physical exam directly before booking a travel benefit to confirm their fitness for travel by means of a medical certificate to be issued. The insurance protection is valid worldwide during the insurance period established in the insurance policy or booking confirmation, a maximum of 45 days.

#### 2.2 Insured events

- A ERV grants insurance protection when the insured person has to abort, interrupt or extend the booked travel benefit, as a consequence of the following named events:
  - a) unforeseeable serious illness, serious injury, serious pregnancy complications or death
    - of an insured person,
    - of an accompanying person,
    - of a person not accompanying, but very close to the insured person,
    - of the direct substitution at the workplace, such that the presence of the insured person is indispensable there;
  - b) strike (subject to active participation) on the planned travel route abroad. Unrest of all kinds, quarantines, epidemics or natural disasters at the travel destination when these events concretely endanger the life and the property of the insured person and therefore make the continuation of the trip or the stay impossible or unreasonable;
  - c) serious encroachment of the property of the insured person at their place of residence as a consequence of fire, natural disaster, theft or water damages such that their presence at home is indispensable.

- d) breakdown of a booked or used public means of transportation as a consequence of technical defects, in so far this means the continuation according to program of the travel benefit is not guaranteed. Delays or detours of the booked or used public means of transportation do not apply as a breakdown.
- e) acts of war or terror attacks during 14 days after their initial occurrence, in so far the insured person is surprised by this while abroad;
- f) theft of travel tickets, passport or identity card: Only the benefits pursuant to Clause 2.3 B h) are insured.
- g) if the vehicle used by the insured person from the place of residence suffers an accident or a breakdown or is stolen.
- B If the person who triggers the abandonment, the interruption or the extension of the travel benefit through an insured event is neither related by blood nor marriage to the insured person, there exists a claim to benefit only if the latter would have to continue the trip alone.
- C If the insured person suffers from a chronic illness without therefore the travel benefit appearing to be called into question upon conclusion of the insurance or upon booking or before assumption of the travel benefit, ERV will then pay the insured costs incurred if the travel benefit must be interrupted, aborted or extended due to unforeseeable, serious acute worsening of this illness or if death takes place as a consequence of the chronic illness (subject to Clause 2.1).

#### 2.3 Insured benefits

- A The extent of entitlement to benefits is determined by the event causing the cancellation, curtailment or delay of the trip. Previous or subsequent events are not taken into consideration.
- B Upon occurrence of the insured event, ERV shall cover
  - a) the costs of
    - transfer to the nearest hospital suitable for the required treatment,
    - medically escorted emergency transport to the nearest, most appropriate hospital for the required treatment at the place of residence of the insured person.
 Only ERV's doctors have the authority to make decisions on the necessity, nature and timing of these benefits;
  - b) the costs of any necessary search and rescue operation up to CHF 10,000 per person, if the insured person is considered missing or must be rescued (outside the country in which the insured person resides);
  - c) arrangement and costs of the formalities required by the public authorities if an insured person dies during travel. In addition, ERV will pay the cost of cremation elsewhere than in the country of residence or the additional costs to comply with the international convention on the transport of human remains (minimum requirements such as a zinc casket or zinc lining) and repatriation of the coffin or urn to the last place of residence of the insured person;
  - d) costs of a temporary return to the place of residence of up to CHF 3,000 per person (outward and return travel for a maximum of 2 insured persons) if a fixed duration stay and return travel was booked in advance;
  - e) additional costs of an unscheduled return trip on the basis of 1st class rail travel or economy class air travel;
  - f) repayable cost advance of up to CHF 5,000 per person, if an insured person has to be hospitalized abroad (repayment within 30 days after the insured person's return to the place of residence);
  - g) cost of the unused part of the trip (excluding the cost of the originally booked return trip); this benefit is limited to the price of the trip.
  - h) either the additional costs of continuing the trip, including accommodation, meals and communication costs for calls to the ALARM CENTER (for a maximum of 7 days), up to the amount of CHF 700 per person or when using a rental car, up to CHF 1000, irrespective of how many persons use the rental car;
  - i) travel expenses (economy class air travel/mid-range hotel) up to CHF 5,000 per person for 2 next of kin to travel to the hospital where the insured person is hospitalized, if the latter is required to stay in a hospital abroad for longer than 7 days;
  - k) arrangement of the blocking of mobile telephones, credit cards, and customer cards, but not the costs arising from this action.
  - l) additional travel expenses up to a maximum of CHF 500 per person, if the trip cannot be continued due to a breakdown, road accident or the theft of the vehicle used;
  - m) additional costs for a rental vehicle (a replacement vehicle of the same category) up to a maximum of CHF 1000 if the trip cannot be continued due to a breakdown, road accident or theft of the vehicle used;
- C ERV has the sole authority to decide on the necessity, type and timing of these benefits;
- D For each claim to be indemnified, the insured person will be required to pay a deductible of 20% of the reimbursable loss, but not less than CHF 100.

#### 2.4 Exclusions

- A The insured person must take advantage of the services stipulated in section 2.3 via the ALARM CENTER and arrange for such services to be approved in advance by the ALARM CENTER or ERV. Failing this, the benefits will be limited to a maximum of CHF 400 per person and event.
- B Benefits are excluded:
  - a) if the service provider (tour operator, hire company, event organizer, etc.) changes or interrupts the agreed service or should have changed or interrupted the service for objective reasons;
  - b) in the event of cancellation, curtailment or delay of the trip in accordance with section 2.2 A a) without medical indication (e.g. if adequate medical care was available locally, etc.) and if no medical practitioner was consulted locally;
  - c) if the medical condition, which led to the cancellation, curtailment or delay of the trip was a complication or consequence of a medical treatment or surgery planned prior to the commencement of insurance cover or at the time of booking or before commencing the trip.

## 2.5 Claims

- A In order to be entitled to benefits from ERV, the ALARM CENTER or ERV must be notified immediately upon occurrence of an insured event.
- B The following documents must be submitted to ERV:
- booking confirmation / insurance policy (original or copy),
  - medical certificate, including diagnosis, official certificates, death certificate, receipts, invoices for additional insured costs, travel tickets and/ or police reports (originals),
  - copy of the insurance policy



## 3 BAGGAGE

### 3.1 Scope, policy period

The insurance cover is valid worldwide for the policy period set out in the insurance policy or booking confirmation, for as long as and as often as the insured items are located outside the permanent home of the insured person.

### 3.2 Insured items

- A The insurance covers all items taken by the insured persons on a trip for their personal use.
- B Musical instruments, sports equipment, wheelchairs and strollers are only covered during carriage by public transport and as long as these items are in the custody of the carrier.

### 3.3 Uninsured items

The policy does not cover:

- a) cash and tickets (subject to section 3.5 A d)), securities, certificates and documents of all kinds (subject to section 3.5 A g)), software, precious metals, precious stones and pearls, postage stamps, commercial merchandise and samples, objects of artistic or collectible value, musical instruments, motor vehicles, trailers, boats, surfboards, caravans and aircraft, each including accessories;
- b) items purchased or received as gifts during the trip (e.g. souvenirs) other than personal travel essentials;
- c) valuables covered by a special insurance;
- d) items not taken on the trip for personal use (gifts, goods for third parties, etc.).

### 3.4 Insured events

- A The policy covers the following events:
- theft, burglary, robbery,
  - damage, destruction
  - loss during carriage by public transport,
  - late delivery (at least 6 hours) by public transport.
- B When camping, the policy only covers events in accordance with section 3.4 occurring within official campsites.

### 3.5 Insured benefits, insured amount, deductible

- A ERV will indemnify the following:
- a) in the event of a total loss of the insured objects, the current market value; current market value means the purchase price less reduction in value of at least 10% per annum from the date of purchase, but no more than 60% in total;
  - b) in the event of partial loss, the cost of repair, but not more than the current market value;
  - c) valuable items collectively up to the maximum of 50% of the amount insured;
  - d) cash and travel tickets solely in the event of robbery and up to a limit of 20% of the insured amount, subject to a maximum of CHF 600 and CHF 1,200 for the replacement of tickets;
  - e) damage caused by breakage, up to a limit of 20% of the insured amount;
  - f) spectacles, contact lenses, prosthetic devices and wheelchairs up to a limit of 20% of the insured amount;
  - g) in case of theft or loss of passport, identity card, driver's license, vehicle log book and similar documents and keys, the replacement cost;
  - h) in the event of theft or loss of credit cards and mobile phones, arrangement (but not the costs) of blocking;
  - i) in the event of late delivery of the baggage by public transport, the cost of essential items up to CHF 250 per person. Losses occurring during return travel to the place of residence are excluded from the above provision;
  - k) non-valuable items left in a locked vehicle, boat or tent up to 50% of the insured amount, up to a maximum of CHF 4,000 per insured trip.
- B The insured amount specified in the insurance policy limits the total of benefits payable for losses occurring during the period of insurance.
- C The baggage benefits for all valid insurance policies with ERV are limited to CHF 2,000 per individual and CHF 4,000 per booking per trip.
- D The insured person is required to pay a deductible of CHF 100 per claim.

### 3.6 Exclusions

Benefits are excluded:

- a) for losses resulting from wear and tear, self-spoilage, exposure to adverse weather conditions, inadequate or defective packaging of the items;
- b) for losses resulting from leaving the item behind, misplacing, losing or dropping the item or due to the insured person's own fault;
- c) for items left, even temporarily, in a place which is accessible to the public beyond the control of the insured person;
- d) for items which are kept in a manner inappropriate to their value;
- e) for valuable items left in a vehicle, boat or tent or handed over to a carrier for transport, as long as those items are in the custody of the carrier;
- f) for items left on or in vehicles, boats or tents during the night (10 pm to 6 am);
- g) for losses caused by riots, looting, government orders and strikes.

## 3.7 Duties of conduct while traveling

- A Valuable objects, if they are not worn or used, must be
- handed over to the overnight accommodation provider or a guarded cloakroom for safekeeping or
  - stored in a locked room which is not accessible to the public and kept under separate lock and key in that room; bags of all kinds, beauty and attaché cases, as well as jewelry boxes, are not regarded as sufficient containers.
- B The travel advice issued by the Federal Department of Foreign Affairs (EDA) for the particular travel destination, in particular, concerning local crime and the precautionary measures to be taken, must be noted and complied with.

## 3.8 Claims

- A The insured person shall,
- in the event of theft or robbery, seek an official investigation at the nearest police station within 24 hours or obtain a report of the incident (police report, flight ticket loss report, etc.),
  - in the event of damage, late delivery or loss during transport of the baggage by the responsible body (hotel management, tour guide, carrier, etc.), promptly arrange for the causes, circumstances and extent of the loss to be confirmed in a report and request compensation there as well,
  - on return from the trip, promptly inform ERV in writing and state the reasons for the claim.
- B The following documents must be i.a. submitted to ERV:
- report originals (police report, flight ticket loss report, etc.),
  - the original confirmation, receipts or purchase confirmations,
  - copy of the insurance policy
- C Damaged items shall be kept at the disposal of ERV.



## 4 MEDICAL AND HOSPITAL COSTS WORLDWIDE

### 4.1 Insured Persons

Insured persons are those individuals listed on the insurance policy or booking confirmation, to the extent they have not exceeded age 80.

### 4.2 Scope of Application

- a) The insurance is effective during the travel to and from the destination and during the time in residence (in total max. 45 days) in the rental property for travel worldwide, with the exception of the country in which the insured person has his/her primary residence.
- b) The costs for medical care and hospital stays abroad are covered for up to 90 days beyond the agreed period of insurance, to the extent that the illness or accident began during the insured period.

### 4.3 Insured Events and Services, Sum Insured, Deductible

- A In the event of illness or accident, ERV covers the costs incurred abroad in accordance with No. 4.3 B-H up to the sum insured, at a maximum of CHF 50,000 per person.
- B ERV provides compensation in the event of accident or illness for costs at the regionally applicable health insurance rates for outpatient care and/or for inpatient care in the general department of a hospital for
- a) medically necessary treatment measures (incl. medicines) that are ordered or carried out by a licensed doctor/chiropractor;
  - b) hospital stays ordered by a doctor (incl. the cost of meals) and services by certified care providers during the treatment;
  - c) initial procurement, rental, replacement, or repair of medical assistance devices such as prostheses, glasses, or hearing aids, to the extent these are a consequence of an accident and ordered by a doctor;
  - d) medically necessary rescue and transportation costs to the closest hospital suitable for the treatment, up to a maximum of 10% of the sum insured.
- C In the event of accident or illness, ERV assumes the costs for medically attended emergency transportation in the closest hospital suited for the treatment that is in the place of residence of the insured person. If the insured event occurs, the ALARM CENTRAL or ERV shall be notified without delay. The doctors of ERV shall decide solely whether the service is a necessity and on the type and timing of it.
- D In the event of accident or illness, ERV covers the costs of any necessary search and rescue action up to a maximum of 10% of the sum insured, if the insured person is declared missing or must be recovered.
- E If the insured person dies during the insured stay, then ERV shall assume the planning and costs for the return of the coffin or urn to the final place of residence.
- F For each compensable event a deductible of CHF 100 shall be assessed at the expense of the insured person.
- G These services will be provided for up to 90 days beyond the period of insurance, to the extent the insured event (illness or accident) occurred during the period of insurance.
- H ERV provides the services as a secondary insurance to the statutory social insurance schemes in the country in which the insured person has his/her primary residence (health insurance, accident insurance) and to any supplemental insurance for emergency hospital stays and outpatient care costs to the extent they do not provide full coverage for these costs.

### 4.4 Assumption of Costs

For cost-intensive treatments ERV may grant direct assumption of costs (directly to the hospital) in the context of this insurance for all inpatient stays in a hospital, subject to the terms of No. 4.3 H. For outpatient care (doctor, medicine, and pharmacy costs) ERV shall not grant a direct assumption of costs.

### 4.5 Uninsured Accidents

Uninsured events include:

- a) accidents in military service abroad;
- b) accidents while practicing a manual or craftsman's professional activity;

- c) accidents while sky diving or piloting airplanes or flying devices;
- d) accidents that the insured person suffers as a passenger of an airplane.

#### 4.6 Uninsured illnesses

Uninsured illnesses include:

- a) general check-up examinations or routine screenings;
- b) symptoms or illnesses that existed at the beginning of the insurance, their consequences or complications that could have been diagnosed by a doctor through an examination;
- c) Sickness as a consequence of prophylactic, diagnostic, or therapeutic measures taken by a doctor (e.g., vaccines, radiation treatments), unless they arise through an insured illness;
- d) tooth or jaw illnesses;
- e) the consequences of contraceptive or abortive measures;
- f) pregnancy or birth and their complications;
- g) fatigue or exhaustion; nervous, psychological or psychosomatic disturbances.

#### 4.7 Exclusions

Uninsured events include:

- a) deductibles or franchises of Swiss social insurance schemes;
- b) epidemics;
- c) participation in unrest or demonstrations of any sort;
- d) coverage for illnesses and accidents that existed prior to the beginning of the insurance coverage – an exception to this is an acute worsening of health that could not have been anticipated, due to a chronic disease;
- e) coverage for treatment or care abroad, if the insured person went abroad for this purpose;
- f) treatments that are not carried out using scientifically verifiable methods in an effective, expedient, and economical manner (Art. 32 and 33 Health Insurance Act [KVG])
- g) cuts in benefits undertaken by other insurers.

#### 4.8 Claims

- A In the event of an accident or illness, a doctor shall immediately be consulted, and his/her guidance shall be followed.
- B The following documents must be submitted to ERV, among others:
  - a detailed medical certificate,
  - the invoices for doctor's, medicine, and hospital costs, as well as prescriptions,
  - the settlement statements of other insurers obligated to provide coverage,
  - a copy of the insurance policy.
- C The insured person must, upon demand by ERV and at its expense, submit at any time to a medical examination by his/her doctor of choice.

## 5 GLOSSARY

A–Z

### A Abroad

Abroad is defined as all countries excluding Switzerland and the country in which the insured person has a permanent place of residence.

### Accident

An accident is the sudden, unintended, harmful impact of an unconventional, external factor on the human body, which leads to an impairment of physical, intellectual, or psychological health or to death.

### C Country of residence

A home country is the country in which the insured person has his/her legal place of residence or his/her usual place of residence, or had such residence prior to the insured stay.

### D Disturbances of any sort

Acts of violence against persons or things in the context of unlawful assembly, riots, or tumult.

### E Epidemic

An epidemic is an infectious disease that occurs in a disproportional density in a particular place and time (e.g., flu).

### Europe

Europe includes all countries that belong to the European continent and the Mediterranean islands, the Canary Islands, Madeira, and the Mediterranean rim states outside Europe. The eastern border north of Turkey is the mountain ridge of the Urals and the states of Azerbaidjan, Armenia, and Georgia, which are also included in Europe.

### Expedition

An expedition is a scientific expedition or research trip lasting several days to a remote and undeveloped region, or a mountain tour from a base camp to altitudes above 7000m a.s.l., including tours in very remote lowlands, e.g. at the North Pole or South Pole or in Spitzbergen, the Gobi Desert, Sahara, the jungle in the Amazon area or Greenland as well as the research within specific cave systems.

### Extreme sports

The participation in unconventional sporting disciplines, in which the participant is exposed to extreme physical and psychological demands (e.g., Iron-man Hawaii-Distance).

### I Illness

Illness is every impairment of bodily, spiritual, or physical health that is not the result of an accident and that requires a medical examination or treatment or results in an inability to work.

### Insured Persons

Insured persons are the persons identified by name in the policy or payment receipt, or the group of persons described in the policy.

### N Natural disasters

A sudden natural event that could not be foreseen and exhibits a catastrophic character. The damage-causing event is initiated by a geological or meteorological occurrences.

### P Policyholder

The policyholder is the person who concluded an insurance contract with ERV.

### Public transit

Public transit is all air, land, and water vehicles that are permitted to transported persons and available to the public. Public transit does not include means of transportation that travel in the context of tours (land or air), and rental cars and taxis.

### R Robbery

Theft accompanied by the use of threat of violence.

### S Sporting equipment

Sporting equipment includes all items that are necessary to carry out a particular type of sport (bicycles, skis, snow boards, rifles, diving and golf equipment, rackets, etc.), including accessories.

### Switzerland

Switzerland includes Switzerland and the Principality of Liechtenstein.

### T Terrorism

Terrorism is defined as an act of violence or threat of violence intended to achieve political, religious, ethnic, ideological, or similar goals. The act or threat of violence is suited to create fear or horror among the general population or parts of it, or to exercise influence on a government or government institutions.

### Travel services

Travel services include, e.g., the booking of a flight; a boat, bus, or train ride; a bus transfer or another transport to a travel designation and back and/or on site; the booking of a hotel room or vacation apartment, an RV/mobile home, a house boat; or the chartering of a yacht.

### V Valuable objects

Valuable objects include, among other things, jewelry with or made of precious metals, furs, watches, binoculars, leather clothing, hardware, mobile telephones, photo, film, video, and sound equipment, devices of any sort, all of these with their respective accessories.