

Swiss KMU Cards: Overview of changes to the Terms and Conditions of Insurance from 1 January 2022

1. The key changes at a glance

1.1. Formal amendments/clarifications

The insurer's logo and address have been amended. Furthermore, the table of benefits now includes a distinction between indemnity insurance and fixed sum insurance.

Corrections and clarifications have likewise been made in the name of improving readability.

1.2. Content-based amendments

General amendments: The limitation period for claims has been extended from two to five years.

Epidemics/pandemics: As part of the amendments made to the Terms and Conditions of Insurance, diagnosis of an epidemic or pandemic disease now also constitutes an insured event in the context of trip cancellation, trip interruption, travel assistance, repatriation from abroad and health care costs while abroad. This also applies to mandatory quarantine and/or self-isolation. Please note, however, that epidemic or pandemic events have been explicitly excluded from other travel-related insurance benefits.

Vehicle assistance: The geographical scope for vehicle assistance has been amended. Instead of extending as far as the countries that border the Mediterranean, the geographical scope now also includes (the European part of) Turkey, as well as Albania, Montenegro and Bosnia & Herzegovina.

Health care costs while abroad: Benefit limits and benefit exclusions have been updated in relation to health care costs abroad. If there is no Swiss health and/or accident cover, the insurer will pay 50% of the difference between the documented total costs of hospital and outpatient treatment and the costs assumed under the mandatory part of any Swiss health and/or accident cover (but no more than the sum insured).

Embargo clause: As a result of the introduction of the embargo clause, an insurance policy is rendered null and void as soon and insofar as a benefit from the insurer to the policyholder or entitled person comes into conflict with applicable compulsory measures as defined in the Federal Act on the Implementation of International Sanctions (Embargo Act of 22 March 2002, SR 946.231). In addition to these sanctions issued under Swiss law, sanctions issued by non-Swiss jurisdictions (e.g. in the US or EU) may likewise serve as grounds for exclusion from insurance cover.

Civil unrest: The definition of the term "civil unrest" (already excluded from insurance cover) has been made more precise.

Repeal of the following grounds for exclusion:

- HIV
- Stress, emotional issues and disorders
- Old age (individuals over 80 years of age), except as mentioned in Section IV. B. Health care costs while abroad

2. The changes in detail

INFORMATION FOR PERSONS INSURED UNDER COLLECTIVE INSURANCE						
Section/Article GTCI and type of amendment	Previous content	New content	Comments	Business Platinum	Business Gold	Business Silver / Standard
1 Change	Allianz Global Assistance AWP P&C S.A., Saint-Ouen (Paris), Wallisellen Branch (Switzerland), with registered domicile at Hertistrasse 2 in CH-8304 Wallisellen – (hereinafter called: "AGA" or "the insurer").	Allianz Assistance AWP P&C S.A., Saint-Ouen (Paris), Wallisellen Branch (Switzerland), with registered domicile at Richtiplatz 1 in CH-8304 Wallisellen – (hereinafter called: "Allianz Assistance" or "the insurer").	Formal amendment: changes to insurer's logo and address	✓	✓	✓
3 Change	Insured risks, scope of insurance cover as well as assistance benefits	Insured risks, scope of insurance cover	Formal amendment: assistance benefits are also insurance benefits and do not constitute a separate benefit category, i.e. they do not need to be mentioned separately. No content has been changed as a result of this.	✓	✓	✓
I.) C. DEFINITIONS						
Addition		<p>Epidemic A contagious disease recognized as such by the World Health Organization (WHO) or an official government authority (e.g. Federal Office of Public Health (FOPH) or Federal Department of Foreign Affairs (FDFA)) in the insured person's country of residence or travel.</p> <p>Pandemic An epidemic recognized as a pandemic by the World Health Organization (WHO) or an official government agency (e.g. FOPH or FDFA) in the insured person's country of residence or travel.</p> <p>Quarantine Mandatory limitation of the freedom of movement (including ordered confinement) with the aim of preventing the spread of a contagious disease to which the insured person or a person traveling with him/her may have been exposed.</p> <p>Serious illness / serious accident Illnesses or accidents are considered serious if they result in a temporary or unlimited incapacity to work or an inability to travel.</p>	Content-based amendment: further definitions added	✓	✓	✓
II. TABLE OF INSURANCE BENEFITS						
Additions made to header		<p>If you have any questions about the insurance benefits, we are happy to help you. Please contact our Service Centre (Service Centre opening hours: Monday to Friday 08:00 - 18:00)</p> <p>In the event of an emergency, our 24-hour emergency call centre Allianz Assistance will help you. You can reach them at any time and anywhere in the world.</p>	Formal amendment	✓	✓	✓

Section/Article GTCI and type of amendment	Previous content	New content	Comments	Business Platinum	Business Gold	Business Silver / Standard
IV.) A / B / C / D / E / F / G / H / I / J / K / L / M Addition		Insurance type -lump sum insurance -indemnity insurance -service	Formal amendment: clarification added due to revision of the Swiss Insurance Policies Act (IPA)	✓	✓	✓
IV.) L Change	EU, EFTA and states bordering the Mediterranean incl. Switzerland	EU, EFTA, Turkey (European part), Albania, Montenegro and Bosnia-Herzegovina incl. Switzerland	Content-based amendment: geographical scope of vehicle assistance	✓	✓	x
Change	AWP P&C S.A., Saint-Ouen (Paris), Wallisellen Branch (Switzerland) Hertistrasse 2, CH-8304 Wallisellen, Phone +41 44 283 38 38 info@allianz-assistance.ch, www.allianz-assistance.ch	AWP P&C S.A., Saint-Ouen (Paris), Wallisellen Branch (Switzerland) Richtplatz 1 , CH-8304 Wallisellen, Phone +41 44 283 38 38 info.ch@allianz.com, www.allianz-travel.ch	Formal amendment: address, email address and website amended	✓	✓	✓
III. GENERAL TERMS AND CONDITIONS OF INSURANCE (GCI)						
Change	III. GENERAL TERMS AND CONDITIONS OF INSURANCE AND CUSTOMER INFORMATION (GCI)	III. GENERAL TERMS AND CONDITIONS OF INSURANCE (GCI)	Formal amendment	✓	✓	✓
1.3 Addition		For events that have already occurred at that time, insurance benefits will still be provided even if the resulting loss occurs after termination of the insurance cover.	Content-based amendment: temporary extension of insurance cover	✓	✓	✓
2.3.6 Change	as a consequence of terrorist attacks, unrest of all kinds, natural catastrophes.	as a result of natural disasters, terrorist attacks or civil unrest. Civil unrest is defined as a significant share of the population gathering in a manner that disturbs public peace and order and committing acts of violence against persons or property.	Content-based amendment: expansion of exclusion	✓	✓	✓
2.3.8 Addition		Embargo clause The insurance cover shall lapse insofar and as soon as a payment by the insurer to the policyholder or the beneficiary is opposed by coercive measures applicable under the Federal Act on the Enforcement of International Sanctions (Embargo Act of 22.03.2002, SR 946.231). Economic, trade or financial sanctions or embargoes imposed by the European Union or the United States of America are deemed equivalent to coercive measures under the Embargo Act, provided that European law is applicable in the individual case and no Swiss legal provision precludes such denial of benefits.	Content-based amendment: insurers operating internationally must comply with both Swiss and internationally applicable sanctions.	✓	✓	✓
5 Change	When does a claim for benefits expire? The statutory limitation period of two years applies to claims arising out of the insurance contract. The period starts when the insured event occurs.	The statutory limitation period of five years applies to claims arising out of the insurance contract. The period starts when the insured event occurs..	Content-based amendment: claims made by insured persons now expire after five years rather than after two (due to IPA revision)	✓	✓	✓
IV.) A. TRANSPORT ACCIDENT INSURANCE						
2.1.3 Addition		The statutory limitation period (Section. 5 GTC) shall be suspended from the opening of the official or criminal investigation until its final and binding conclusion.	Content-based amendment: extension of the limitation period in favour of the insured person.	✓	✓	✓

Section/Article GTCl and type of amend- ment	Previous content	New content	Comments	Business Platinum	Business Gold	Business Silver / Standard
3.3 Change	Vertebral discs as well as bleeding from internal organs and cerebral haemorrhaging; however, insurance cover shall continue to apply if an accident event covered under this Transport Accident Insurance, as defined in Fig. 1.2.1.2, is the predominant cause.	Vertebral discs as well as bleeding from internal organs and cerebral haemorrhaging; however, insurance cover shall continue to apply if an accident event covered under this Transport Accident Insurance, as defined in Fig. A 1.1, is the predominant cause.;	Formal amendment: amend-ment of the reference in the GTCl.	✓	✓	✓
IV.) B. FOREIGN TRAVEL MEDICAL EXPENSES						
1 Change	Insurance cover is provided for unforeseen costs that the insured person incurs as a consequence of an acute illness or accident that occurs during an insured trip abroad.	Insurance cover is provided for unforeseen costs that the insured person incurs as a consequence of an acute illness (including the diagnosis of an epidemic or a pandemic disease) or accident that occurs during an insured trip abroad.	Content-based amendment: epi-demic and pandemic diseases included in insurance cover	✓	x	x
3 Addition		The insurer provides the benefits as a supplementary in-surance to the statutory social insurance in Switzerland (health insurance, accident insurance, etc.) and to any supplementary insurance for emergency hospitalization and emergency outpatient treatment costs that these do not fully cover.	Content-based amendment: as-sumption of costs must be checked with Swiss statutory so-cial insurance schemes in the first instance (health insurance, accident insurance, etc.) and with any additional insurance ar-rangements.	✓	x	x
3.4 Addition		Benefit limitation and benefit exclusion If there is no Swiss health and/or accident insurance cov-erage, the insurer will reimburse 50% of the difference be-tween the documented total costs of hospitalization and outpatient treatment and the cost coverage by the manda-tory part of a Swiss health and/or accident insurance cov-erage (up to a maximum of the sum insured). Benefits will only be provided if the costs are in-curred as a result of illness and accident. Further benefits will not be provided in such a case.	Content-based amendment: clar-ification on what applies if there is no Swiss health and/or ac-cident insurance cover in place.	✓	x	x
4.6 Addition		in the event of epidemic or pandemic diseases occurring during a trip undertaken against advice issued in connec-tion with an epidemic/pandemic by the government of the insured person's home country or by the local authorities at the travel destination;	Content-based amendment: epi-demic/pandemic diseases con-tracted during travel in coun-tries against the recommendations of the policyholder's national gov-ernment are not covered by in-surance.	✓	x	x
4.9 Addition	in the case of suicide, mental illness, self-mutilation, alcohol, drug or solvent abuse of the insured person, or cases in which the insured person is under the influence of alcohol or drugs, for phobias, stress, emotional problems and illnesses;	in the case of suicide, mental illness, self-mutilation, alco-hol, drug or solvent abuse of the insured person, or cases in which the insured person is under the influence of alco-hol or drugs, for phobias	Content-based amendment: stress and emotional issues and disorders are no longer grounds for exclusion;	✓	x	x
4.10 Removal	injury, illness, death, loss, costs or any other liabilities that can be ascribed to HIV and/or HIV-related diseases, including AIDS and/or any other related illnesses or variants thereof, however caused;		Content-based amendment: HIV no longer constitutes grounds for exclusion.	✓	x	x
4.21 Addition		for the costs of any excess or deductibles in relation to statutory social insurance schemes (health insurance, ac-cident insurance etc.) and any supplementary insurance.	Content-based amendment: the costs of any excess or deduct-ibles in relation to statutory social insurance schemes, as a loss amount, do not qualify for cover.	✓	x	x
IV.) C. REPATRIATION FROM ABROAD						
1 Addition	Insurance cover is provided for the organisation and expense of the below-listed repatriation services, if the insured person unexpectedly falls ill, suffers an accident or dies while travell-ing abroad.	Insurance cover is provided for the organisation and exp-ense of the below-listed repatriation services, if the in-sured person unexpectedly falls ill (including the diagno-sis of an epidemic or a pandemic disease) , suffers an accident or dies during an insured trip abroad.	Content-based amendment: di-agnosis of epidemic and pan-demic diseases included in in-surance cover	✓	✓	x

Section/Article GTCI and type of amendment	Previous content	New content	Comments	Business Platinum	Business Gold	Business Silver / Standard
4.4 Removal	for persons who have reached the age of 80;		Content-based amendment: removal of age limit	✓	✓	x
4.5 Addition		in the event of epidemic or pandemic diseases occurring during a trip undertaken against advice issued in connection with an epidemic/pandemic by the government of the insured person's home country or by the local authorities at the travel destination	Content-based amendment: epidemic/pandemic diseases contracted during travel in countries against the recommendations of the policyholder's national government are not covered by insurance.	✓	✓	x
4.9 Change	in the case of suicide, mental illness, self-mutilation, alcohol, drug or solvent abuse of the insured person, or cases in which the insured person is under the influence of alcohol or drugs, for phobias, stress, emotional problems and illnesses;	in the case of suicide, mental illness, self-mutilation, alcohol, drug or solvent abuse of the insured person, or cases in which the insured person is under the influence of alcohol or drugs, for phobias	Content-based amendment: stress and emotional issues and disorders are no longer grounds for exclusion	✓	✓	x
4.10 Removal	injury, illness, death, loss, costs or any other liabilities that can be ascribed to HIV and/or HIV-related diseases, including AIDS and/or any other related illnesses or variants thereof, however caused;		Content-based amendment: HIV no longer constitutes grounds for exclusion.	✓	✓	x
IV.) D. COST OF SEARCH, RESCUE AND RECOVERY OPERATIONS						
3.4 Removal	injury, illness, death, loss, costs or any other liabilities that can be ascribed to HIV and/or HIV-related diseases, including AIDS and/or any other related illnesses or variants thereof, however caused;		Content-based amendment: HIV no longer constitutes grounds for exclusion.	✓	✓	✓
IV.) E. TRAVEL ASSISTANCE						
1 Addition	Insurance cover is provided for the organisation and cost of the below-listed travel assistance, if the insured person requires assistance on account of the occurrence of an acute illness or an accident during or in conjunction with an insured trip.	Insurance cover is provided for the organisation (with the exception of SCI E. Travel Assistance, Section 3.1) and cost of the below-listed travel assistance services, if the insured person requires assistance on account of the occurrence of an acute illness (including the diagnosis of an epidemic or a pandemic disease) or an accident during or in conjunction with an insured trip.	Formal amendment: clarification of systems Content-based amendment: epidemic and pandemic diseases included	✓	✓	x
3.1 Change	Organization of and payment for the outward journey of a replacement driver in cases where the insured person is the driver of a passenger vehicle, minibus, small transporter or mobile home or motorbike with an engine bigger than 125 cm ³ as well as associated trailers abroad or 30 km from his normal place of residence, and, due to hospitalization lasting more than three days or death, is no longer able to drive the vehicle home himself and no other travel companion is in a position to do so either.	Payment for the outward journey of a replacement driver in cases where the insured person is the driver of a passenger vehicle, minibus, small transporter or mobile home or motorbike with an engine bigger than 125cm ³ as well as associated trailers abroad or 30 km from his normal place of residence, and, due to hospitalization lasting more than three days or death, is no longer able to drive the vehicle home himself and no other travel companion is in a position to do so either	Content-based amendment: no more arrangement of substitute drivers. The insured person arranges for a substitute driver themselves. However, the costs relating to substitute drivers are still included.	✓	✓	x
4.4 Removal	for persons who have reached the age of 80;		Content-based amendment: removal of age limit	✓	✓	x

Section/Article GTCl and type of amend- ment	Previous content	New content	Comments	Business Platinum	Business Gold	Business Sil- ver / Stan- dard
4.5 Addition		in the event of epidemic or pandemic diseases occurring during a trip undertaken against advice issued in connection with an epidemic/pandemic by the government of the insured person's home country or by the local authorities at the travel destination;	Content-based amendment: epidemic/pandemic diseases contracted during travel in countries against the recommendations of the policyholder's national government are not covered by insurance.	✓	✓	x
4.9 Change	in the case of suicide, mental illness, self-mutilation, alcohol, drug or solvent abuse of the insured person, or cases in which the insured person is under the influence of alcohol or drugs, for phobias, stress, emotional problems and illnesses;	in the case of suicide, mental illness, self-mutilation, alcohol, drug or solvent abuse of the insured person, or cases in which the insured person is under the influence of alcohol or drugs, for phobias	Content-based amendment: stress and mental health issues and disorders are no longer grounds for exclusion;	✓	✓	x
IV.) F. BENEFITS IN THE EVENT OF ABDUCTION						
3.2 Addition		Damage caused as a result of epidemics and pandemics	Exclusion for loss or damage relating to epidemics and pandemics	✓	x	x
IV.) G. TRAVEL CANCELLATION AND CURTAILMENT INSURANCE						
1.1 Addition	death, serious accident, sudden and unexpected onset of a serious illness, complications in the pregnancy of the insured person or a person with whom the insured person intends to travel, provided the latter is named in the travel confirmation documents;	death, serious accident, sudden and unexpected onset of a serious illness (including the diagnosis of an epidemic or pandemic disease), or complications in the pregnancy of the insured person or a person with whom the insured person intends to travel, provided the latter is named in the travel confirmation documents;	Content-based amendment: epidemic and pandemic diseases included	✓	x	x
1.1 Addition		<ul style="list-style-type: none"> – an order or other requirement by a government or public authority for quarantine based on suspicion that the insured person or a travelling companion has been exposed to a contagious disease (including an epidemic or a pandemic disease) before or during the trip. This does not include any quarantine that applies generally or overall to some or all of a population or geographical area, or that applies based on where the person is travelling to, from or through. – denied transportation on the onward or return journey or denied entry based on the suspicion that the insured person or a travel companion is suffering from a contagious disease (including an epidemic or pandemic disease). 	Content-based amendment: quarantine and refusal of carriage included	✓	x	x
3.2 Addition		Damage caused as a result of epidemics and pandemics, unless expressly defined as insured in SCI G. Travel Cancellation and Curtailment Insurance under Fig. 1.1	Content-based amendment: exclusion relating to epidemics and pandemics updated, as only the points explicitly mentioned in relation to epidemics and pandemics are insured under trip cancellation and trip interruption insurance.	✓	x	x
3.3 Addition		no reimbursement is made for the cost of the originally booked return journey;	Content-based amendment: the costs insured in the case of a trip interruption are those proven to have been incurred by the insured person for booked and contractually owed travel and/or accommodation services never actually used.	✓	x	x

Section/Article GTCI and type of amendment	Previous content	New content	Comments	Business Platinum	Business Gold	Business Silver / Standard
3.4 Addition		– in the event of epidemic or pandemic diseases occurring during a trip which was undertaken against advice issued in connection with an epidemic/pandemic by the government of the insured person's home country or by the local authorities at the travel destination;	Content-based amendment: epidemic/pandemic diseases contracted during travel in countries against the recommendations of the policyholder's national government are not covered by insurance.	✓	x	x
3.4 Change	– restrictive laws or actions enforced by the government of any country;	– consequences resulting from official instructions, e.g. airport/airspace closures, road closures, quarantine measures (except as expressly covered under section IV G: Travel Cancellation and Curtailment Insurance), police measures, decrees, etc.;	Formal amendment: more reader-friendly structure implemented to facilitate comprehension.	✓	x	x
IV.) H. TRAVEL INCONVENIENCE INSURANCE						
2.1.1 Change	– the flight is cancelled or conveyance is refused due to overbooking, and suitable alternative conveyance is not provided within four hours; – the insured person misses a booked connecting flight due to a flight delay and suitable alternative conveyance is not provided within four hours of the delayed flight arriving.	– the flight is cancelled or conveyance is refused due to overbooking, and alternative conveyance is not provided within four hours; – the insured person misses a booked connecting flight due to a flight delay and alternative conveyance is not provided within four hours of the delayed flight arriving.	Content-based amendment: removal of term "suitable"	✓	✓	✓
IV.) J. HOME ASSISTANCE						
1 Change	– to repair the central heating in the home of the insured person (only in the event of cold weather).	– to repair the central heating in the home of the insured person (only in case of danger of freezing pipes).	Formal amendment: clarification	✓	✓	x
IV.) K. LOSS DAMAGE WAIVER FOR RENTAL CARS (LDW)						
1.1 Change	Insurance cover is provided for rented and utilised passenger cars (hire cars), that were at least 50% paid using the card and that were driven by a driver named in the hire contract (natural person), provided that the driver:	Insurance cover is provided for rented and utilised passenger cars (hire cars) if at least 50% of the rental fee has been paid using the card and that were driven by a driver named in the hire contract (natural person), provided that the driver:	Formal amendment: clarification	✓	x	x
3 Addition		damage caused as a result of epidemics and pandemics	Exclusion relating to epidemics and pandemics	✓	x	x
IV.) L. VEHICLE ASSISTANCE						
1.2 Change	– the insured event occurring in Switzerland, EU, EFTA or in countries bordering the Mediterranean, although at least 30 km away from the habitual residence of the insured person	– the insured event occurring in Switzerland, EU, EFTA, Turkey (European part), Albania, Montenegro or Bosnia-Herzegovina, but at least 30 km away from the customary place of residence of the insured person.	Content-based amendment: geographical scope	✓	✓	x
2.4 Change	The insurance covers an insured vehicle that: – is not roadworthy and cannot be repaired locally; or	The insurance covers an insured vehicle that: – is not roadworthy and cannot be repaired locally; and		✓	✓	x
2.4 Change	The return transport shall not be performed if the transport costs are higher than the market value of the insured vehicle following the insured event. In this case, however, the insurer shall organise and pay for the vehicle to be scrapped.	The return transport shall not be performed if the transport costs are higher than the market value of the insured vehicle following the insured event. In this case, however, the insurer shall help organise and pay for the vehicle to be scrapped.	Formal amendment: clarification (the insured person can also arrange scrapping themselves, instead of the insurer)	✓	✓	x
V.) CLAIMS TABLE						
Change	Allianz Global Assistance	Allianz Assistance	Formal amendment: amendment: new corporate name for insurer	✓	✓	✓