

Optional "Cyber-Security" insurance: Overview of changes to the insurance conditions as of May 1, 2023

1. the most important changes at a glance

1.1 Formal adjustments / clarifications

The address of the insurer has been adjusted.

The logo of the insurer was adapted.

Corrections and clarifications were also made to improve readability.

1.2 Content adjustments

General adjustments: The name of the insurer and risk carrier was changed from Allianz Global Assistance to Allianz Assistance.

General adjustments: The limitation period was extended from two to five years.

General Adjustments: The type of insurance was listed after each coverage.

2. the changes in detail

COLLECTIVELY INSURED INFORMATION			
Item/Article AVBs & Title	Content so far	Content new	Comment
	The following customer information provides an overview of the identity of the Insurer and the essential content of the insurance contract (Art. 3 Para. 3 of the Federal Law on Insurance Contracts ["Bundesgesetz über den Versicherungsvertrag"] [hereinafter called: "VVG"]). The specific rights and obligations of the insured or entitled persons are derived from the Terms and Conditions of Insurance, any application forms or insurance confirm ations, and from the applicable statutory provisions (VVG).	The following customer information provides an overview of the identity of the Insurer and the essential content of the insurance contract. The specific rights and obligations of the insured or entitled persons are derived from the Terms and Conditions of Insurance, any application forms or insurance confirm ations, and from the applicable statutory provisions (Federal Law on Insurance Contracts, hereinafter "VVG").	Article 3(3) of the Federal Act has been deleted; reference is now made to the Federal Insurance Contract Act without specifying the article. Article 3(3) is no longer correct and also no longer necessary, as this provision is only applicable to collective personal insurance.
1 Contracting parties	The Insurer and consequently the bearer of risk for the cover specified below is: Allianz Global Assistance AWP P&C S.A., Saint-Ouen (Paris), Wallisellen Branch (Switzerland), with registered domicile at Hertistrasse 2 in 8304 Wallisellen (hereinafter called: " AGA " or "the Insurer").	The Insurer and consequently the bearer of risk for the cover specified below is: Allianz Assistance AWP P&C S.A., Saint-Ouen (Paris), Wallisellen Branch (Switzerland), with registered domicile at Richtiplatz 1 in 8304 Wallisellen (hereinafter called: "the Insurer").	Formal adjustment: name of insurer changed to Allianz Assistance and change of registered office.
3 Insured risks and scope of insurance cover	Insured risks, scope of insurance cover and assistance benefits	Insured risks and scope of insurance cover	The word "Assistance benefits" has been removed from the heading, as the coverage does not include any assistance and this can thus lead to misunderstandings.
INSURANCE CONDITIONS			
II. Table of insurance benefits	A. Legal protection for computer and Internet offenses, infringement of personality rights and copyright infringement in the internet B. Technical and psychological support in the event of an infringement of personality rights in the Internet Arrangement/assumption of costs for IT specialists for removal/deletion of content detrimental to a person Arrangement/assumption of costs for psychological support C. Online account protection Pecuniary loss due to theft of personal access data D. Online buyer protection Pecuniary loss incurred as a result of non-delivery or wrong delivery or the delivery of defective Internet purchases E. Data recovery (saving or restoring data) Costs for the removal of malware and data recovery Limit of two insured events per calendar year	A. Legal protection for computer and Internet offenses, infringement of personality rights and copyright infringement in the internet (indemnity insurance) B. Technical and psychological support in the event of an infringement of personality rights in the Internet (indemnity insurance) Arrangement/assumption of costs for IT specialists for removal/deletion of content detrimental to a person Arrangement/assumption of costs for psychological support C. Online account protection (indemnity insurance) Pecuniary loss due to theft of personal access data D. Online buyer protection (indemnity insurance) Pecuniary loss incurred as a result of non-delivery or wrong delivery or the delivery of defective Internet purchases E. Data recovery (saving or restoring data) (indemnity insurance) Costs for the removal of malware and data recovery Limit of two insured events per calendar year	Addition according to VVG revision; the type of insurance was listed after each coverage.
Logo			Logo customized
Insurer	AWP P&C S.A., Saint-Ouen (Paris) Wallisellen Branch (Switzerland) Hertistrasse 2 , 8304 Wallisellen Tel. +41 44 283 38 32, Fax +41 44 283 33 83 info@allianz-assistance.ch , www.allianz-assistance.ch	AWP P&C S.A., Saint-Ouen (Paris) Wallisellen Branch (Switzerland) Richtiplatz 1 , 8304 Wallisellen Tel. +41 44 283 38 32, Fax +41 44 283 33 83 info.ch@allianz.ch , www.allianz-travel.ch	Formal adjustment: name of insurer changed to Allianz Assistance and change of registered office, e-mail address and web address.

Insurer	CAP Rechtsschutz-Versicherungsgesellschaft AG Neue Winterthurerstrasse 88 8304 Wallisellen Tel. +41 58 358 09 09 capoffice@cap.ch, www.cap.ch	CAP Rechtsschutz-Versicherungsgesellschaft AG Grosskundenbetreuung Postfach, 8010 Zürich Tel. +41 58 358 09 09 capoffice@cap.ch, www.cap.ch	Formal adjustment: Adjusted address:
III. 5 When does a claim for benefits expire?	The statutory limitation period of two years applies to claims arising from the insurance contract. The period starts when the insured event occurs.	The statutory limitation period of five years applies to claims arising from the insurance contract. The period starts when the insured event occurs.	Extension of limitation period according to VVG revision
IV. A 5 Processing the claim	The insured person must contact the Insurer's switchboard without delay to avail of the Insurer's services. Contact number +41 44 283 38 64 The insured person must help clarify the circumstances. The insured person shall leave the case management entirely up to CAP. The insured person shall refrain from issuing mandates to lawyers, experts etc., initiating proceedings, resorting to any legal measures or concluding any settlements without prior authorization from CAP. The insured person shall not agree on a fee with the lawyer instructed to represent him.	The insured person must contact the Insurer's switchboard without delay to avail of the Insurer's services. Contact number +41 58 358 09 09 The insured person must help clarify the circumstances. The insured person shall leave the case management entirely up to CAP. The insured person shall refrain from issuing mandates to lawyers, experts etc., initiating proceedings, resorting to any legal measures or concluding any settlements without prior authorization from CAP. The insured person shall not agree on a fee with the lawyer instructed to represent him. If the insured person fails to meet these obligations, the CAP may refuse benefits if the insured person fails to prove that it is not at fault in the circumstances of the breach of these obligations or that the breach had no influence on the scope of the services owed to CAP.	Adjusted phone number (+41 58 358 09 09) for claims Legal Protection Change according to VVG revision
V. Claims Table – Claim	Allianz Global Assistance	Allianz Assistance	Formal adjustment: name of insurer changed to Allianz Assistance