

## TRAVEL CARE

### Assistance Private

#### Medical Travel

#### Hotline

Allianz Global Assistance (hereafter referred to as AGA) will be liable for the benefits agreed in the **Schweizer Jugendherbergen** Collective Policy and described in this insurance document. These are defined by the Common Provisions together with the General Terms of Insurance (AVB) for each type of insurance, and supplementary by the terms of the Swiss Insurance Contract Law.

## I Common provisions

### 1 Who is insured?

The insurance covers whoever is named as insured in the confirmation of booking / invoice for the package deal.

### 2 When and where does the insurance apply?

**2.1** During the period of insurance (a maximum of 14 days) agreed in the confirmation of booking, within Switzerland.

**2.2** Insurance protection starts at the time of first checking in to a Swiss youth hostel, and remains valid for a maximum of 14 days. It always ends at the time of checking out of the youth hostel (with the exception of Clause I 2.3).

**2.3** Insurance protection remains in force after check-out, without any interruption, as long as the insured individual spends the following night in another youth hostel within Switzerland, and is still within the period of insurance. In this case, the insurance protection ends at the time of check-out from this youth hostel. However, it ends at the end of the period of insurance in any case.

### 3 What must the insured person do in the event of loss?

**3.1** The person entitled to claim must do everything he can to reduce and clarify the damage.

**3.2** If the loss has occurred as a result of illness or injury, the insured person must ensure that the treating doctors are released from their confidentiality obligation vis-à-vis AGA.

**3.3** If the insured person can also claim benefits that he has obtained from AGA from third parties, he must protect these rights and transfer them to AGA.

### 4 What are the consequences if information and conduct obligations are breached?

If the person entitled to claim breaches his contractual or legal reporting, information or conduct obligations, or the discovery of the loss/damage or the cause of the loss/damage is affected, AGA may refuse or reduce its benefits.

### 5 When is there no entitlement to benefits?

**5.1** If an event or condition has already occurred at the start of the insurance, or when the youth hostel / trip is booked; or if its occurrence could be foreseen for the insured individual when the contract is concluded, or when the youth hostel is booked.

**5.2** If the insured person caused the event or affliction by:

- 1 Abuse of alcohol, drugs or medicines
- 2 Active participation in strikes or unrest
- 3 Participation in races with motor vehicles or boats and training for such events
- 4 Participation in hazardous Actions where the insured person knowingly exposes himself to risk
- 5 Gross negligence, intentional acts, or negligent omission.
- 6 Committing a crime or offence, or intending to do so

**5.3** For bother associated with an insured event e.g. expenses for reobtaining insured property or for police purposes, except if such an indemnity is expressly provided for in the chosen insurance.

**5.4** For losses as a result of events of war or terrorism and unrest of any kind and the measures taken against it, epidemics, natural disasters or radioactive radiation.

### 6 What is the time limit on claims from the insurance contract?

Claims are time barred two years after occurrence of the fact on which the compensation obligation is based.

### 7 Which is the competent court for disputes arising from this contract?

Legal action can be brought against AGA at the court in the place where the Company has its seat or in the place where the person entitled to claim has his home in Switzerland.

### 8 What benefits will be provided if there is more than one form of insurance cover?

If an individual is entitled to claim benefits from other insurance contracts, cover will be limited to that part of the benefits that exceeds the benefits that are provided by the other insurance contracts. No benefit will be paid to cover excess payments associated with other insurance contracts.

### 9 Legal application

The Swiss Federal Law on the Insurance Contract applies supplementary to these provisions.

### 10 Hierarchy of standards

**10.1** The "Special provisions" (ref. Clause II) take precedence over the "Common provisions" (ref. Clause I).

**10.2** If there are any differences in wording between the French, Italian, English and German versions of the General Terms and Conditions of Contract, the German version will always apply.

## II Special provisions

### A Assistance

#### 1 What is the maximum benefit?

The benefits are unlimited, unless agreed otherwise in the following provisions.

#### 2 What benefits are insured?

##### 2.1 Return journey

**1 Transfer to the nearest suitable hospital**  
If the insured person falls seriously ill or is seriously injured during the trip, or if there is a medically certified unexpected deterioration in a chronic affliction, AGA-Assistance will, on the basis of a call (see Figure II A 3.1) and appropriate medical evidence, organize and pay for transfer to the nearest suitable hospital for treatment. The costs for out-patient or in-patient treatment are not insured by AGA-Assistance.

##### 2 Repatriation with accompanying medical care to a hospital at home

If medically necessary, AGA-Assistance will organize and pay for repatriation with medical care to a suitable hospital for treatment at the insured person's home on the same conditions as under Figure II A 2.1.1 The AGA-Assistance doctors will decide on the method and time of transport on the basis of the medical evidence.

##### 3 Repatriation without accompanying medical care

Based on appropriate medical evidence and subject to the conditions of Figure II A 2.1.1 being present, AGA-Assistance will organize and pay for repatriation without accompanying medical care to the insured person's home. The AGA-Assistance doctors will decide on the method and time of transport on the basis of the medical evidence.

**4 Return of body in the event of death** If an insured person dies during the trip, AGA-Assistance will assume the expenses for transporting the mortal remains home. In all

cases assistance must be sought from the AGA-Assistance Center.

#### 5 Return trip due to trip being curtailed by a fellow traveler or family member

If a close fellow traveler or a co-travelling family member is repatriated home or has to curtail the trip for another insured reason and the insured person would have to continue the trip alone, AGA-Assistance will organize and pay for the insured person's or insured family member's extra return journey on the basis of a call (see Figure II A 3.1).

#### 6 Care of minors travelling with the insured person

If both parents or the only parent taking part in a trip have to be repatriated home or curtail the trip because of another insured event, AGA-Assistance will also organize and pay for care for under-age children who would have to continue the trip or travel back alone and the outward and return journey expenses for a person to look after them (1st class rail ticket, Economy class air ticket).

#### 7 Return journey due to sickness, accident or death of a close person at home

If a close person at home falls seriously ill, is seriously injured or dies, AGA-Assistance will organize and pay for the extra return journey to the insured person's on the basis of a call (see Figure II A 3.1).

#### 8 Early return for other important reasons

If an insured person's property is severely impaired at home as a result of theft, fire, water or elemental damage, AGA-Assistance will organize and pay for the insured person's extra return journey home.

#### 9 Return journey as a result of unrest, natural disaster, strike or epidemic

If unrest, natural disaster, strike or epidemic at the trip destination can be proven to have made continuation of the trip impossible or concretely endanger the life and property of the insured person, AGA-Assistance will organize and pay for the insured person's extra return journey on the basis of a call (see Figure II A 3.1).

There is no entitlement to benefits if the organiser of the trip changes the itinerary or cuts the trip short.

#### 10 Return journey due to breakdown of transport

If the public transport booked or used for the trip breaks down and continuation of the trip in accordance with the program is not guaranteed, AGA-Assistance will organize and pay for the insured person's extra return journey or delayed onward journey on the basis of a call (see Figure II A 3.1). Delays or detours by the public transport booked or used do not count as breakdowns. There is no right to claim in the event of breakdowns or accidents suffered by private vehicles that are used for the trip with the insured person driving or as a passenger.

#### 11 Search and rescue expenses

If the insured person is considered missing or has to be rescued from a physical emergency, AGA-Assistance will pay the necessary search and rescue expenses up to a limit of Fr. 30'000.-.

#### 2.2 Refund of trip expenses

Unforeseen expenses in the event of repatriation, extra return journey, interruption of trip, or delayed return journey

If unforeseen expenses are incurred in connection with an insured event, AGA-Assistance will assume these additional costs up to a maximum of Fr. 500.- per person.

## How can we help?

### 3 What must be done in the event of loss?

3.1 In order to be able to claim the Assistance benefits, the AGA-Assistance Center must be immediately informed of the occurrence of the loss or affliction:

**Tel + 41 44 202 00 00**

**Fax + 41 44 283 32 05**

3.2 The following documents must be sent to AGA-Assistance:

- booking confirmation
- medical certificate with diagnosis
- official certificates
- original receipts/bills for the insured additional costs
- original receipts for unforeseen expenses
- original air/travel tickets
- police reports.

### 4 When is there no entitlement to benefit?

4.1 In the absence of consent from the AGA Assistance Center

If the AGA-Assistance Center has not previously given its consent to the return travel benefits as per Figures II A 2.1.1 -2.1.11.

4.2 Curtailment by the organizer

If the travel company, hirer, organizer etc. is objectively not in a position to continue to provide the contractual services, curtails the trip or would have to curtail the trip on the basis of the concrete circumstances, or if he has a legal obligation to assume the expenses for the return trip.

### B Private Medical

AGA will provide its benefits as supplementary insurance to the legal social insurance (sickness insurance, accident insurance) up to a maximum amount of Fr. 10'000.- per person for stays in hospital and out-patient treatment expenses that are not fully covered by the social insurance.

### 1 Who is insured?

The insurance covers whoever is named as insured in the confirmation of booking / invoice for the package deal, up to the 80th birthday of that individual.

### 2 What risks are insured?

#### 2.1 Accidents

- 1 An accident is a sudden unintended harmful effect of an unusual external factor on the human body.
- 2 The following are also regarded as accidents, as long as they are not clearly attributable to an illness or degeneration strains, muscle and tendon tears, poisoning, burning by the unintentional intake or inhalation of poisonous burning substances or liquids, freezing, heat-stroke, sunstroke and damage to health by ultraviolet rays (with the exception of sunburn).

#### 2.2 Illnesses

An illness is any impairment to the health independent of the insured person's will that requires medical treatment and that is not the consequence of an accident.

### 3 What benefits are insured?

In the event of accident or illness as per Figure 2, AGA will assume the expenses for the following medical services, in so far as they are necessary and financially justifiable and ordered by a qualified doctor or dentist or a person with appropriate authorization.

#### 3.1 Benefits for accident and illness

The supplementary insurance for abroad will assume the medical expenses not covered by the legal social insurance (sickness insurance, accident insurance) and any supplementary insurance, for out-patient treatment and stays in hospital arising as a result of accident or illness during a holiday trip or holiday stay in Switzerland. This excludes the part of the cost borne by the compulsory sickness insurance.

- medical treatment incl. drugs
- stay in hospital
- Cure treatments in establishments on AGA's list of supervised establishments (an

application must first be submitted for examination by AGA)

- Services of qualified nursing staff for home care
- Treatment by state certified chiropractors
- Hire of medical aids
- In the event of accident first purchase of prostheses, spectacles, hearing aids etc.
- Repairs or replacements of medical aids if they are damaged by an accident requiring medical treatment
- Transport to the nearest suitable hospital for treatment
- Teeth treatments as a result of an accident up to a max. of Fr. 3'000.-.

### 4 The following are not insured:

- 4.1 Accidents and illnesses that already existed when the insurance commenced and their consequences, complications, deterioration or relapse, in particular chronic and recurring illnesses, regardless of whether the insured person was already aware of them when the insurance commenced.
- 4.2 Consultations and treatment for teeth and jaw diseases.
- 4.3 Consultations and treatment for tiredness and exhaustion conditions and nervous or mental illnesses.
- 4.4 Consultations and treatment for cancerous illnesses incl. check-ups.
- 4.5 Gynecological, pediatric or general check-up examinations.
- 4.6 Prophylactic medicines, sleeping pills, tranquilizers, vitamins, homeopathic remedies, injections, portable medicine cases, amphetamines, hormones and cholesterol-reducing drugs.
- 4.7 Pregnancy, abortion and childbirth, and any complications, and the consequences of contraceptive or abortive measures.
- 4.8 Accidents while driving a motor vehicle for which the insured person does not meet the legal licensing requirements.
- 4.9 Accidents while flying in any type of aircraft.
- 4.10 Accidents while carrying out a skilled craft job.
- 4.11 Massage and wellness treatments and aesthetic operations.

### 5 What must the person entitled to claim do in the event of loss?

- 5.1 AGA must be informed in writing immediately after occurrence of the event.
- 5.2 Upon request from AGA, the insured person must at any time undergo a medical examination by the company doctor, at AGA's expense.
- 5.3 The following documents must be sent to AGA:
  - booking confirmation
  - detailed medical certificate
  - original bills for doctor, drugs and hospital expenses and doctors' prescriptions
  - Passport with entry stamp (if the insured individual is not permanently resident in Switzerland)

### C Travel Hotline

#### 1 Travel Hotline

The insured person may use the services of the AGA Travel Hotline 24 hours a day 365 days a year both before and during the trip.

#### 1.1 Travel information

Upon request, AGA will give the insured persons important information before their departure e.g. on entry requirements, charges, duty, currencies, and health requirements.

#### 1.2 Arranging hospital and doctor contacts in Switzerland

When necessary AGA will arrange a correspondence doctor or a hospital for its insured persons in the area where they are staying. In the event of language difficulties AGA will provide translation assistance.

#### 1.3 What is not insured:

AGA Assistance will not be liable for financial losses and restrictions in health resulting from information given by the Travel Hotline.

#### 1.4 In order to use the services of the Travel Hotline, the Policy Holder can call or fax the following numbers:

**Tel: +41 44 202 00 00**

**Fax: +41 44 283 33 33**

ASSISTANCE CARD – Please cut out and put in the wallet!





Global Assistance

Notrufzentrale/centrale d'appels d'urgence/centrale di emergenza:  
**+41 44 202 00 00**

**How can we help?**  
Fax +41 44 283 33 33 | [www.allianz-assistance.ch](http://www.allianz-assistance.ch)