

Information for persons insured under collective insurance

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Terms and Conditions of Purchase Protection Insurance for charge cards and credit cards of Swisscard AECS GmbH

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Information for persons insured under collective insurance

The following information for persons insured under collective insurance provides an overview of the identity of the Insurer and the material content of the insurance contract (Article 3 (3) of the Swiss Federal Law on Insurance Contracts [Bundesgesetz über den Versicherungsvertrag, hereinafter "VVG"]). The specific rights and obligations of the insured persons are derived from the Terms and Conditions of Insurance (hereinafter "CI"), any application forms, and from the applicable provisions of law (VVG).

1. Contracting parties

Swisscard AECS GmbH as the issuer (hereinafter "Issuer") of charge cards and credit cards (hereinafter "Card(s)") has concluded a collective agreement with the below-specified insurer relating to insurance benefits (hereinafter "Collective Insurance Agreement") that cardholders can benefit from by optionally registering with the Collective Insurance Agreement. Based on the registration with the Collective Insurance Agreement, the insured persons (see Section 2) are granted specific claims to benefits (see Section IV. "Special Terms and Conditions of Insurance (SCI)") vis-à-vis the Insurer, but not vis-à-vis the Issuer.

The Insurer and risk bearer is:

EUROPEAN Travel Insurance Co. Ltd (hereinafter "the Insurer"), a stock corporation under Swiss law with registered offices at St. Alban-Anlage 56, P.O. Box, 4002 Basel.

The Insurer and the Issuer can delegate tasks to service provision companies ("Service Providers") pursuant to the Terms and Conditions of Insurance.

2. Persons entitled to claim

The insured persons are derived from the definition in the Terms and Conditions of Insurance (see Section I. C. of the CI).

3. Insured risks, scope of insurance cover

The insured risks and the scope of insurance cover (including exclusions from insurance cover) are derived from the Terms and Conditions of Insurance, and particularly from the summary of insurance benefits (see Section II. of the CI) in conjunction with the insurance certificate.

Insurance cover only exists if at least 80% of the item in question was paid with the credit card.

4. How is the premium calculated?

The premium will be explicitly communicated as part of the process of registering with the Collective Insurance Agreement.

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 VVG.

The following are material duties of the insured persons, for example:

- If a claim event occurs, it must be reported to Würth Financial Services AG without undue delay (see Section III. Point 3.1).
- The insured persons must cooperate in the insurers' investigations, e.g., in case of a claim, and must submit all necessary documentation (duty of cooperation).
- In case of a claim, reasonable steps to reduce and resolve the damage must be taken (duty to reduce damage).
- The principal cardholder is obligated to inform the other insured persons (particularly the additional cardholders) as necessary regarding the significant points of the insurance cover and the duties in case of an insured event, as well as the circumstance that these Terms and Conditions of Insurance can be obtained at any time from Swisscard AECS GmbH, Neugasse 18, CH-8810 Horgen, Switzerland, or examined on the Internet at www.swisscard.ch

6. Term and termination of the insurance

The insurance cover shall normally be in force as long as the underlying card relationship and the registration with the Collective Insurance Agreement are effective. Special provisions on the term of insurance cover (depending on covered risk) can be found in the Terms and Conditions of Insurance.

7. Change in scope of cover or premiums

The Insurer and the Issuer can adjust premiums and insurance terms. The details of the adjustment process can be found in the Terms and Conditions of Insurance (see Section III. Point 6).

8. Information on the processing of person-related data

The Issuer and Insurer process 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, and for statistical analyses. In addition, the Issuer is authorized to use data particularly from the contract documentation and the contract processing for marketing purposes. The data are processed, particularly obtained, stored, used, revised, disclosed, archived, and destroyed, physically or electronically in accordance with legal regulations. The Issuer and the Insurer can exchange data for processing to the necessary extent with third parties in Switzerland or abroad involved in contract processing, co-insurers and reinsurers, Service Providers, and domestic and foreign companies belonging to the Insurer. In addition, the Issuer and the Insurer can obtain relevant information from government offices and other third parties, particularly with regard to the claims history. This applies independently from the creation of the contract. The person entitled to claim has the right to demand from the Issuer as well as the Insurer the information provided for by law regarding the processing of the data relating to the person entitled to claim.

Terms and Conditions of Purchase Protection Insurance for charge cards and credit cards of Swisscard AECS GmbH

I. Structure of the Terms and Conditions / Introduction / Definitions

A. Structure of the Terms and Conditions

The Terms and Conditions of Insurance are structured as follows:

I. Structure of the Terms and Conditions / Introduction / Definitions

II. Summary of Insurance Benefits

III. General Terms and Conditions of Insurance (GCI)

IV. Special Terms and Conditions of Insurance (SCI)

As a supplement to the General and Special Terms and Conditions of Insurance, the table of benefits conclusively specifies the summary of insurance benefits in case of an insured event ("Insurance Benefits"). In case of a conflict, the summary of Insurance Benefits takes precedence.

The General Terms and Conditions of Insurance shall always apply when the Special Terms and Conditions of Insurance do not provide otherwise. In case of conflict, the Special Terms and Conditions of Insurance shall apply.

B. Introduction

The Issuer has concluded a Collective Insurance Agreement with the Insurer that grants certain claims to benefits vis-à-vis the Insurer, but not vis-à-vis the Issuer and/or third parties commissioned by the Issuer for processing the contract relationship, to cardholders upon registration with the Collective Insurance Agreement.

The principal cardholder is obligated to inform any additional cardholders as necessary regarding the significant points of the insurance cover and the duties in case of an insured event, as well as the circumstance that these terms of insurance can be obtained at any time from Swisscard AECS GmbH, Neugasse 18, CH-8810 Horgen, Switzerland, or examined on the Internet at www.swisscard.ch

Insured events shall be reported directly to Würth Financial Services AG, Credit Card Department, Churerstrasse 10, 9400 Rorschach, Switzerland, immediately upon obtaining knowledge of the claim, because otherwise claims to benefits may be lost.

C. Definitions

To facilitate reading, only the masculine form is used in this document.

The terms used in these Terms and Conditions of Insurance have the following meaning:

Abroad

Abroad shall be deemed to be not Switzerland and not the country in which the Person Entitled to Claim maintains a permanent residence.

Additional Cardholder

The person to whom the Issuer has issued an additional card upon request of the principal cardholder.

Burglary

Burglary is a type of theft. In burglary, the perpetrator uses force to enter a building or a room in a building, or breaks open a container therein.

Card

A charge card and/or credit card from the Issuer.

Card Cover

The Insurance Benefits of the Purchase Protection Insurance linked to the Card, which can be included by optional registration with the Collective Agreement between the Issuer and the Insurer.

Cardholder

Holder of a principal card and/or an additional card from the Issuer.

CI

The Terms and Conditions of Insurance, which include all provisions for the affiliation contract.

Extended Warranty Period

The term by which the Insurer extends the original manufacturer's warranty and the rights and obligations listed in the original manufacturer's warranty.

GCI

The General Terms and Conditions of Insurance that apply to all Insurance Benefits (Part III).

Gross Negligence

Anyone who violates a fundamental duty of caution that would seem obvious to any reasonable person in the same situation, acts with gross negligence.

Insurer & Claims Adjuster

EUROPEAN Travel Insurance Co. Ltd (hereinafter referred to as "the Insurer") with registered offices at St. Alban-Anlage 56, P.O. Box, 4002 Basel.

Insured Event

An event that triggers a benefit from the Insurer.

Issuer

Swisscard AECS GmbH as issuer of the cards as well as third parties commissioned by it for processing the card relationship.

Limit of Indemnity

Amount of the maximum claim to benefits pursuant to the table of benefits.

Manufacturer's Warranty

The product warranty supplied by the manufacturer with the product, which regulates the rights and obligations of the manufacturer in the country where the product was originally purchased new. It expressly states the term of the product warranty and is not permitted to be less than 12 or 24 months.

Persons Entitled to Claim

The cardholder (hereinafter called "Person Entitled to Claim") of a valid, untermiated charge card or credit card issued in Switzerland by the Issuer with registration in the Collective Insurance Agreement.

Policyholder

The policyholder is the Issuer.

Principal Cardholder

The person who has applied for a principal card and who can apply for additional cards on his responsibility and account.

Purchase Price

The price originally paid, excluding discounts but including value-added tax, without any transport or installation costs.

Robbery

Theft using or threatening force.

SCI

The Special Terms and Conditions of Insurance that apply to individual Insurance Benefits (Part IV).

II. Summary of Insurance Benefits

Insurance Benefits The Purchase Protection Insurance is offered in the variants Classic, Premium, and Exclusive. The applicable variant of the Purchase Protection Insurance and the relevant applicable benefit modules (A-D) will be communicated to the customer in the insurance certificate.	Limits of indemnity Maximum benefits amounts in CHF per insurance year			Geographic validity	Minimum merchandise value in CHF
	Classic	Premium	Exclusive		
A. Best Price Guarantee Insurance against the price difference between the price originally paid for an item and a lower price offered for the identical item within 14 days. The minimum price difference must be at least CHF 30	1,000	2,000	3,000	Switzerland	50
B. Purchase Insurance Protection for 30 days against theft, burglary, robbery, destruction, or damage for items purchased new	1,000	2,000	3,000	worldwide	50
C. Warranty Extension for 2 years Extension of the manufacturer's warranty for items purchased new, with cost coverage for repair or replacement	1,000	2,000	3,000	worldwide	50
D. Safe Online Protection for items purchased online in case of defective delivery, damage of the delivered goods, or failure to deliver	1,000	2,000	3,000	worldwide	50

III. General Terms and Conditions of Insurance (GCI)

1. When does the insurance cover begin and end?

1.1 Registration term

Insurance cover begins according to notice from the Issuer on the date that was agreed upon by the cardholder with the Issuer at registration with the Collective Insurance Agreement. The registration with the Collective Insurance Agreement shall apply for one year from the date shown in the insurance certificate. After passage of this year, the registration will be extended by tacit agreement by one month unless the cardholder or the Issuer gives notice of termination in writing in compliance with a notice period of 30 days, effective at the end of the month.

The insurance cover also applies to goods that were purchased a maximum of six months prior to commencement of insurance as long as at least 80% of the price was paid with the Card or an additional card and the insured event occurs after the beginning of insurance.

Insurance cover terminates in all cases upon termination of the card relationship pursuant to the Issuer's General Terms and Conditions of Insurance or upon termination of the registration with the Collective Insurance Agreement. However, insurance cover remains in force for the provided insurance term for goods that were acquired with the Card during the term of registration with the Collective Insurance Agreement.

The insurance cover for the individual Insurance Benefits can be limited in time. Please note the information in the SCI.

1.2 Transfer of Terms and Conditions of Insurance

The present Terms and Conditions of Insurance (CI) will be delivered to the cardholder upon registration with the Collective Insurance Agreement and are available on the Issuer's website.

2. When does insurance cover not apply, or only with restrictions?

2.1 Similar claims

If the Person Entitled to Claim has a claim from another insurance contract (voluntary or obligatory insurance), then the Insurer's cover will be limited to that portion of the Insurance Benefits that exceeds what is covered by the other insurance contract. The costs will only be reimbursed a total of one time (clause of complementary and secondary benefits).

2.2 Third-party benefits

If the Insurer has paid benefits for a claim that was insured elsewhere, such benefits shall be deemed an advance. Repayment of the advance shall occur by assignment to the Insurer of the insured person's claims against the other insurer that owes benefits. The assignment shall occur in place of payment and shall discharge the obligation of the Person Entitled to Claim.

2.3 General exclusions

The Insurer shall not provide any benefits:

- In case of intentional causation of the damage by the Person Entitled to Claim or his relatives (e.g., spouse, life partner, children, parents, siblings, or grandparents)
- For damage caused by war, civil unrest, uprisings, rebellions, revolutions, terrorist events, or force majeure
- For damage resulting from nuclear reactions or effects of radiation
- For damage to items purchased for resale or for commercial/professional use
- For items obtained illegally

3. What must be done in case of an insured event? (obligations)

The Person Entitled to Claim has the following obligations in connection with an insured event:

3.1 A claim event must be reported immediately upon its discovery to:

Würth Financial Services AG
Credit Card Department
Churerstrasse 10
9400 Rorschach, Switzerland
Telephone: +41 44 723 44 15
Fax: +41 44 723 44 55
Email: creditcards@wuerth-fs.com

3.2 Before and after the claim event, everything must be done that contributes to avoiding or mitigating the damage.

3.3 The Insurer must be immediately provided with all information contributing to clarifying the claim:

- Requested information
- Necessary documents
- Confirmation that the Person Entitled to Claim holds a valid Card and paid for at least 80% of the insured item with the Card.

4. What are the consequences of not complying with obligations?

If the Person Entitled to Claim has culpably violated the obligations to be performed by him, and if this would increase the benefits to be paid by the Insurer, then the insurance cover lapses to the extent of this increase.

If obligations were not satisfied with the intent of obstructing the Insurer in determining the damage, or if false statements were intentionally made, then the Insurer shall have no obligation to pay benefits.

5. What applies to the provision of benefits?

- 5.1 The Insurer shall in principle pay its benefits in CHF. Translation of foreign currency will use the exchange rate of the date on which the costs were incurred.
- 5.2 Benefits improperly obtained from the Insurer must be reimbursed to

the Insurer together with the expenses incurred by doing so, within 30 days, according to the rules of Article 62 et seq. CO.

6. Change in scope of cover or premiums

Changes in the premiums, these terms and conditions, and/or the insured amounts can be agreed upon by the Insurer and the Issuer (as the policyholder). The principal cardholder will be informed thereof in a timely manner and in suitable form. They shall be deemed accepted by the principal cardholder if the insurance cover has not been cancelled by a date before the amendments enter into force.

There is no obligation to inform the principal cardholder in case of changes to the terms and conditions that cannot have a negative effect on the insured person.

7. When do the claims arising from the contract become time-barred?

The claims become time-barred two years after occurrence of an insured event.

8. Which court is competent?

The courts of the Swiss permanent residence of the Person Entitled to Claim, or those of the registered offices of the Insurer, Basel, shall be available to the person and shall have exclusive jurisdiction and venue.

9. Which law applies?

Swiss law shall apply exclusively to the Collective Insurance Agreement, particularly the Swiss Federal Law on Insurance Contracts (VVG).

10. What is the data protection policy?

The Insurer, the Issuer, and Serviced Providers commissioned by the aforementioned persons are authorized to exchange with each other the data relating to the insured persons that is directly necessary for registering with

the collective insurance, contract processing, and claims processing, with a waiver of any duty of confidentiality or secrecy, and to obtain it from involved third parties (e.g., the Issuer) and process it. In particular, the Issuer is deemed authorized to disclose the fact that a corresponding card relationship exists between the Issuer and the principal/additional cardholder for the purposes mentioned above. This authorization shall not lapse upon the death, loss of legal capacity, or bankruptcy of the principal/additional cardholder. Likewise, the Insurer, the Issuer, and persons commissioned by the aforementioned persons are deemed authorized within the framework of the contract and claims processing to obtain relevant information from such third parties and to examine official files. The Insurer and the Issuer agree to treat information received in this way as confidential (including the duty to so oblige commissioned Service Providers). The data will be stored physically and/or electronically. If necessary, the data will be forwarded to third parties, specifically to co-insurers, reinsurers, and other involved insurers, companies providing services, and assistance service providers in Switzerland and abroad. In addition, information can be forwarded to other liable third parties and their liability insurance providers in order to enforce rights of recourse. The Insurer is authorized to communicate the suspension, amendment, or termination of the insurance as well as denial of an insured event to third parties (specifically competent authorities, government departments, and the Issuer) to whom the insurance cover was confirmed.

11. What else must be noted?

In case of doubt, the German version shall exclusively govern the interpretation and the content of all documentation.

IV. Special Terms and Conditions of Insurance (SCI)

IV. A. Best Price Guarantee

1. What is insured when?

1.1 Insured items

The best price guarantee promises the insured person the best price when purchasing an item.

The price difference between the price originally paid for an item and a lower price offered for the same identical item within a limited time must amount to at least CHF 30 or more.

In addition, the item must have been at least 80% paid for using the Card to which the insurance applies.

The identical item offered for less must be of the same brand, as the same model, with the same name and/or the same number and must be offered by a commercial vendor (shop, mail order company, Internet retailer or Internet pages, department store) registered in Switzerland.

Minimum merchandise value: CHF 50

1.2 Term of insurance

Insurance cover begins on the date of purchase and lasts 14 days.

2. Insured benefits

The Insurer will refund the price difference between the price originally paid using the insured Card according to the purchase receipt (including VAT) and/or credit card statement and the lower price for the same item.

The insured amount is limited for each insurance year according to the summary of Insurance Benefits.

3. What is not insured? (exclusions)

3.1 Non-insured items:

- Cash, checks, tickets, stock or other negotiable securities, precious metals, stamps, lottery tickets, admission tickets
- Furs, jewelry, jewels or other precious stones, and items that contain gold or other precious metals of any kind whatsoever
- Art, antiquities, weapons, or other collectible items
- Any and all motor vehicles including automobiles, boats, aircraft, and/or any equipment needed in order to operate them
- Live animals or plants
- Perishable goods such as food, drink, tobacco, or fuel
- Tailored or personalized made-to-order items
- Used, recycled, or restored items or second-hand items
- Close-out offers such as "selling out because closing business"
- Items sold using manufacturer coupons or employee discounts, or items sold using special discounts, free products or stand-alone products, contractual obligations, or other limited offers
- Items from special transactions that were offered in locations that are not accessible to the public, such as clubs or associations
- Items that were offered outside of Switzerland or by companies or Internet pages not registered in Switzerland

3.2 Non-insured events and costs:

- Offers that were published before the purchase date or more than 14 days thereafter
- Transport and processing costs or taxes
- Services sold with the item such as wage labor, maintenance, repair, or installation of products, goods, or property or professional consulting of any kind whatsoever

4. Obligations in case of a claim

4.1 Immediately upon discovering that a claim event has occurred, the Person Entitled to Claim must report the claim to:

Würth Financial Services AG
Credit Card Department
Churerstrasse 10
9400 Rorschach, Switzerland
Telephone: +41 44 723 44 15
Fax: +41 44 723 44 55
Email: creditcards@wuertth-fs.com

4.2 In order to assert claims, the Person Entitled to Claim is obligated to submit the following supporting documents to the Insurer:

- Claim form, filled out and signed
- Original or copy of the purchase receipt
- Original or copy of the credit card statement showing that at least 80% of the purchase price was paid using the Card, and
- Supporting documentation (e.g., a brochure) that shows the identical purchased item along with the sale and/or issue date as well as the lower offering price of the thirdparty seller

IV. B. Purchase Insurance

1. What is insured when?

1.1 Insured items

The purchase insurance offers protection against theft, burglary, robbery, destruction, or damage to moveable goods purchased new, during a limited period. The insured item must have been at least 80% paid for using the Card to which the insurance applies.

Minimum merchandise value: CHF 50

1.2 Term of insurance

The purchase insurance offers protection for items purchased new during 30 days from the purchase date.

2. Insured benefits

The Insurer will refund the costs for repair or replacement of the insured item.

2.1 The Insurer will decide whether the item will be repaired, replaced by an item of equal value, or whether compensation will be paid up to the amount originally paid according to the purchase receipt.

2.2 If the item is one of a pair or a set, the Insurer will only pay for the damaged part insofar as the item is not unusable without the other part. If the insurance pays for the pair or the set due to an insured event, the remaining part will transfer to the Insurer's possession. Until the lost or damaged item is recovered, the existing part will remain in the Insurer's possession.

The insured amount is limited for each insurance year according to the summary of Insurance Benefits.

3. What is not insured? (exclusions)

3.1 Non-insured items:

- Cash, checks, tickets, stock or other negotiable securities, precious metals, stamps, lottery tickets, or admission tickets
- Furs, jewelry, jewels or other precious stones, and items that contain gold or other precious metals of any kind whatsoever
- Art, antiquities, weapons, or other collectible items
- Motor vehicles such as automobiles, boats, aircraft, and/or any equipment needed in order to operate them
- Devices/items in the household that are permanently attached to the building, such as rugs, floors, tiles, air conditioning, or heating units
- Items that are rented or leased
- Used, recycled, or restored items or second-hand items

3.2 Non-insured events and costs:

- Damage falling under the manufacturer's warranty
- Transport and processing costs or taxes
- Loss or damage caused by vermin, termites, insects, rot, moisture, heat, rust, or bacteria
- Loss or damage by mechanical or electrical defects, software errors including but not limited to data errors, any interruption of the electricity supply, electrical fluctuations, short circuits, or telecommunications or satellite system errors
- Loss or damage resulting from normal wear and tear
- Loss or damage caused by abuse (including cutting, sawing, and modification)
- Loss or damage to items that were left unattended at a publicly accessible location

- Loss or damage due to or in connection with nuclear, biological, or chemical accidents
- Loss or damage as a result of confiscation by governments, government authorities, or customs agents
- Loss or damage due to environmental pollution or contamination of any kind

4. Obligations in case of a claim

- 4.1 Immediately upon discovering that a claim event has occurred, the Person Entitled to Claim must report the claim to:
 Würth Financial Services AG
 Credit Card Department
 Churerstrasse 10
 9400 Rorschach, Switzerland
 Telephone: +41 44 723 44 15
 Fax: +41 44 723 44 55
 Email: creditcards@wuertth-fs.com
- 4.2 In order to assert claims, the Person Entitled to Claim is obligated to submit the following supporting documents to the Insurer:
- Claim form, filled out and signed
 - Original or copy of the purchase receipt
 - Original or copy of the credit card statement showing that at least 80% of the purchase price was paid using the Card
 - A police report in case of theft, burglary, or robbery
 - Contact data of the company/person who discovered the error in the item and who is permitted to perform the possible repair as a certified repair station for the specific manufacturer, including a repair cost estimate
 - All other relevant documents that are requested
- 4.3 In case of damage, the Person Entitled to Claim may be required to ship the damaged item to the Insurer at the person's expense for further clarification.

IV. C. Warranty Extension

1. What is insured when?

- 1.1 Insured items
 The warranty extension protects devices purchased new with a valid manufacturer's warranty and extends it by the term agreed upon.
 The item must have been at least 80% paid for using the Card to which the insurance applies.
 The following are insured:
- a) Electrical household devices ("white goods" such as washing machines, dryers, dishwashers, stoves, ovens, refrigerators, vacuum cleaners, irons, toasters, or electric toothbrushes)
 - b) Electronic entertainment devices ("brown goods" such as televisions, DVD players, home theater systems, hi-fi systems, MP3 players, cameras, video cameras, or GPS devices)
 - c) Electrical communications devices ("gray goods" such as mobile telephones, computers, notebooks, copiers, fax machines, scanners, or game consoles)

Minimum merchandise value: CHF 50

1.2 Term of insurance

The warranty extension period begins at the end of the manufacturer's warranty and lasts 24 months (2 years).

2. Insured benefits

The insurance extends the manufacturer's warranty and reimburses the costs for repair or replacement in case of damage that would fall under the original manufacturer's warranty.

After expiration of the manufacturer's warranty, the compensation will amount to 90% of the original purchase price in the first year and 80% thereof in the second year.

The insured amount is limited for each insurance year according to the summary of Insurance Benefits.

3. What is not insured? (exclusions)

- 3.1 Non-insured items:
- Devices/items in the household that are permanently attached to the building, such as air conditioning or heating units

- Devices that have no serial number or no manufacturer's warranty
- Items that are rented or leased
- Used, recycled, or restored items or second-hand items

3.2 Non-insured events and costs:

- Damage that would not fall under the original manufacturer's warranty, such as external influences caused directly or indirectly by transport, delivery, or installation, power failure, power fluctuation, or incorrectly connected supply and discharge lines
- Accident-related damage, damage due to abuse, effects of fire, water, or liquid, corrosion, lightning strike, sand, vermin, termites, insects, rot, moisture, heat, rust, or bacteria
- Consequential damages, third-party costs, service, inspections, expert opinions, cleaning, cosmetic repairs that do not affect functionality, consumable material, viruses, software errors or backups, costs for the removal of permanently installed devices
- Damage falling under the term of the original manufacturer's warranty

4. Obligations in case of a claim

- 4.1 Immediately upon discovering that a claim event has occurred, the insured person must report the claim to:
 Würth Financial Services AG
 Credit Card Department
 Churerstrasse 10
 9400 Rorschach, Switzerland
 Telephone: +41 44 723 44 15
 Fax: +41 44 723 44 55
 Email: creditcards@wuertth-fs.com
- 4.2 In order to assert claims, the Person Entitled to Claim is obligated to submit the following supporting documents to the Insurer:
- Claim form, filled out and signed
 - Original or copy of the purchase receipt
 - Original or copy of the credit card statement showing that at least 80% of the purchase price was paid using the credit card
 - Original or copy of the manufacturer's warranty
 - Contact data of the company/person who discovered the error in the device and who is permitted to perform the repair as a certified repair station for the specific manufacturer, including a repair cost estimate
 - All other relevant documents that are requested

IV. D. Safe Online

1. What is insured when?

- 1.1 Insured items
 Moveable goods that were purchased through the Internet and at least 80% paid for using a Card to which the insurance applies are insured.

Minimum merchandise value: CHF 50

1.2 Term of insurance

Insurance cover is in force for online purchases that are made during the term of registration with the Collective Insurance Agreement.

2. Scope of insurance

The Insurer will provide insurance cover in the following cases:

- 2.1 The item received does not correspond to the item as it was originally ordered, which is communicated in writing to the seller within 30 days after delivery.
- 2.2 The insured item is delivered in a manner that no longer permits it to function according to its intended use, such as breakage or incomplete delivery, which is communicated in writing to the seller within 30 days after delivery.
- 2.3 The insured item is not delivered within 30 days after charging the full purchase price and after written reminder to the vendor, without the vendor providing reasons (notice of delay in delivery).

3. Insured benefits

- The Insurer will refund the costs for return and/or the purchase price, as follows:
- 3.1 The costs of returning the insured item to the seller, if the seller consents to the return and agrees to deliver substitute goods or to refund the purchase price. The case in which the seller assumes the costs of the return remains reserved.

- 3.2 The costs of returning the insured item to the seller as well as the purchase price, if the seller does not consent to the return or consents but does not provide delivery of substitute goods or refund of the purchase price within 90 days.
- 3.3 The purchase price charged, if the seller does not deliver the item within 30 days.
Any delivery of substitute goods or refund of the purchase price by the seller after the Insurer has reimbursed the purchase price must be assigned to the Insurer.
The insured amount is limited for each insurance year according to the summary of Insurance Benefits.

4. What is not insured? (exclusions)

- 4.1 Non-insured items:
Live animals, plants, cash, traveler's checks, tickets, securities or other transferable commercial documents, any services linked to the insured item or its delivery, jewelry or precious stones, data downloaded from the Internet (including MP3 files, photos, and software), goods offered in online auctions.
- 4.2 Non-insured events:
 - Non-delivery of the insured item due to a strike by the responsible post offices or transport companies
 - Non-delivery or delayed delivery of the insured item as a result of incorrect/invalid specification of the delivery address
 - Damage due to delayed delivery without the insured person's account being charged

5. Obligations in case of a claim

- 5.1 Immediately upon discovering that a claim event has occurred, the Person Entitled to Claim must report the claim to:
Würth Financial Services AG
Credit Card Department
Churerstrasse 10
9400 Rorschach, Switzerland
Telephone: +41 44 723 44 15
Fax: +41 44 723 44 55
Email: creditcards@wueth-fs.com
- 5.2 In order to assert claims, the Person Entitled to Claim is obligated to submit the following supporting documents to the Insurer:
 - Claim form, filled out and signed
 - Original or copy of the credit card statement showing that at least 80% of the purchase price was paid using the credit card
 - Original or copy of the order confirmation and purchase receipt
 - In case of non-delivery within 30 days: a signed statement from the insured person that the ordered goods were not delivered, and a copy of the letter in which the vendor was reminded, as well as the written response by the vendor
 - Delivery note and any return document, indicating the delivery costs

Insurer

EUROPEAN Travel Insurance Co. Ltd
 St. Alban-Anlage 56
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 CH-4002 Basel, Switzerland
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