

Optional travel insurance as part of a Miles & More Travel Package: Overview of changes to insurance conditions as of May 1, 2023

1. the most important changes at a glance

1.1 Formal adjustments / clarifications

The address of the insurer has been adjusted.

The logo of the insurer was adapted.

Corrections and clarifications were also made to improve readability.



1.2 Content adjustments

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

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

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

2. the changes in detail

COLLECTIVELY INSURED INFORMATION			
Item/Article GTCS & Title	Content so far	Content new	Comment
	The following customer information provides an overview of the identity of the Insurer and the essential content of the insurance contract (Art. 3 Para. 3 of the Federal Law on Insurance Contracts ["Bundesgesetz über den Versicherungsvertrag"] [hereinafter called: "VVG"]). The specific rights and obligations of the insured or entitled persons are derived from the Terms and Conditions of Insurance, any application forms or insurance confirm ations, and from the applicable statutory provisions (VVG).	The following customer information provides an overview of the identity of the Insurer and the essential content of the insurance contract. The specific rights and obligations of the insured or entitled persons are derived from the Terms and Conditions of Insurance, any application forms or insurance confirm ations, and from the applicable statutory provisions (Federal Law on Insurance Contracts, hereinafter "VVG").	Article 3(3) of the Federal Act has been deleted; reference is now made to the Federal Insurance Contract Act without specifying the article. Article 3(3) is no longer correct and also no longer necessary, as this provision is only applicable to collective personal insurance.
1 Contracting parties	The Insurer and consequently the bearer of risk for the cover specified below is: Allianz Global Assistance AWP P&C S.A., Saint-Ouen (Paris), Wallisellen Branch (Switzerland), with registered domicile at Hertistrasse 2 in 8304 Wallisellen (hereinafter called: " AGA " or "the Insurer").	The Insurer and consequently the bearer of risk for the cover specified below is: Allianz Assistance AWP P&C S.A., Saint-Ouen (Paris), Wallisellen Branch (Switzerland), with registered domicile at Richtiplatz 1 in 8304 Wallisellen (hereinafter called: "the Insurer").	Formal adjustment: name of insurer changed to Allianz Assistance and change of registered office.
3 Insured risks and scope of insurance cover	Insured risks, scope of insurance cover and assistance benefits	Insured risks and scope of insurance cover	The word "Assistance benefits" has been removed from the heading, as the coverage does not include any assistance and this can thus lead to misunderstandings.
INSURANCE CONDITIONS			
II. Table of insurance benefits	IV. A Travel Cancellation and Curtailment Insurance For the cost of travel and/or accommodation IV. B Travel Baggage Insurance	IV. A Travel Cancellation and Curtailment Insurance (indemnity insurance) For the cost of travel and/or accommodation IV. B Travel Baggage Insurance (indemnity insurance)	Addition according to VVG revision; the type of insurance was listed after each coverage
Logo			Logo customized
Insurer	AWP P&C S.A., Saint-Ouen (Paris) Succursale de Wallisellen (Suisse) Hertistrasse 2 , 8304 Wallisellen Tél. +41 44 283 38 32, Fax +41 44 283 33 83 info@allianz-assistance.ch, www.allianz-assistance.ch	AWP P&C S.A., Saint-Ouen (Paris) Succursale de Wallisellen (Suisse) Richtiplatz 1 , 8304 Wallisellen Tél. +41 44 283 38 32, Fax +41 44 283 33 83 info.ch@allianz.ch, www.allianz-travel.ch	Formal adjustment: name of insurer changed to Allianz Assistance and change of registered office, e-mail address and web address.
III. 5 When does a claim for benefits expire?	The statutory limitation period of two years applies to claims arising from the insurance contract. The period starts when the insured event occurs.	The statutory limitation period of five years applies to claims arising from the insurance contract. The period starts when the insured event occurs.	Extension of limitation period according to VVG revision
V. Claims Table – Claims adjuster	Allianz Global Assistance	Allianz Assistance	Formal adjustment: name of insurer changed to Allianz Assistance.