

Information for persons insured under collective insurance

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Terms and Conditions of Insurance

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Credit Suisse World Mastercard® Gold
Credit Suisse World Mastercard® Gold Euro
Credit Suisse World Mastercard® Gold Dollar
Credit Suisse Visa Gold
Credit Suisse World Mastercard® Standard
Credit Suisse Visa Classic
Credit Suisse Viva Mastercard® Standard

(valid as of January 1, 2017)

The following information for persons insured under collective insurance provides an overview of the identity of the *insurer* and the essential content of the insurance contract (Art. 3 Para. 3 of the Swiss Insurance Contract Act ["Bundesgesetz über den Versicherungsvertrag"] [hereinafter called: "VVG"]). The specific rights and obligations of the *insured persons* are derived from the Terms and Conditions of Insurance, any application forms or insurance confirmations, and from the applicable statutory provisions (ICA).

1. Contracting parties

Swisscard AECS GmbH, as *issuer* (hereinafter: "*issuer*") of charge and credit *cards* (hereinafter called: "*card/s*"), has concluded a collective insurance policy with the below-specified *insurer* that grants the *insured persons* (see Fig. 2) entitlement to certain benefits for the *cards* specified in the insurance terms and conditions (see Fig. 3) relative to the *insurer*, but not relative to the *issuer*. The Insurance Terms and Conditions also detail the conditions for the assistance benefits.

The *insurer* and consequently the bearer of risk for the below-specified cover is:

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*").

The *insurer* may delegate tasks to service-provider third parties within the context of the rendering of its performances.

2. Insured persons

The *insured persons* are derived from the definition on page 4 of the Terms and Conditions of Insurance.

3. Insured risks, scope of insurance cover as well as assistance benefits

The insured risks and the scope of insurance cover (including exclusions from insurance cover) as well as the individual insurance benefits are derived from the Terms and Conditions of Insurance, and particularly from the Table of Insurance Benefits (starting on page 6).

4. How is the premium calculated?

Premiums are owed to the *insurer* essentially on the by the *card issuer* as the Policyholder. In respect of the insurance policies included in the *cards*, the *card issuer* shall bear the insurance premium, unless otherwise agreed. If optional insurance benefits are offered for the

principal cardholder that incur costs, then the premiums shall be expressly reported to the *principal cardholder* in advance within the context of admission to these insurance policies.

5. What are the duties and obligations of the insured persons?

The duties and obligations are listed in detail in the Terms and Conditions of Insurance as well as in the ICA. The following are material duties of the *insured persons*, for example:

If a damage event occurs, this must be reported to the *insurer* without undue delay.

The *insured persons* must cooperate in the investigations of the *insurer*, e.g. in the event of a claim, and must submit all necessary documentation (obligation to cooperate).

In case of a claim, reasonable steps to reduce and resolve the damage must be taken (duty to reduce damage).

The *principal cardholder* is obliged to inform the other *insured persons* where applicable (in particular the *additional cardholders*) about the main features of insurance cover and obligations incumbent on them when making claims for benefits, and also that the General Terms and Conditions of Insurance can be obtained at any time from Swisscard AECS GmbH, Neugasse 18, CH-8810 Horgen, or called up on the Internet under www.swisscard.ch

6. Duration of the insurance cover

The insurance cover shall normally be in force as long as the *card* relationship is effective. Special provisions on the term of insurance cover (depending on covered risk) can be found in the Terms and Conditions of Insurance.

7. Amending the scope of cover / the Terms and Conditions of Insurance

The *insurer* and the *issuer* may amend the Terms and Conditions of Insurance (incl. insurance sums) in accordance with the provisions set out in the *GCI* (also see Fig. III *GCI* 8).

8. Information on the processing of person-related data

The *insurer* processes data that result from the contract documentation or contract processing and use these data particularly for calculating the premium, for risk evaluation, for processing claims, for statistical analyses, and for marketing purposes. The data are collected, stored, and deleted personally or physically or electronically in accordance with legal regulations. The *insurer* can share data for processing to the necessary extent with third parties in Switzerland and *abroad*, in particular

the *issuer*, with co-issuers and reinsurers, service providers as well as domestic and foreign companies belonging to the *insurer*. In addition, the *insurer* can obtain relevant information from official agencies and other third

parties, particularly with regard to the claim event. The *insured person* has the right to demand from the *insurer* information provided for by law regarding the processing of data relating to the *insured person*.

I. Structure of the Conditions/Introduction/Definitions

I.) A. Structure of the Conditions

The Terms and Conditions of Insurance are composed of the following sections:

- I. Structure of the Conditions/Introduction/Definitions
- II. Overview of the insurance benefits
- III. General Terms and Conditions of Insurance (*GCI*)
- IV. Special Conditions of Insurance (*SCI*)
- V. Claims table

A definitive list of insurance benefits covered supplementary to the General Terms and Conditions of Insurance and the Special Conditions of Insurance is provided in the *Table of Benefits*. In the event of inconsistencies, the Table of Benefits, shall have precedence.

The General Terms and Conditions of Insurance are always applied if no other regulation is provided in the Special Conditions of Insurance. In the event of inconsistencies, the Special Conditions of Insurance shall be applicable.

Finally, the claims table lists the forms of evidence to be submitted when an *insured event* occurs. In the event of inconsistencies, it has precedence over the General and Special Conditions of Insurance.

I.) B. Introduction

Swisscard AECS GmbH has concluded a collective insurance contract with the *insurer*, through which *cardholders* and other *insured persons* are entitled to claim certain benefits **from the insurer, although not from Swisscard AECS GmbH and/or third parties charged with processing the contractual relationship.**

The *principal cardholder* is obliged to inform the other *insured persons* where applicable (in particular the *additional cardholders*) about the main features of insurance cover and obligations incumbent on them when making *Claims for Benefits* and also that the General Terms and Conditions of Insurance can be obtained at any time from Swisscard AECS GmbH, Neugasse 18, CH-8810 Horgen, or called up on the internet under www.swisscard.ch ***insured events must be reported without delay and directly to the insurer as soon as the insured claim becomes known, as otherwise entitlement to benefits may be lost.***

I.) C. Definitions

For ease of readability, differentiated gender designations have been avoided.

Meanings of terms used in the Terms and Conditions of Insurance:

Abroad

All countries outside the national territory in which the *insured person* is normally domiciled.

Accidents

An *accident* is any sudden, involuntary, external event which results in physical injury to the *insured person*.

An *accident* is also deemed to have occurred if heightened physical exertion to limbs or the spine causes a joint to be wrenched or strains or tears muscles, sinews, ligaments or capsules.

Additional cardholder

The person to whom the *issuer* issued an additional card at the request of the *principal cardholder*.

Advances

Advance for claims that are not covered by the insurance policy, and that the *insured person* must repay to the *insurer* within one month of the *advance* or return to the *state of residence*.

Alternative means of transport

Alternative means of transport with public transport, in order to travel from the originally booked starting point to the originally booked place of destination.

Breakdown

A *breakdown* means any sudden and unforeseen failure of the insured vehicle caused by an electrical or mechanical defect that makes it impossible to continue the journey, or that mean the continued journey is no longer permitted by law. The following are equivalent to a *breakdown*: Tyre defect, fuel shortage, vehicle key locked inside the vehicle, or flat battery. Theft, loss or damage of the vehicle key or filling the tank with the wrong fuel do not count as *breakdowns*.

Card

The charge and/or credit card issued by the *issuer*.

Cardholder

The holder of a *card*.

Claims adjuster

The *insurer* specified in the claims table.

Close relatives

Spouse, registered partner or life partner, children, parents, siblings, parents-in-law, son-in-law or daughter-in-law, brother-in-law or sister-in-law, grandparents, grandchildren and children of registered partner or of life partner.

GCI

The General Terms and Conditions of Insurance applicable to all insurance benefits (Part III).

Insured event

The incident leading to a loss covered by the insurance.

Insured person

The *principal cardholder* or *additional cardholder* of a *card*, his spouse, registered partner or life partner who cohabits with him, his children and the children of his spouse, of his registered partner or life partner who are entitled to support, up to the age of 25, irrespective of their *place of residence*.

Insured sum

Level of the maximum financial benefits or compensation entitlement pursuant to the Table of Insurance Benefits.

Insured trip

A trip is a stay lasting more than one day at a place that is at least 30 km away from the normal *place of residence*, excluding journeys to work. Insurance cover is limited for trips *abroad* in respect of certain insurance benefits.

Insurer

For all insurance benefits, with the exception of legal assistance:

AWP P&C S.A., Saint-Ouen (Paris), Wallisellen Branch (Switzerland).

Only for legal assistance:

CAP Rechtsschutz-Versicherungsgesellschaft AG.

Issuer

Swisscard AECS GmbH, the principle *issuer* of the *cards*, and third parties mandated to process *card* services.

Minimum claim

Claim sum from which insurance protection exists.

Personal baggage/personal luggage

Personal baggage/personal luggage means the items brought or bought during the journey by the *insured person* for his personal use, that are normally carried on the person of the *insured person*.

Place of residence or customary place of residence

Place where the *insured person* mostly stays or stayed in a calendar year.

Principal cardholder

The person who submitted the application for the *principal card* with the *issuer* and who, at his/her own responsibility and cost, may apply for additional cards.

Public transport

The following officially licensed and scheduled *public transport* for which payment is required, on land, water or in the air: Railway, tram, underground train, elevated railway, omnibus, ship or aircraft licensed for civil aviation, as well as taxis and hire cars, i.e. motor vehicles rented for money.

The following are not considered *public transport* within the terms of these conditions:

- Rail vehicles in pleasure parks or similar facilities;
- Ski lifts;
- Buses and aircraft operating sightseeing trips/flights (arriving and departing from the same place);
- Aircraft whose owner or lessee is the *cardholder*;
- Rented (chartered) aircraft (not aircraft providing scheduled flights);
- Spacecraft, aircraft operated by armed forces or aircraft for the operation of which special authorization is required;
- Other means of transport principally used as dwellings, e.g. cruise ships, motorized homes, caravans, house boats, etc.

SCI

The Special Conditions of Insurance which are valid for specified insurance benefits (Part IV).

State of residence

The country in which the *insured person* has his *customary place of residence*.

Travel allowance

Compensation sum for travel expenses in conjunction with the insured purpose or for insured benefits.

II. Table of Insurance Benefits

	Table of Insurance Benefits Depending on the <i>insured event and insured person</i>	Insured sums in CHF				Geo- graphic Scope
		Credit Suisse World Mastercard Gold	Credit Suisse World Mastercard Gold Euro	Credit Suisse World Mastercard Gold Dollar	Credit Suisse World Mastercard Standard	
		Credit Suisse Visa Gold			Credit Suisse Visa Classic	
					Viva Mastercard Standard	
IV. A	Transport Accident Insurance*					
	Occurring on <i>public transport</i> (air, rail, sea, bus, taxi, rental vehicle)					
	Disability: (pro rata, depending on degree of disability)	700,000	700,000	700,000	400,000	worldwide
	Death; adults and children over the age of 12	700,000	700,000	700,000	400,000	
	Death; children up to the age of 12	20,000	20,000	20,000	20,000	
	Death; children up to the age of 2.5	2,500	2,500	2,500	2,500	
IV. B	Cost of search, rescue and recovery operations					
	<ul style="list-style-type: none"> Search, rescue and recovery operations Transport to nearest hospital 	60,000	60,000	60,000	60,000	worldwide
IV. C	Travel Inconvenience Insurance*					
	Reimbursement of cost of meals, hotel and alternative conveyance with a scheduled airline					
	<ul style="list-style-type: none"> > 4-hour departure delay Flight cancellation without alternative, after 4 hours Refusal of conveyance without alternative, after 4 hours Missed connection without alternative, after 4 hours 	150	150	150	x	worldwide
	Reimbursement of costs for essential clothing and toiletries in the case of luggage delay of at least 6 hours					
	Upon presentation of receipts or as flat-rate benefit	700 150	700 150	700 150	x	worldwide on out-bound trip
IV. D	Luggage Insurance*					
	<i>Personal luggage per insured trip</i>	4,000	4,000	4,000	x	
	Transport costs after recovery of lost luggage	1,000	1,000	1,000	x	
IV. E	Travel information & advances					
	Organisation and arrangement (without reimbursement costs) of					
	Destination information (vaccinations, weather, etc.)	✓	✓	✓	x	worldwide
	<ul style="list-style-type: none"> Physician, lawyer referrals, etc. Procurement of replacements for lost travel documents, incl. replacement tickets Passing on urgent messages 	✓	✓	✓	x	
	Repatriation of accompanying dogs and cats in the case of the <i>insured person's</i> hospitalization	✓	✓	✓	x	
	Search for lost luggage	✓	✓	✓	x	
	Advances					
	for physicians' /hospital expenses	15,000 per benefit	15,000 per benefit	15,000 per benefit	x	worldwide
	for lawyers' and interpreters' expenses					
	for payment of bail bond					
	in the case of loss of cash or travellers cheques					

* These benefits are conditional upon use of the *card*.



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Wallisellen Branch (Switzerland)
Hertistrasse 2, 8304 Wallisellen,
Phone: +41 44 283 38 39
info@allianz-assistance.ch, www.allianz-assistance.ch

III. General Terms and Conditions of Insurance and Customer Information (GCI)

1 When does insurance cover commence and when does it terminate?

- 1.1 Insurance cover commences when the *cardholder* received the *card* and is granted to *insured persons* if the card relationship between the *cardholder* and the *issuer* exists in accordance with the General Terms and Conditions of the *issuer*. When claims are made, the *insurer* shall enquirer of the *issuer* if such an arrangement exists.
- 1.2 Insurance cover for certain benefits may be subject to time limits. Please note the details set out in the *SCI*. In cases where insurance cover is subject to time limits, the day of arrival and the day of departure are each regarded as a single day.
- 1.3 The insurance cover shall end in every case at the end of the card relationship in accordance with the General Terms and Conditions of the *issuer*.

2 In what circumstances will cover not apply, or only limited cover apply?

2.1 Similar claims

With the exception of death and disability benefit under Transport Accident Insurance or other *accident* sum insurance, the following applies: If the *insured person* is entitled to claim from another insurance contract (voluntary or obligatory private or social insurance), the cover provided by the *insurer* shall be limited to the portion of the insurance benefits that exceed those of the other insurance contract. In overall terms, costs shall be reimbursed only once.

2.2 Third-party benefits

If the *insurer* has provided benefits for a claim that was insured by another *insurer*, then these shall be treated as an *advance*. The *advance* shall be repaid by assigning the claims of the *insured person* against the other liable *insurer* to the *insurer*. The assignment shall be performed in place of the payment, and shall have the effect of discharging the obligations of the *insured person*.

2.3 Exclusions

Apart from the limits and exclusions listed in the *SCI* without exception no insurance cover is granted for losses:

- 2.3.1 that are intentionally caused by the *insured person*;
- 2.3.2 that the *insured person* causes by or during the wilful exercise of an offence or crime, or the wilful attempt to exercise an offence or crime;
- 2.3.3 arising through acts of war or civil war, whether war is openly declared or not;
Entitlement to benefits from Transport Accident Insurance exists, however, if the *insured person* is taken unaware by such acts of war or civil war while on a trip *abroad*.

Entitlement to benefits is cancelled at the end of the 14th day after war or civil war commences in the national territory of the state in which the *insured person* is staying. This extension is not valid for trips to or through states in whose territory war or civil war already prevailed. It also does not apply to active participation in war or civil war.

2.3.4 by nuclear energy;

2.3.5 that are directly or indirectly caused or caused in part by incidents with atomic, biological or chemical substances;

2.3.6 as a consequence of terrorist attacks, unrest of all kinds, natural catastrophes.

2.3.7 Also excluded are costs that would have been incurred if the *insured event* had not occurred.

3 What is the correct response to an insured incident or to an insured event? (obligations)

The *insurer* cannot issue a benefit declaration and consequently cannot provide benefits without the cooperation of the *insured person*.

The following obligations are imposed upon the *insured person* (in the event of the death of the *insured person*, the persons who are entitled to the lump sum payable at death are treated as equivalent to the *insured person*):

3.1 General:

3.1.1 to endeavour to the best of his ability to avert and reduce the damage;

3.1.2 to inform the *insurer* without delay, comprehensively and truthfully, providing all details about any circumstance that may lead to benefits being owed by the *insurer*;

3.1.3 to submit to the *insurer* the documents listed in the claims table (part V) or to take steps to have these drawn up;

3.1.4 to permit the *insurer* to make reasonable enquiries to ascertain the cause and the scope of benefits payable;

3.1.5 to heed instructions issued by the *insurer*;

3.1.6 to authorize third parties (e.g. physicians, other *insurers*, insurance carriers and authorities) to give information required if necessary;

3.1.7 to inform the *insurer* about the existence of other insurance policies providing cover for an *insured event* and of any claims made on such policies and indemnities received and of any obligation to effect compensation resting on third parties;

3.2 Depending on the insured benefit in question:

3.2.1 to consult a physician immediately after any *accident* that in all probability will lead to benefits being payable;

- 3.2.2 to follow the physician's instructions;
- 3.2.3 to submit to examinations by physicians acting on behalf of the *insurer*;
- 3.2.4 to report cases of accidental death within 48 hours even if the *accident* has already been reported;
- 3.2.5 to furnish the *insurer* with the right to have an autopsy performed by a physician appointed by the *insurer*, where appropriate and necessary for the settlement of a claim, after an *accident* for which death benefit is claimed;
- 3.2.6 to report losses caused by crimes, fire or explosions without delay to the police at the competent police station and receive an authenticated copy of the report;
- 3.2.7 to report losses of luggage to the local police nearest to the place where the loss of luggage occurred within 24 hours after the loss is determined and to inform the travel company or hotel that was holding the luggage immediately and to have this notification confirmed in writing;
- 3.2.8 to take all measures necessary and reasonable to recover lost or stolen objects and to identify, apprehend and prosecute in the courts the guilty party(ies).

4 What are the consequences of non-observance of obligations?

If a breach of the obligations occurs after an *insured event*, the *insured person* shall lose the entitlement to the insurance benefit and the *insurer* shall be entitled to curtail or reject benefits, unless he did not breach the obligation either wilfully or through gross negligence.

In cases of gross or wilful negligence, the *insured person* shall retain his entitlement to the insurance benefit provided the breach of the obligations has neither influenced the determination of the *insured event* nor the assessment of the benefits due.

5 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.

6 Which court is responsible?

- 6.1 The place of jurisdiction for disputes brought by the *insured person* or the legitimate claimant in conjunction with these insurance terms and conditions may be chosen as follows:
 - the registered domicile of the Swiss branch office of the *insurer*;
 - with jurisdiction at the residence or domicile of the *insured person* and/or legitimate claimant under civil law in Switzerland.
- 6.2 The place of jurisdiction for claims brought by the *insurer* is the *place of residence* of the *insured person* pursuant to civil law.

- 6.3 Mandatory place of jurisdiction provisions remain reserved in all cases.

7 How should the *insurer* be informed? What applies when a change of address occurs?

- 7.1 All notifications or declarations intended for the *insurer* must be made in writing (e.g. letter, fax, e-mail).
They must be sent to the contact address of the *insurer* specified on page 7.
- 7.2 If neither the *insurer* nor the *issuer* have been notified of a change of address, then it shall be sufficient on their part to send any declaration of intent by registered letter to the last address known to the *insurer*. The declaration becomes effective on the date it would have been delivered under normal conditions if the address had not been changed.

8 What applies in the event of amendments of the insurance terms and conditions?

Amendments of these terms and conditions and of the insurance sums may be agreed by the *insurer* and by the *issuer* (as the policyholder). These shall be reported to the *principal cardholder* in good time and in a suitable manner. They shall be deemed to have been approved by him, insofar as the *card* is not terminated before the amendment comes into force.

No obligation to inform the *principal cardholder* shall exist in respect of amendments of the terms and conditions that do not have a detrimental effect on the insured parties.

9 Which legal system is applicable?

This contract is governed by Swiss law.

The provisions of the Swiss Insurance Contract Act [Bundesgesetz über den Versicherungsvertrag – ("VVG")] remain reserved, insofar as its mandatory regulations have not been amended in these *GCI*.

10 Ombudsman for private insurance and Suva

The ombudsman for private insurance and Suva is available to *insured persons* as a neutral arbitrator. The ombudsman is only competent to advise and mediate and can therefore make no decision in litigation. This is reserved for the law courts.

Contact address in German-speaking

Switzerland (head office):

P.O. Box 2646, CH-8022 Zurich

Tel.: +41 44 211 30 90, Fax: +41 44 212 52 20

Email: help@versicherungsombudsman.ch

Branch in French-speaking Switzerland:

Chemin Des Trois-Rois 2
 Case postale 5843
 CH-1002 Lausanne
 Tel.: +41 21 317 52 71, Fax: +41 21 317 52 70
 Email: help@ombudsman-assurance.ch

Branch in Italian-speaking Switzerland:

Via G. Pocobelli 8, P.O. Box
 CH-6903 Lugano
 Tel.: +41 91 967 17 83, Fax: +41 91 966 72 52
 Email: help@ombudsman-assicurazione.ch

11 How does the insurer handle personal data?

The *insurer* shall be entitled to process essential data from third parties involved in cases (e.g. the *issuèr*) as are necessary to administer the contract and process claims. The *insurer* shall also be authorised to procure all pertinent information necessary from such third parties and to inspect official files as required to administer the contract and to process claims.

The *insurer* shall undertake to treat all such information confidentially. Data will be stored physically and/or electronically.

If required, data shall be passed on to third parties, namely to co-insurers or reinsurers and to other involved *insurers*, to service providers, the *issuèr* as well as the *insurers* in Switzerland and *abroad*. In addition, information may be passed on to other liable third parties and their liability *insurers* to assist in the enforcement of claims for recourse.

The *insurer* is authorised to inform third parties (specifically the responsible authorities, official agencies and the *issuèr*), to whom insurance was confirmed of the suspension, alteration or cessation of the insurance, and of the refusal to pay a claim.

IV. Special Conditions of Insurance (SC)

IV.) A. Transport Accident Insurance

1 What is insured and when does cover apply?**1.1 Scope of the insurance cover**

Insured persons shall be covered for *accidents* that occur while using *public transport* (incl. alighting and disembarking) in accordance with the following provisions, insofar as at least 50% of the cost of the utilised *public transport* was paid before the commencement of the journey with the *card*.

Insurance cover exists for the purpose of starting or ending a journey paid with the *card* as a passenger in *public transport* on a direct and uninterrupted route to and from an airport, seaport or railway station, irrespective of whether the use of this *public transport* was paid for with this *card*.

2 What benefit types are provided?**2.1 Disability benefits****2.1.1 Conditions of eligibility for the benefit:**

If, as the result of an *accident*, a probable irreversible disability (permanent impairment of physical or mental capacity) occurs within 5 years.

If, as a result of injury sustained in the *accident*, the *insured person* dies within one year of the date of the *accident*, there shall be no entitlement to disability benefits. In such event, the death benefit described in Fig. A 2.2 shall apply.

2.1.2 Nature and level of benefit:

Disability benefit shall be paid out as a capital sum. The benefit shall be calculated on the basis of the *insured sums* as indicated in the table of benefits and the degree of disability caused by the *accident*. The following degrees of disability shall apply ex-

clusively in the event of the loss or total functional impairment of the parts of the body or sensory organs indicated below:

• Arm	70%
• Arm to above the elbow joint	65%
• Arm to below the elbow joint	60%
• Hand	55%
• Thumb	20%
• Index finger	10%
• Other finger	5%
• Leg	
– above the middle of the upper leg	70%
– to the middle of the upper leg	60%
– to below the knee	50%
– to the middle of the lower leg	45%
• Foot	40%
• Big toe	5%
• Other toes	2%
• Eye	50%
• Hearing in one ear	30%
• Sense of smell	10%
• Sense of taste	5%

In the event of partial loss or partial impairment, the corresponding portion of the respective aforementioned percentage shall be applicable.

For any other parts of the body or sensory organs, the degree of disability shall be measured by the extent of overall impairment to normal physical or mental functioning. Such calculation shall be based solely on medical factors; no account shall be taken of the *insured person's* earning capacity (occupation or business activity) or any actual reduction in income.

If physical or sensory organs or their functions were already wholly or partially lost or impaired, or if they were already incapable of movement or function before the *accident*, then when determining the degree of disability (and not when calculating the disability capital) the already existing degree of disability determined in accordance with the above principles shall be deducted.

If the *accident* results in the impairment of several physical or sensory functions, the degrees of disability calculated in accordance with the foregoing provisions shall be added together. More than 100 percent is not considered, however.

The degree of disability shall initially be assessed on the basis of any condition of the *insured person* deemed likely to be permanent, but within five years of the *accident* at the latest.

If the death of the *insured person* occurs within one year of the *accident* for a reason unrelated to the *accident*, or more than one year of the *accident* irrespective of the cause, and if an entitlement to

disability benefit that had been established, the *insurer* shall provide the benefit in accordance with the degree of disability that would have been expected on the basis of the medical diagnosis.

2.1.3 Rendering the disability benefit

- The *insurer* shall assume payment of the medical fees incurred by the *insured person* on which basis a claim is made only if the *insurer* has requested the medical examination.
- Once it is established in principle that disability benefits are payable, the *insurer* shall at the request of the *insured person* make reasonable advances.
- Both the *insured person* and the *insurer* shall be entitled to have the degree of disability determined by a physician annually, however, not later than five years after the *accident*.
- This entitlement must be exercised by the *insurer* together with his declaration of his obligation to provide the benefit, and by the *insured person* at the latest three months before the expiry of the deadline.
- Disability benefits shall be paid out as soon as the degree of permanent disability has definitively been medically determined, at the latest 5½ years after the day on which the *accident* occurred.
- If the *insurer* recognises the claim or comes to an agreement with the *insured person* about the basis for payments and the amount to be paid, benefits shall be paid within two weeks if this is permitted by the local regulations of the *country of residence*.
- This obligation is regarded as having been fulfilled on the date the *insurer* transfers the sum involved.
- If official enquiries or criminal proceedings have been initiated against the *insured person* in connection with an *insured event*, the *insurer* can postpone payment until a final decision is made in these proceedings.
- The *insurer* shall pay benefits directly to the *insured person* or, in case of death, to the heirs.

2.2 Death benefits

If the *insured person* dies within one year as a result of the *accident*, the *insured sum* shown in the table of benefits shall be paid.

2.3 Cumulated maximum compensation

If several *insured persons* are injured or killed by one and the same *accident* incident, then in the case of disability benefits pursuant to Fig. A 2.1 the cumulated maximum compensation of CHF 24,000,000 and in the case of death benefits pursuant to Fig. A 2.2 of CHF 12,000,000 as the collective maximum insurance sum for all *cards* issued by the *issuer*.

The insurance sums agreed for the individual persons shall be reduced to the same extent, i.e. the insurance sum to be paid out per *insured person* shall be multiplied by the factor resulting from the division of the aforementioned cumulated total compensation by the total insurance sum of all persons who suffered the *accident*

2.4 What is the effect of illness or infirmity?

The *insurer* shall pay out benefits only in respect of the consequences of an *accident*. If any illness or infirmity has contributed to the injury caused by the *accident* or the effects thereof, the benefits payable shall be reduced in proportion to the contributing factor of such illness or infirmity.

However, no deduction shall be made where the contributing factor is less than 25 per cent.

3 In what circumstances will cover not apply?

In addition to the exclusions pursuant to Fig. 2.3 *GCI*, insurance cover shall not be provided for:

- 3.1. *accidents* suffered by the *insured person* as a result of mental disorders or impairment of consciousness (including disorders or impairments caused by ingesting drugs, medicines or alcohol) and by strokes, epileptic fits or other types of fit or convulsion seizing the *insured person's* whole body.

However, insurance cover shall apply:

- to disorders or fits caused by an *accident* covered by this policy;
- to *accidents* caused by impairment of consciousness due to drunkenness; but where the *accident* occurred behind the steering wheel of a motor vehicle, cover shall only apply if the blood/alcohol concentration at the time of the *accident* was below the alcohol level defined as legal in the jurisdiction in which the *accident* occurred.

- 3.2 *Accidents* suffered by the *insured person*:

- as the pilot of an aircraft (including sports aircraft), for which a pilot's license is required under Swiss law, or as any other crew member of an aircraft;
- while using spacecraft;
- as the driver or crew member of a means of *public transport*.

- 3.3 *Injuries* or health impairment caused to/by:

- 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.
- Ionising radiation;
- Infections; these are excluded even if they were caused by insect stings or bites or by other minor skin or mucous membrane injuries, through which

pathogens passed into the body immediately or subsequently. The following are excluded: Rabies and tetanus as well as inflections where the pathogen passes into the body through *accident* injuries.

- 3.4 Poisoning caused by the oral consumption of solid or liquid substances.
- 3.5 Pathological disorders resulting from psychological reactions, even if these were caused by an *accident*.
- 3.6 Abdominal or lower abdominal ruptures; however, cover shall continue to apply where these are caused by a violent act and external influence falling within the scope of this Transport Accident Insurance.

IV.) B. Cost of search, rescue and recovery operations

1 What is covered when and where?

Insurance cover is provided for the cost of unforeseen search, rescue and recovery measures that the *insured person* incurs on account of an illness or *accident* or in the event of death during an *insured trip*.

2 What benefits and services are available?

Assumption of the costs incurred by the *insured person*, up to the limit specified in the table of insurance benefits, for:

- 2.1 **Search, rescue and recovery operations** (even if an *accident* is only presumed to have happened) carried out by public or private search and rescue services insofar as the latter generally charge for their services.
- 2.2 **Transport of patient** to the nearest appropriate hospital for the treatment in question and, if medically prescribed, also back to the accommodation.

3 In what circumstances will cover not apply? (exclusions)

In addition to the exclusions pursuant to Fig. 2.3 *GCI*, insurance cover shall not be provided for:

- 3.1 for previously existing illnesses, i.e. for all physical or mental illnesses that already existed before the journey was undertaken, such as for example: for a condition in respect of which the *insured person* is on a waiting list for inpatient treatment;
- for a condition for which the *insured person* has been referred to a specialist;
 - for a condition for which the *insured person* has received in-patient treatment within six months of embarking on the journey;
 - for a condition for which a physician has delivered a prognosis of "incurable" and/or "chronic";
- 3.2 for all psychological illnesses as well as fear of flying or other travel phobias;

- 3.3 for pregnancy during the final 8 weeks before the estimated date of birth;
- 3.4 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;
- 3.5 accidents suffered by the *insured person* as a result of mental disorders or impairment of consciousness (including disorders or impairments caused by ingesting drugs, medicines or alcohol), although excluding strokes, epileptic fits or other types of fit or convulsion affecting the *insured person's* whole body;
- 3.6 accidents suffered by the *insured person*:
 - as the pilot of an aircraft (including sports aircraft), for which a pilot's license is required under Swiss law, or as any other crew member of an aircraft; when exercising a professional activity that involves an aircraft;
 - while using spacecraft;
 - as the driver or crew member of a means of *public transport*.
- 3.7 in the event of poisoning caused by the oral consumption of solid or liquid substances;
- 3.8 for the costs of a rescue operation at sea or an emergency transfer from ship to shore.

IV.) C. Travel Inconvenience Insurance

- 1 **What is covered when and where?**
Insurance cover exists for costs that the *insured person* incurs for scheduled flights due to flight delay or the delayed arrival of baggage.
The term "scheduled flight" within the context of these terms and conditions means flights subject to public tariffs and regular flight plans.
Insurance cover is subject to the condition that at least 50% of the scheduled flight ticket was bought using the *card*.
- 2 **Which benefits are provided in which cases?**
 - 2.1 **Flight delay**
 - 2.1.1 **Insured events**
the departure of a booked flight is delayed by more than four hours, because;
 - 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.
 - 2.1.2 **Insured benefits**
The sum specified in the table of insurance benefits shall be paid out for the incurred cost of e.g. refresh-

ments (food and drinks), hotel accommodation or for alternative transport.

2.2 **Lost/delayed luggage**

2.2.1 **Insured events**

Cover applies if the luggage is not returned within six hours of the arrival of the *insured person*.

2.2.2 **Insured Benefits**

Compensation shall be provided for the cost of necessary clothing and hygiene articles, up to the sum specified in the table of insurance benefits.

The precondition is that these are bought at the place of destination:

- within 4 days of the arrival of the *insured person* and,
- in the case of a delay in the return of luggage, prior to the arrival of the luggage.

In the absence of proof/receipts for the costs, the maximum sum paid out shall be the flat-rate compensation sum set out in the table of insurance benefits.

3 **In what circumstances will cover not apply? (exclusions)**

In addition to the exclusions pursuant to Fig. 2.3 *GCI*, insurance cover shall not be provided for:

- for claims caused by to confiscation or requisition by customs officials or other government authorities;
- if the *insured person* voluntary waives a flight, in return for compensation from the airline;
- costs that are incurred following the flight home to the destination airport or place of destination;
- costs incurred, insofar as the *insured person*:
 - did not without delay notify the airline or competent agency at the place of destination immediately of the lost luggage;
 - did not obtain a loss report from the airline or competent agency at the place of destination, and did not take all necessary and reasonable measures to get the luggage back as quickly as possible.

IV.) D. Luggage Insurance

1 **What is covered when and where?**

If during the course of the trip that was at least 50% paid with the *card* the *personal luggage* of the *insured person* is:

- lost, i.e. cannot be found, is stolen or robbed;
 - damaged; or
 - destroyed;
- the compensation listed below shall be paid to the *insured Person*.

2 What benefits and services are available?

2.1 Cost of replacement

Reimbursement of the replacement cost of the new value of the insured luggage of the *insured person*, up to the level of the sum specified in the table of insured benefits, less a percentage for wear and any possible third-party benefits.

2.2 Transport costs for relocated luggage

If lost or stolen luggage belonging to the *insured person* is relocated, the cost of transporting the luggage back to the *place of residence* of the *insured person* are reimbursed up to the amount stated in the table of insurance benefits, insofar as these expenses are not borne by the transportation company itself.

2.3 If stolen or robbed property is returned to the *insured person* after they have been reimbursed by the *insurer*, the *insured person* may elect either to repay the reimbursed sum or to hand over the property to the *insurer*. The *insurer* may require the *insured person* to make the decision within two weeks. Once this period has elapsed, the *insurer* made decide.

3 In what circumstances will cover not apply, or only limited cover apply? (exclusions)

In addition to the exclusions pursuant to Fig. 2.3 GCI, insurance cover shall not be provided for claims:

- caused by failure on the part of the *insured person* to take ordinary precautions to secure his/her *personal luggage* and property; for instance if left in an area accessible to the public, where the item is not in the direct care of the *insured person*;
- caused by leaving, parting with or dropping luggage;
- with regard to spectacles, contact lenses, all kinds of prostheses, securities, debentures, bonds, cash, traveller's cheques, stamps, documents of any kind, animals, musical instruments, glass, china, antiques, merchandise used for trade fairs and exhibitions, pictures, sports equipment while in use, bicycles, hearing aids, trade samples or merchandise and items which are used for trade or other business activities, television sets, vehicles or related apparatus, boats and/or auxiliary equipment;
- caused by objects loaned or entrusted to or rented by the *insured person*;
- in respect of which no police report or report drawn up by the public transportation company is presented to the *insurer*;
- of personal items of luggage while in transit, which is not reported immediately to the public transportation company;

- caused by confiscation or requisition by customs officials or other government authorities;
- due to electrical or mechanical failure, general wear and tear, denting, scratching or any type of dyeing or cleaning process;
- to fragile or easily destructible items other than through fire or due to an *accident* involving a vessel, aircraft or motor vehicle.
- caused by theft from unsupervised motor vehicles, trailers, motorized homes, caravans, water sport craft and tents; however, insurance cover exists (except for valuables, computers and mobile phones) if the stolen luggage was kept invisibly from outside in a locked glove box, boot of the automobile or in the storage space of a camp mobile or mobile home or in a fixed mounted locked luggage box of an automobile;
- theft of valuables, computers and mobile phones from surrendered luggage or from unsupervised motor vehicles; valuables include jewellery, furs, valuable items containing precious metal or precious stones, watches, radios, binoculars, audio equipment, photographic equipment and video equipment, printers and games consoles.

IV.) E . Travel information & advances

1 Which benefits are provided when and where?

The following services shall be rendered at the request of the *insured person* in conjunction with a trip:

2 Organisation and agency services

2.1 Travel advice:

- Information on current visa and entry requirements for all countries around the world. If the *insured person* holds a passport from a country other than Switzerland or Liechtenstein, the *insurer* may possibly be obliged to refer the *insured person* to the embassy or the consulate of the respective country.
- Information on current vaccination requirements for all countries prior to commencing any trip and information on current World Health Organisation warnings.
- Information about the probably climatic conditions in the holiday destination, information about time zones and time differences and information about the opening hours of the most important banks in the holiday destination, including and information and details concerning the acceptance of various currencies and specification of the principal currency of the holiday destination.

2.2 Medical information and referral services

If the *insured person* suffers an *accident* during a trip, or in the event of an illness that makes immedi-

ate inpatient or outpatient treatment by a licensed physician necessary, and if this cannot be delayed until the after the *insured person* has returned to his home country, the following services shall be rendered:

- Information on options for outpatient treatment, referrals to English or German-speaking physicians, or a physician plus interpreter over the telephone if no English or German-speaking physician is available;
- Referral of hospitals and physician contact details;
- Insofar as the law permits, arranging for any physician's prescriptions which have been mislaid or forgotten to be sent by a pharmacist in the *insured person's* country of residence to a local pharmacist.

2.3 Forwarding of urgent messages

In an emergency, the *insurer* shall pass on any urgent messages from or to the *insured person* to or from *close relatives*, business partners and/or friends in the country of origin.

2.4 Repatriation of accompanying dogs and cats

The *insurer* shall provide assistance for the repatriation of accompanying cats and dogs if the *insured person* is hospitalised.

2.5 Assistance with luggage

The *insurer* shall assist in locating lost luggage and provide the *insured person* with regular updates on the current situation.

3 Provision of advances

3.1 Medical emergency

Advances payable in the event of medical emergencies.

3.2 Prosecution/dealings with public authorities

If the *insured person* is arrested or threatened with arrest while travelling, or is required to deal with any public authority, the following services shall be provided:

- Procurement of a lawyer and/or interpreter;
- *advance* in respect of any legal fees and interpreter's fees payable in the circumstances described above;
- *advance* in respect of any bail bond or other security required by the authorities.

3.3 Loss of means of payment and travel documents

If the *insured person* is robbed while travelling or loses his cash, his *card* or his travel documents, the following benefits shall be provided:

3.3.1 Loss of means of payment

In the event of the loss of means of payment, the *insurer* shall provide *advances* in an emergency.

3.3.2 Loss of travel documents

If travel documents required for the return journey are lost or stolen, the *insurer* shall assist in obtain-

ing replacement documents. The assistance service provider shall not pay the charges payable for issuing new documents.

In the event that tickets for the return journey are lost or stolen, an *advance* shall be paid to enable purchase of a replacement ticket.

3.4 What is the situation regarding advances that are not reimbursable by a third party?

All *advances*, forwarding/remittance fees as well as the cost of procurements:

- shall only be paid if neither an American Express® travel agency nor ATM is available in the vicinity of the *insured person*;
- shall be debited from a *card* subject to authorisation by the *issuer* and the *insured person*.

If the *insured person* is not in possession of a *card*, then either the *cardholder* must consent to the cost being debited from the *card* account or the *insured person* must provide the *insurer* with some other form of security.

4 When will assistance services not be provided? (exclusions)

In addition to the exclusions pursuant to Fig. 2.3 *GCI*, insurance cover or benefit entitlements shall not be provided:

- 4.1 for expenses incurred for any physician's fees, medical and/or treatment costs;
- 4.2 for damage that was foreseen by the *insured person* as highly likely to occur;
- 4.3 for **damage caused by gross negligence on the part of the *insured person***.

V. Claims table

Please note the obligations which apply upon occurrence of an *insured event* pursuant to Fig. 3 of the *GCI* (Section III).

In order to be able to process the *insured event*, the *insurer* requires documentary evidence detailing the occurrence of the damage, the magnitude thereof etc. The following table lists the documents that must be presented to the *insurer* in order to receive a benefit without delay. Of course, only the documentary evidence relevant to the benefit(s) being claimed by the *insured person* need to be submitted. In case of doubt, please contact the *claims adjuster*, who will tell you what documents are required.

Benefits	Documents required for the insurance benefit
General	<ul style="list-style-type: none"> • The card number • Notice of claim that has been completed comprehensively and truthfully • Original receipts (photocopies are sufficient if the originals are being processed by other parties at the same time) showing the purchase price and the date of purchase, as well as the relevant card statement • Proof of payment for the <i>public transport</i> ticket/agreement/contract or service using the <i>card</i>, where payment by <i>card</i> is a condition of insurance cover • Name of the physician providing the treatment and the document releasing this individual from the duty of professional confidentiality • Police report insofar as the police were involved • Your bank details • Evidence of expenses met by third parties (e.g. an airline, other <i>insurers</i>) • Copy of the monthly card statement, including details of applicable exchange rates if goods were purchased in a foreign currency
Transport Accident Insurance Claims adjuster: Allianz Global Assistance	<ul style="list-style-type: none"> • Evidence that the <i>accident</i> occurred while using or on the way to a means of <i>public transport</i> • Evidence showing how the <i>accident</i> happened and the consequences of the <i>accident</i> (degree of disability or death) • In the event of a disability claim, additional evidence that the course of treatment has been completed, insofar as such evidence is required to make an assessment of full disability • In the event of death, the <i>insurer</i> shall be given the right to ask a physician appointed by it to perform an autopsy, if required • Evidence of costs incurred through search, rescue, recovery and repatriation costs • Police evidence of kidnapping/hijacking of the means of <i>public transport</i> in which the <i>insured person</i> was traveling
Travel Inconvenience Insurance Claims adjuster: Allianz Global Assistance	<p>General</p> <ul style="list-style-type: none"> • Card receipts evidencing expenses incurred for purchased goods, hotel accommodation and/or alternative conveyance (this evidence is not required if the costs were paid in cash by children who are not themselves <i>cardholders</i>) • Original receipts (photocopies are <i>sufficient</i> if these documents are being processed by other parties at the same time) • Ticket or other proof of travel (e.g. confirmation from the airline) containing detailed information (e.g. airline, flight number, departure airport, destination, scheduled departure time and flight time, arrival time, destination airport) • Information stating whether the journey in question was a homeward journey • Information stating whether fellow travellers (e.g. children, spouse/registered life partner) were also affected <p>Flight cancellation, refusal of conveyance, missed connecting flight</p> <ul style="list-style-type: none"> • Written confirmation from the transport operator that the flight was cancelled or overbooked or that the connection was missed, incl. details of scheduled and actual departure and arrival times • Proof (e.g. confirmation from the airline) that suitable <i>alternative conveyance</i> was not offered within 4 hours • Confirmation from the relevant organisation (e.g. emergency <i>breakdown</i> assistance, garage, police) of the reasons for the delay that led to the connection being missed <p>Delay in return of luggage</p> <ul style="list-style-type: none"> • Written confirmation from the airline of the reasons for the delay in returning the luggage (Property Irregularity Report) and of the time when the luggage finally arrived
Luggage Insurance Claims adjuster: Allianz Global Assistance	<ul style="list-style-type: none"> • Evidence of the damage/destruction/loss of luggage • List of damaged/destroyed/lost items and their original purchase price and the date of purchase • In the case of a criminal offense, fire or explosion: a certificate from the local police force • If the <i>insured event</i> occurred on <i>public transport</i>, the report from the public transportation company • Submission of the damaged or destroyed items upon request

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