

Information for persons insured under collective insurance

Page 2

Insurance conditions for optional shopping insurance with charge and credit cards issued by Swisscard AECS GmbH

From page 3

Information for persons insured under collective insurance

The following customer information provides an overview of the identity of the insurer and the material content of the insurance contract. The specific rights and obligations of the eligible persons are set out in the insurance conditions (hereinafter: "IC"), any registration forms and the applicable legal provisions (Swiss Federal Act on Insurance Policies, hereinafter "IPA").

1. Contracting parties

Swisscard AECs GmbH, as the issuer (hereinafter "issuer") of charge and credit cards (hereinafter "card(s)"), has concluded a collective agreement relating to insurance benefits (hereinafter "collective insurance agreement") with the insurer specified below 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 entitled to certain benefits (see section IV "Special Conditions of Insurance (SCI)") vis-à-vis the insurer, but not vis-à-vis the issuer.

The risk carrier for this insurance is: Helvetia Swiss Insurance Company Ltd, Dufourstrasse 40, 9001 St. Gallen, Switzerland. Responsibility for this insurance lies with: European Travel Insurance ERV (hereinafter the "insurer"), a branch of Helvetia Swiss Insurance Company Ltd domiciled at St. Alban-Anlage 56, P.O. Box, CH-4002 Basel.

In accordance with the insurance conditions, the insurer and the issuer may delegate tasks to service providers ("service providers").

2. Eligible person

The insured persons are derived from the definition in the insurance conditions (see section I. C. of the IC)

3. Insured risks, scope of insurance cover

The insured risks and the scope of insurance cover (including exclusions from insurance cover) are set out in the insurance conditions, in particular in the overview of insurance benefits (see section II of the IC) in conjunction with the insurance confirmation.

Insurance cover exists only if at least 80% of the purchase price of the item concerned was paid using the valid credit card.

4. How is the premium calculated?

The premium is communicated explicitly as part of the process of registering with the collective insurance agreement.

5. What type of insurance is it?

Your insurance is generally insurance against loss. Fixed-benefit insurance policies are expressly designated as such in the contract documents (e.g. registration form, GCI).

6. What insurance benefits are provided?

The amount and/or maximum limit, type of insurance benefits, as well as any deductibles, can be found in these GCI and SCI.

7. What are the obligations of the insured persons?

The obligations are listed in detail in the insurance conditions as well as in the IPA. The principal obligations of the insured persons include the following:

- If a loss event occurs, it must be reported to the insurer immediately, (see section III, point 3.1).
- The insured persons must cooperate with the insurer to clarify matters, e.g. the circumstances of a claim, and must submit all required documents (obligation to cooperate).
- If a loss event occurs, reasonable actions must be taken to mitigate and elucidate the loss (obligation to mitigate losses).
- The main cardholder is obliged to inform the other insured persons (specifically the additional cardholders), if applicable, of the key points of the insurance cover and their obligations in the case of an insured event as well as the fact that these insurance conditions may be obtained at any time from Swisscard AECs GmbH, Neugasse 18, CH-8810 Horgen, or viewed online at www.swisscard.ch.

8. Term and termination of the insurance and the insurance cover

In principle, the insurance cover exists for as long as the underlying card relationship and the registration with the collective insurance agreement are in effect. Special provisions regarding the duration of insurance cover (depending on the insured risk) can be found in the insurance conditions.

The insurance cover begins on the day agreed by the cardholder with the issuer when registering with the collective insurance agreement. Registration with the collective insurance agreement is valid for one year from the date specified in the insurance confirmation. Once this year ends, registration shall be extended by tacit agreement for a further month in each case unless terminated by the cardholder or issuer by giving 30 days' notice to the end of a month in writing or in some other form capable of serving as textual evidence.

The insurance also covers items purchased no more than six months prior to inception of the insurance, again provided that at least 80% of the purchase price was paid using the card or an additional card and the insured event occurred after the inception of the insurance.

The insurance cover ends in any event on termination of the card relationship in accordance with the issuer's General Conditions of Insurance or on termination of registration with the collective insurance agreement.

However, the insurance cover remains in place for the envisaged duration of the insurance in the case of items purchased using the card during the period of registration with the collective insurance agreement. In the case of individual insurance benefits, the insurance cover may be limited in terms of time. Please note the information in the SCI.

9. Acceptance of the insurance conditions

These insurance conditions (IC) are sent to the cardholder on registering with the collective insurance agreement and can be viewed on the issuer's website.

10. Change in scope of cover or premiums

The insurer and the issuer may adjust premiums and insurance conditions.

Changes to the premiums, these conditions and/or the sums insured may be agreed by the insurer and the issuer (as policyholder). The main cardholder is informed of them in a timely and appropriate manner. They are deemed to have been approved by the latter unless the insurance cover is terminated at a date prior to the change taking effect. There is no obligation to inform the main cardholder in the event of changes to the conditions that do not have a negative impact on the insured persons.

11. When is there a right of cancellation?

The eligible person may cancel their application to conclude the contract or their declaration of acceptance of such contract in writing or in some other form capable of serving as textual evidence. The period of cancellation is 14 days and commences as soon as the eligible person has applied for or accepted the contract. This period is considered to have been met if the eligible person has notified ERV or Swisscard of the cancellation or submitted their notice of cancellation to the postal service on or by the last day of the cancellation period.

12. Information on the processing of personal data

The issuer and the insurer process data arising from the contract documents or contract processing and use this in particular to calculate premiums, assess risks, process insurance claims and perform statistical analyses. In addition, the issuer is entitled to use data, in particular from contract documents and contract processing, for marketing purposes. The data is processed, and in particular procured, stored, used, revised, disclosed, archived and destroyed physically or electronically in accordance with the legal provisions. To the extent necessary, the issuer and the insurer may exchange data involved with third parties in Switzerland and abroad involved in contract processing, co-insurers and reinsurers, service providers, as well as Swiss and foreign companies belonging to the insurer, for processing purposes. The issuer and the insurer may also obtain pertinent information, especially on past claims experience, from government offices and other

third parties. This applies independently of the contract entering into force. The eligible person is entitled to request the information specified by law from the issuer and the insurer concerning the processing of the data regarding the eligible

person. The data privacy provisions at www.erv.ch/datenschutz contain further information on the purposes for which personal data is processed by the insurer.

Insurance conditions for optional shopping insurance with charge and credit cards issued by Swisscard AECS GmbH

I. Structure of the conditions / introduction / definitions

A. Structure of the conditions

The Conditions of Insurance are structured as follows:

I. Structure of the conditions / introduction / definitions

II. Overview of insurance benefits

III. General Conditions of Insurance (GCI)

IV. Special Conditions of Insurance (SCI)

The benefits in the case of an insured event are specified in the overview of benefits ("insurance benefits") and as a supplement to the General and Special Conditions of Insurance. In the event of any inconsistencies, the overview of insurance benefits shall take precedence.

The General Conditions of Insurance shall always apply if the Special Conditions of Insurance do not specify otherwise. In the event of any inconsistencies, the Special Conditions of Insurance shall take precedence.

B. Introduction

The issuer has concluded a collective insurance agreement with the insurer giving cardholders certain entitlements vis-à-vis the insurer on registering with the collective insurance agreement, but not vis-à-vis the issuer and/or third parties it has commissioned for the purpose of processing the contractual relationship.

The main cardholder is obliged to inform the additional cardholders, if applicable, of the key points of the insurance cover and their obligations in the case of an insured event as well as the fact that these insurance conditions may be obtained at any time from Swisscard AECS GmbH, Neugasse 18, CH-8810 Horgen, or viewed online at www.swisscard.ch.

The ERV claims service, P.O. Box, CH-4002 Basel, phone +41 58 275 27 27, schaeden@erv.ch must be notified of an insured event as soon as it has been detected; otherwise the entitlement to benefits may be lost.

C. Definitions

Use of the male gender to facilitate readability is intended to also refer to the female gender.

The terms used in these insurance conditions have the following meaning:

Abroad

Neither Switzerland nor the country in which the eligible person has a permanent residence is regarded as a foreign country.

Additional cardholder

The person to whom the issuer has issued an additional card at the request of the main cardholder.

Burglary

Burglary is a type of theft where the criminal enters a building or a room of a building by force or breaks into a container in the room.

Card

Charge and/or credit card issued by the issuer.

Card cover

The shopping insurance benefits linked to the card, which may be included through optional registration with the collective agreement between the issuer and the insurer.

Cardholder

Holder of a main and/or additional card issued by the issuer.

Eligible person

The cardholder (hereinafter referred to as the "eligible person") of a valid charge or credit card issued in Switzerland by the issuer, which has not been cancelled and which is registered with the collective insurance agreement.

GCI

The General Conditions of Insurance, which apply to all insurance benefits (part III).

Gross negligence

Gross negligence is committed by anyone who violates an elementary duty of caution, the observance of which is imposed on any reasonable person in the same situation.

IC

The insurance conditions, which contain all provisions relating to the affiliation contract.

Insured event

An event that triggers an entitlement covered by the insurer.

Insurer and claims adjuster

The risk carrier for this insurance is: Helvetia Swiss Insurance Company Ltd, Dufourstrasse 40, 9001 St. Gallen, Switzerland. Responsibility for this insurance lies with: European Travel Insurance ERV (hereinafter referred to as the "insurer"), a branch of Helvetia Swiss Insurance Company Ltd domiciled at St. Alban-Anlage 56, P.O. Box, CH-4002 Basel.

Issuer

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

Main cardholder

The person who has applied to the issuer for a main card and can apply for additional cards under their own responsibility and liability.

Manufacturer's warranty

The product guarantee provided with the product by the manufacturer; this sets out the manufacturer's rights and obligations in the country where the product was originally purchased new. It explicitly states the duration of the product guarantee and cannot be less than 12 or 24 months.

Policyholder

The policyholder is the issuer.

Purchase price

The originally paid price excluding discount but including VAT, excluding any transportation or installation costs.

Robbery

Theft involving the use or threat of violence.

SCI

The Special Conditions of Insurance, which apply to the individual insurance benefits (part IV).

Sum insured

Amount of maximum claim in accordance with overview of benefits.

Warranty extension period

The period for which the insurer extends the original manufacturer's warranty as well as the rights and obligations in the original manufacturer's warranty.

II. Table of Insurance Benefits

Description of the insurance benefits The Shopping insurance is available in one of three options: Classic, Premium or Exclusive. The applicable shopping insurance options and related benefit components (A-D) are communicated to the customer in the insurance confirmation.	Sums insured Maximum benefit amounts in CHF per insurance year			Geographical validity	Minimum value of item in CHF
	Classic	Premium	Exclusive		
A. Best-price guarantee Cover for the difference between the price originally paid for an item and the price for an identical item offered within 14 days at a lower price. The minimum price difference must be at least CHF 30.	1,000	2,000	3,000	Switzerland	50
B. Purchase insurance Protection against theft, burglary, robbery, destruction or damage for newly purchased items for a period of 30 days.	1,000	2,000	3,000	Worldwide	50
C. Two-year warranty extension Extension of manufacturer's warranty for newly purchased items including cover for cost of repair or replacement	1,000	2,000	3,000	Worldwide	50
D. Safe online Protection for items purchased online in event of delivery error, damage to delivered goods or non-delivery.	1,000	2,000	3,000	Worldwide	50

III. General Conditions of Insurance (GCI)

1. When does the insurance cover commence and when does it end?

1.1 Duration of the insurance

The insurance cover begins on the day agreed by the cardholder with the issuer when registering with the collective insurance agreement. Registration with the collective insurance agreement is valid for one year from the date specified in the insurance confirmation. Once this year ends, registration shall be extended by tacit agreement for a further month in each case unless terminated by the cardholder or issuer, by giving 30 days' notice to the end of a month in writing or in some other form capable of serving as textual evidence.

The insurance also covers items purchased no more than six months prior to inception of the insurance, again provided that at least 80% of the purchase price was paid using the card or an additional card and the insured event occurred after the inception of the insurance.

The insurance cover ends in any event on termination of the card relationship in accordance with the issuer's General Conditions of Insurance or on termination of registration with the collective insurance agreement. However, the insurance cover remains in place for the envisaged duration of the insurance in the case of items purchased using the card during the period of registration with the collective insurance agreement. In the case of individual insurance benefits, the insurance cover may be limited in terms of time. Please note the information in the SCI.

1.2 Acceptance of the insurance conditions

These insurance conditions (IC) are sent to the cardholder on registering with the collective insurance agreement and can be viewed on the issuer's website.

2. When is insurance cover non-existent or limited?

2.1 Claims against third parties

If the insured person has been indemnified by a liable third party or their insurer, no payment will be made under this contract. If ERV is sued instead of the liable party, the person covered must assign their liability claims up to the amount of the expenses incurred by ERV.

In the case of multiple insurance (voluntary or compulsory insurance) ERV provides its benefits on a subsidiary basis, unless the terms and conditions of insurance of the other insurer likewise contain a subsidiary clause. In this case the statutory provisions for multiple insurance are applicable.

Costs will only be reimbursed, in total, once even where there is multiple insurance with licensed companies.

2.2 General exclusions

The insurer will not provide any benefits

- in the event of damage caused deliberately by the eligible person or their relatives (the following persons are deemed relatives: spouses, partners, children,

parents, siblings and grandparents);

- for damage caused by war, civil unrest, riots, rebellion, revolution, terrorist events or force majeure;
- for damage resulting from nuclear reactions or the effects of radiation;
- for damage to items that were purchased for resale or for commercial/professional use;
- for illegally acquired items.

3. What needs to be done when an insured event occurs? (obligations)

The eligible person has the following obligations in connection with an insured event:

- An insured event must be reported to the insurer at the ERV claims service, P.O. Box, CH-4002 Basel, phone +41 58 275 27 27, schaden@erv.ch as soon as it is detected.
- If the insured event is imminent or has already occurred, everything must be done before to help avert or mitigate the loss.
- All information that helps elucidate the loss must be provided to the insurer immediately:
 - Information requested;
 - Necessary documents;
 - Confirmation that the eligible person possesses a valid card and at least 80% of the purchase price of the insured item was paid using the card.

4. What happens in the event of a failure to comply with the obligations?

If the eligible person culpably breaches the obligations which they are required to meet and this would increase the benefit to be paid by the insurer, the insurance policy will not cover this increase.

If obligations were not met with the intention of preventing the insurer from determining the loss or false information was provided intentionally, the insurer will not be obliged to pay benefits.

5. What happens in terms of the payment of benefits?

- The insurer generally pays its benefits in CHF. Foreign currencies are converted at the exchange rate on the day on which these costs were incurred.
- Any benefits unduly received from the insurer must be refunded to it within 30 days, together with any expenses incurred.

6. Change in scope of cover or premiums

Changes to the premiums, these conditions and/or the sums insured may be agreed by the insurer and the issuer (as policyholder). The main cardholder is informed of them in a timely and appropriate manner. They are deemed to have been approved

by the latter unless the insurance cover is terminated at a date prior to the change taking effect. There is no obligation to inform the main cardholder in the event of changes to the conditions that do not have a negative impact on the insureds.

7. When do claims under this agreement lapse?

Claims lapse five years after the occurrence of an insured event.

8. Which court is responsible?

The sole place of jurisdiction for the eligible person is their Swiss domicile or the domicile of the insurer, Basel.

9. What law applies?

This contract is governed by Swiss law. The basis of the contract comprises e.g. the customer information, the General Conditions of Insurance, further Special Conditions or supplementary conditions if applicable, and the declaration of registration. In all other respects, the Swiss Federal Act on Insurance Policies applies.

10. What about the assignment of claims and limitation of liability?

When ERV pays the claim, the eligible person shall assign their claim resulting from the insurance contract as an automatic lump sum to ERV.

ERV only provides insurance cover and is only liable for claims or other benefits insofar as they do not conflict with sanctions or constitute a breach of sanctions under UN resolutions and do not breach trade or economic sanctions imposed by Switzerland, the European Union, the United Kingdom or the United States of America.

11. What happens in terms of data protection?

The insurer, issuer and service providers appointed by the aforementioned persons are entitled to exchange, obtain from involved third parties (e.g. the issuer) and

process any data regarding the insured persons that is directly required for registration with the collective insurance, performance of the contract or settlement of claims; the aforementioned parties shall be released from any duty of confidentiality vis-à-vis each other. In particular, the issuer is entitled – for the aforementioned purposes – to disclose the fact that a corresponding card relationship exists between the issuer and the main/additional cardholder. This authorization does not expire upon the death, loss of ability to act or bankruptcy of the main/additional cardholder. The insurer, issuer and service providers appointed by the aforementioned persons in connection with the performance of the contract and settlement of claims are entitled to obtain pertinent information from such third parties as well as inspect official files. The insurer and the issuer undertake (including the obligation to transfer such duty to appointed service providers) to treat information obtained in such manner as strictly confidential. The data are stored physically and/or electronically. Where necessary, data is disclosed to third parties, namely co-insurers, reinsurers and other participating insurers, as well as the service providers and assistance service providers in Switzerland and abroad. In order to enforce recourse claims, data may also be passed on to other liable third parties and their liability insurers. The insurer is entitled to communicate the suspension, amendment or termination of the insurance as well as rejection of a claim for insurance benefits to third parties (specifically relevant authorities, government departments and the issuer) to whom the insurance cover was confirmed.

12. What else must be observed?

In cases of doubt about the interpretation and content of all documentation, the German version shall prevail.

IV. Special Conditions of Insurance (SCI)

IV.) A. Best-price guarantee

1. What is insured, and when?

1.1 Insured items

The best-price guarantee ensures that the insured person obtains the best price when purchasing an item. The difference between the price originally paid and the price for an identical item offered at a lower price for a limited period must be at least CHF 30. In addition, at least 80% of the purchase price for the item must have been paid using the card covered by the insurance policy.

The identical item offered at a lower price must be of the same brand, the same model, the same name and/or the same number and must have been offered by a commercial supplier registered in Switzerland (shop, mail order company, internet provider or website, department store). **Minimum value of item: CHF 50**

1.2 Duration of the insurance

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

2. Insured benefits

The insurer refunds the price difference between the price originally paid using the insured card as stated on the purchase receipt (including VAT) and/or credit card statement and the lower price of the same item.

The sum insured is capped per insurance year in accordance with the overview of insurance benefits.

3. Exclusions

3.1 Uninsured items:

- Cash, cheques, tickets, shares or other transferable securities, precious metals, brands, lottery tickets, entrance tickets;
- Furs, jewellery, jewels or other precious stones and items containing gold or precious metals of any kind;
- Art, antiques, weapons or other collectors' items;
- Any motor vehicles including cars, boats, aircraft and/or any equipment used to operate such vehicles;

- Live animals or plants;
- Perishable goods such as food, beverages, tobacco or fuel;
- Tailor-made or personalized one-off items;
- Used, recycled or recovered items or used cars;
- Clearance items e.g. from "Closing down sale";
- Items sold using manufacturer coupons or employee discounts or items sold through special discounts, free or individual products, contract obligations or other limited offers;
- Items from special transactions offered at places not accessible to the public such as clubs and associations;
- Items offered outside Switzerland, or by companies or websites not registered in Switzerland.

3.2 Uninsured events and costs:

- Offers published before the purchase date or more than 14 days after that.
- Transport and processing costs or taxes;
- Services purchased with the item, such as paid work, maintenance, repair or installation of products, goods or property, or professional advice of any kind.

4. Obligations in event of a claim

4.1 The eligible person must immediately notify the insurer of any damage caused as soon as it is detected.

4.2 In order to assert claims, the eligible person shall provide the insurer with the following evidence:

- Claim form, completed and signed;
- Original or copy of the proof of purchase;
- Original or copy of the credit card statement showing that at least 80% of the purchase price was paid using the card;
- Proof (e.g. prospectus) showing the identical purchased item including the sale and/or issue date as well as the third-party provider's lower asking price.

IV.) B. Purchase insurance

1. What is insured, and when?

1.1 Insured items

Purchase insurance offers protection against theft, burglary, robbery, destruction or damage for newly purchased, movable items for a limited period of time. At least 80% of the purchase price of the insured item must have been paid using the card covered by the insurance policy. **Minimum value of item: CHF 50**

1.2 Duration of the insurance

Purchase insurance provides cover for newly purchased items for 30 days from the date of purchase.

2. Insured benefits

The insurer refunds the cost of repair or replacement of the insured item.

2.1 The insurer shall decide whether the item is to be repaired, replaced by an item of equal value or compensation is to be paid up to the amount originally paid in accordance with the purchase receipt.

2.2 If the item is part of a pair or set, the insurer will only pay for the damaged part, provided the item is not unusable without the other part. If the insurance company pays for the pair or set due to an insured event, the remaining part becomes the property of the insurer. Until the lost or damaged item is recovered, the existing part remains in the possession of the insurer. The sum insured is capped per insurance year in accordance with the overview of insurance benefits.

3. Exclusions

3.1 Uninsured items:

- Cash, cheques, tickets, shares or other transferable securities, precious metals, brands, lottery tickets or entrance tickets;
- Furs, jewellery, jewels or other precious stones and items containing gold or other precious metals of any kind;
- Art, antiques, weapons or other collectors' items;
- Motor vehicles such as cars, boats, aircraft and/or any equipment used to operate such vehicles;
- Appliances/objects permanently connected to the building in the household, such as carpets, floor coverings, tiles, air conditioning or heating systems;
- Rented or leased items;
- Used, recycled or recovered items or used cars.

3.2 Uninsured events and costs

- Damage that falls 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 caused by mechanical, electrical defects, software errors, data errors including but not limited to any power supply interruption, power fluctuations, short circuit or telecommunications or satellite system errors;
- Loss or damage caused by normal wear and tear;
- Loss or damage caused by misuse (including cutting, sawing and changing shape);
- Loss or damage to items left unattended in readily accessible places;
- Loss or damage caused by or in connection with nuclear, biological or chemical accidents;
- Loss or damage due to confiscation by governments, public authorities or customs officials;
- Loss or damage due to pollution or contamination of any kind.

4. Obligations in event of a claim

4.1 The eligible person must immediately notify the insurer of any damage caused as soon as it is detected.

4.2 In order to assert claims, the eligible person shall provide the insurer with the following evidence:

- Claim form, completed and signed;
- Original or copy of the proof of purchase;
- Original or copy of the credit card statement showing that at least 80% of the purchase price was paid using the card;

- Police report in the case of theft, burglary or robbery;
 - Contact details of the company/person that detected the defect on the item and may carry out any repair as a certified repair point of the respective manufacturer, including a repair cost estimate;
 - Any other relevant documents that are required.
- ###### 4.3 In the event of damage, the eligible person may be required to send the damaged item to the insurer at his/her expense for further clarification.

IV.) C. Warranty extension

1. What is insured, and when?

1.1 Insured items

The warranty extension protects newly purchased equipment with a valid manufacturer's warranty and extends it for the agreed duration. At least 80% of the purchase price of the item must have been paid using the card covered by the insurance policy.

The insurance covers:

- a) electrical household appliances («white goods», such as washing machines, tumble dryers, dishwashers, cooking hobs, ovens, refrigerators, vacuum cleaners, irons, toasters and electric toothbrushes);
- b) electronic entertainment equipment («brown goods», such as televisions, DVD players, home cinema systems, hi-fi systems, MP3 players, photo cameras, video cameras and GPS devices);
- c) electrical communication devices («grey goods», such as mobile phones, computers, notebooks, copiers, fax machines, scanners and game consoles).

Minimum value of item: CHF 50

1.2 Duration of the insurance

The warranty extension period commences 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 incurred to repair or replace items in the event of damage that would have been covered by the original manufacturer's warranty.

Following the expiry of the manufacturer's warranty, compensation is 90% of the original purchase price in the first year and 80% of the original purchase price in the second year.

The sum insured is capped per insurance year in accordance with the overview of insurance benefits.

3. Exclusions

3.1 Uninsured items:

- Appliances/objects permanently connected to the building in the household, such as air conditioning or heating systems;
- Devices that do not have a serial number or do not have a manufacturer's warranty;
- Rented or leased items;
- Used, recycled or recovered items or used cars.

3.2 Uninsured events and costs:

- Damage that would not be covered by the original manufacturer's warranty, such as: external influences directly or indirectly caused by transport, delivery or installation, power failure, power fluctuations or incorrectly connected supply and discharge pipework;
- Accidental damage, damage due to misuse, fire, water or liquid exposure, corrosion, lightning, sand, vermin, termites, insects, rot, moisture, heat, rust or bacteria;
- Consequential damage, third-party costs, services, inspections, expertise, cleaning, cosmetic repairs that do not affect functionality, consumables, viruses, software errors or fuses or costs for the extension of stationary installed equipment;
- Damage that falls under the duration of the original manufacturer's warranty.

4. Obligations in event of a claim

4.1 The insured must immediately notify the insurer of any damage caused as soon as it is detected.

4.2 In order to assert claims, the eligible person shall provide the insurer with the following evidence:

- Claim form, completed and signed;
- Original or copy of the proof of purchase;
- Original or copy of the credit card statement showing that at least 80% of the purchase price was paid using the card;
- Original or copy of the manufacturer's warranty;
- Contact details of the company/person that detected the defect on the device and may carry out the repair as a certified repair point of the respective manufacturer, including a repair cost estimate;
- Any other relevant documents that are required.

- 3.3 The purchase price debited if the seller does not deliver the item within 30 days.

Any replacement delivery or refund of the purchase price by the seller after the insurer has refunded the purchase price must be assigned to the insurer. The sum insured is limited per insurance year in accordance with the overview of insurance benefits.

4. Exclusions

4.1 Uninsured items:

live animals, plants, cash, travellers' cheques, tickets, securities or other transferable commercial papers, any services connected with the insured item or its delivery, jewellery or precious stones, data downloaded on the internet (including MP3 data, 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 relevant post offices or transport companies;
- Non-delivery or delayed delivery of the insured item as a result of incorrect/invalid delivery address details;
- Loss due to late delivery, without the insured person's account having been debited.

5. Obligations in event of a claim

- 5.1 The eligible person must immediately notify the insurer of any damage caused as soon as it is detected.

- 5.2 In order to assert claims, the eligible person shall provide the insurer with the following evidence:

- Claim form, completed and signed;
- Original or copy of the credit card statement showing that at least 80% of the purchase price was paid using the card;
- Original or copy of the order confirmation and proof of purchase;
- In the event of non-delivery within 30 days: a signed declaration by the insured person that the item ordered was not delivered and a copy of the letter sent to the supplier as a reminder, together with the supplier's comments in writing or in some other form capable of serving as textual evidence;
- Delivery note and any return slip specifying delivery costs.

IV.) D. Safe online

1. What is insured, and when?

1.1 Insured items

The insurance covers movable items that were purchased on the internet and where at least 80% of the purchase price was paid using the card covered by the insurance policy. Minimum value of item: CHF 50

1.2 Duration of the insurance

The insurance covers online purchases made during the period of registration with the collective insurance agreement.

2. Scope of insurance

The insurer grants insurance cover in the following cases:

- 2.1 The item received does not match the item originally ordered, which is reported to the seller within 30 days of delivery in writing or in some other form capable of serving as textual evidence.
- 2.2 The insured item is delivered in such a way that its specified functionality is compromised, e.g. breakage or incomplete delivery, which is reported to the seller within 30 days of delivery in writing or in some other form capable of serving as textual evidence.
- 2.3 The insured item is not delivered within 30 days of the full purchase price being debited, despite a reminder being issued in writing or in some other form capable of serving as textual evidence and without a reason being given (notification of delivery delay).

3. Insured benefits

The insurer will reimburse the costs of return and/or the purchase price as follows:

- 3.1 The cost of returning the insured item to the seller if the seller agrees to the return and to a replacement delivery or refund of the purchase price. This is limited to cases where the seller bears the costs of the return shipment.
- 3.2 The costs of returning the insured item to the seller as well as the purchase price in cases where the seller does not agree to the return or agrees to the return but does not make a replacement delivery or refund the purchase price within 90 days.