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General conditions of insurance (GCI). neon Mastercard[®] travel insurance.

European Travel Insurance ERV
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Information about your insurance policy

Dear customer

We would like to inform you about the identity of the insurer and the material content of the insurance contract (Art. 3 of the Swiss Insurance Policies Act).

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

Who are your contractual partners?

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

Who is the individual policyholder?

The policyholder is neon Switzerland AG (referred to as neon in the General Conditions of Insurance), Badenerstrasse 557, CH-8048 Zurich.

Which persons are insured?

On the basis of the collective insurance contract entered into with the individual policyholder, ERV grants insurance cover and a direct right of claim in connection with the insurance benefits to the holder of a valid neon Mastercard® issued in Switzerland by the policyholder. The co-insured persons are the following persons living in the same household as the cardholder: their spouse or cohabiting partner, parents, grandparents and children. Their minor children who do not live in the same household, as well as any foster children and children for which they have holiday responsibility, are also insured. Two persons living in shared accommodation with their children are equivalent to a family. This list is exhaustive.

What law or contractual basis applies?

This contract is governed by Swiss law. If the insured person's place of residence is in the Principality of Liechtenstein, the law of Liechtenstein applies together with the provisions of the Liechtenstein Insurance Policies Act (Versicherungsvertragsgesetz – VersVG).

The basis of the contract comprises the insurance policy and the General Conditions of Insurance (GCI). In all other respects, the Swiss Federal Act on Insurance Policies applies.

What risks are covered and what is the scope of the insurance cover?

The events for which ERV is obliged to provide a benefit are set out in these General Conditions of Insurance (GCI).

What type of insurance is it?

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

What insurance benefits are provided?

The amount and/or maximum limit and the type of insurance benefits can be found in these GCI. The same applies to any deductibles.

How high is the premium payable?

The premium is communicated explicitly as part of the process of concluding the collective insurance agreement. Details of the premium and the statutory duties and fees (e.g. Swiss federal stamp duty) can be found in the policy and premium invoice.

What obligations apply on concluding the contract?

As the applicant, the insured person is obliged under Article 6 of the Swiss Insurance Policies Act to provide complete and correct answers to all the questions in the application (e.g. date of birth, previous damage/losses). If, when concluding the contract, the insured person provides an incomplete or incorrect answer to a written question or a question in any other text form, ERV is entitled to terminate the contract within four weeks of becoming aware of the breach of the duty to notify. If the contract is terminated in this manner, the obligation to pay benefits also ceases for any damage already suffered if the occurrence or scope of such damage was influenced by the incorrectly or incompletely disclosed risk. If benefits have already been paid for such losses, repayment may be demanded.

What are the other obligations of the insured persons?

The principal obligations of the insured persons include the following, for example:

- If a loss event occurs, it must be reported to ERV immediately.
- The insured person must co-operate in ERV's investigations, for example in investigating a claim (obligation to cooperate).
- If a loss event occurs, reasonable actions must be taken to mitigate and elucidate the loss (obligation to mitigate losses).

When does the insurance cover commence and end?

The contract commences on the date stipulated in the insurance policy and lasts for 12 calendar months (minimum term). Without termination, the contract shall be tacitly and automatically extended by a further calendar month.

Following the end of the minimum term, the contract may be terminated online in the neon app at the end of the current calendar month. If the "neon Mastercard®" credit card agreement is terminated, the contract ends automatically. In addition, the insurance cover ends upon termination of the collective insurance contract between neon Switzerland AG and ERV.

When is there a right of cancellation?

The insured person may cancel, in writing or any other text form, their application to conclude the contract or their declaration of acceptance of such contract. The period of cancellation is 14 days and commences as soon as the insured person has applied for or accepted the contract. This period is considered to have been met if the insured person has notified ERV or neon Switzerland AG of the cancellation or submitted their notice of cancellation to the postal service on or by the last day of the cancellation period. The right of cancellation is excluded in the case of group personal insurance, provisional cover notes, and agreements with a term of less than one month. An annual premium/single premium will remain due if an injured third party can credibly make claims against ERV.

What personal data is processed and why?

All personal data is processed in accordance with current data protection legislation. ERV is responsible for processing your personal data. In the notes on data protection at www.erv.ch/datenschutz, you will find further information on the purposes for which personal data is processed (e.g. conduct of insurance business, marketing activities, pricing and individual product creation, risk assessment and settlement of claims, recipients in Switzerland and abroad, as well as your rights).

What else must be observed?

The actual insurance contract remains authoritative in any case.

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

Overview of insurance benefits

It should be noted that the insurance cover only includes the benefits and sums insured shown in the overview below. In each case, however, the benefits/sums insured under the travel insurance taken out remain authoritative.

Description of the insurance benefit	Sums insured
	Maximum benefit sums in CHF per insurance year neon Mastercard®
Cancellation costs	
Travel service not used	15,000
SOS protection (search, recovery and transport)	
24-hour alarm center	included
Transport to the hospital	100,000
Search and rescue costs	100,000
Medical and hospital expenses worldwide	
Supplementary medical expenses in the event of illness or accident abroad (maximum age 79 years)	200,000
Flight delay	
Additional costs for flight delay >3 hours	1,000
Baggage	
Theft, robbery, delay, destruction or damage and loss caused by public transport operators	2,000

General Conditions of Insurance (GCI)

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1 General provisions

1.1 Insured persons, special provision

- A The insurance is only valid for persons who have their civil domicile in Switzerland or the Principality of Liechtenstein.
- B Chronically ill persons must have their fitness to travel confirmed in a medical certificate to be issued immediately before booking a travel service.
- C The insurance cover exists if at least 80% of the travel service was paid for using a valid (not cancelled or blocked) neon Mastercard® issued by the policyholder.

1.2 Scope

The insurance cover is valid worldwide.

1.3 General exclusions

The insurance does not cover events,

- a) which have already occurred or were manifest when the insurance was taken out or the travel service was booked. The provisions for aggravation of chronic illness are reserved (see par. 1.1 B).
- b) which occur in connection with illnesses or accidents that have not been diagnosed by a doctor at the time of occurrence and are not supported by a medical certificate or medical certificates that were only obtained by telephone consultation;
- c) where the assessor (expert, doctor, etc.) who makes the findings on the loss event is a direct beneficiary or is related by birth or marriage to the insured person;
- d) which are a consequence of warlike events or are due to terrorism;
- e) in conjunction with strikes or unrest of any kind or natural-force events, except in the event of cancellation.
- f) which are in connection with abductions;
- g) which are a consequence of official orders;
- h) which occur when taking part in
 - competitions, races, rallies or training sessions with motor vehicles or boats,
 - competitions or training sessions connected with professional sport or an extreme sport,
 - trekking trips or mountain tours when sleeping at altitudes of over 4,000 m above sea level,
 - expeditions,
 - acts of daring (reckless actions) in which the person concerned knowingly exposes themselves to particularly great danger; the current SUVA classifications apply in principle;

- i) which occur when driving a motor vehicle or boat without the legally required and valid driving licence or in the absence of the legally required accompanying person;
- k) which are caused by deliberate or grossly negligent acts or omissions or are due to a failure to observe the generally accepted duty of care;
- l) which occur under the influence of alcohol, drugs, narcotics or pharmaceuticals;
- m) which occur on the occasion of the wilful or attempted commitment of crimes or offences;
- n) which the insured person causes in connection with suicide, self-harm and the attempt thereof;
- o) which are caused by ionizing rays of any kind, in particular as a result of nuclear reactions;
- p) as a result of an epidemic or pandemic (all conclusively listed insured events are reserved).

1.4 Claims against third parties

- A 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 insured person must assign their liability claims to ERV up to the amount of the expenses incurred.
- B In the case of multiple insurance (voluntary or compulsory insurance) ERV shall provide its benefits on a subsidiary basis, unless the other insurer's insurance conditions also contain a subsidiary clause. In this case the statutory provisions for multiple insurance are applicable.
- C Costs will only be reimbursed, in total, once even where there is more than one insurance policy with licensed companies.

1.5 Other provisions

- A Claims lapse five years after any loss events.
- B The sole place of jurisdiction for the person entitled to make a claim is their Swiss domicile or the domicile of ERV, Basel.
- C Any benefits unduly received from ERV must be refunded to ERV within 30 days, together with any expenses incurred.
- D The insurance contract is governed exclusively by Swiss law, in particular by the Swiss Federal Act on Insurance Policies (IPA).
- E When assessing whether a journey to a country is or is not reasonable because of strikes, unrest, war or terrorist attacks, the current recommendations of the Swiss authorities apply in principle. This will normally be the Federal Department of Foreign Affairs (FDFA) and/or the Federal Office of Public Health (FOPH).
- F ERV generally pays its benefits in CHF. Foreign currencies are converted at the exchange rate on the day on which these costs were paid by the insured person.
- G When ERV pays the claim, the insured person shall assign their claim resulting from the insurance contract as an automatic lump sum to ERV.
- H 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.

1.6 Obligations in the event of a claim

Information on what to do in the event of a claim can be found in these GCI and at www.erv.ch/vorgehen.

- A In the event of a claim, please contact the ERV claims service, P.O. Box, CH-4002 Basel, phone +41 58 275 27 27, www.erv.ch/schaden, schaden@erv.ch,
 • the 24-hour alarm center **in cases of emergency**, either on **+41 848 801 803** or on **free phone +800 8001 8003**. These numbers are available day and night (including Sundays and public holidays). The alarm center will advise you on the appropriate course of action and organize the necessary assistance.
- B The insured person must do everything before and after the loss event to help avert or reduce the loss and clarify it.
- C The insurer
 - must be provided immediately with any information requested,
 - must be provided with the necessary documents, and
 - must be provided with payment details (IBAN of the bank or post office account).
- D In the event of illness or accident, a doctor must be consulted immediately; the doctor must be informed of your travel plans and you must follow their instructions. The insured person/recipient of benefits shall release the doctors treating them from the duty of confidentiality towards the insurers.
- E **All originals of documents as well as damaged items must be retained and provided to ERV at its request.**

1.7 Culpable breach of obligations in the event of a claim

- A In the event of a culpable breach of obligations when a claim is made, the insurer is entitled to reduce compensation by the amount by which it would have been reduced had the insured person acted in accordance with the policy terms.
- B The insurer is not obliged to pay benefits if the insurer suffers a disadvantage as a result and
 - false information is provided intentionally,
 - facts are concealed or
 - the required obligations (including police report, statement of facts, confirmation and receipts) are not met.

2 Cancellation costs

2.1 Duration and scope

Insurance coverage begins when the insurance is taken out or, in the case of existing insurance cover, with the booking of the travel service and ends with the commencement of the insured travel service (check-in, boarding of the booked means of transport, etc.). The cover is valid worldwide.

2.2 Insured events

A ERV shall provide insurance coverage if the insured person is unable to take up the booked travel service as a result of any of the following events, provided this occurred after taking out the insurance or booking the travel service:

- unforeseeable serious illness, serious injury, serious pregnancy complications or death of the insured person, a person travelling with the insured person, a person not travelling with the insured person – who is very close to the insured person – or the direct deputy at the place of work, so that their presence at work is essential;
- strike (except in the case of active participation) on the planned travel route abroad;
- unrest of any type or natural forces at the travel destination if the life and property of the insured person is at real risk;
- serious damage to the property of the insured person at their place of residence as a result of fire, natural disasters, theft or water damage so that their presence at home is essential;
- failure or delay – both as a result of technical defect or personal accident – of the public transport to be used to reach the official place of departure (airport, departure railway station, port or coach boarding place) in the country of residence;
- if within the last 30 days before departure
 - the insured person unexpectedly takes up a new permanent job with a new employer (promotions, etc. are excluded) or
 - the employment agreement of the insured person is terminated by their employer through no fault of their own;
- theft of tickets, passport or identity card

B If the person who triggers the cancellation as a result of an insured event is not related either by birth or by marriage to the insured person, entitlement to benefits will only exist if the insured person would have to undertake the travel service alone.

C If an insured person suffers from a chronic illness without that person's travel service appearing to be in question at the time of taking out the insurance or at the time of booking the travel service, ERV shall pay the insured person costs incurred if the travel service has to be cancelled due to unforeseeable, serious acute aggravation of this illness or if death occurs as a result of the chronic illness (provided a doctor confirmed in the form of a medical certificate that the insured person was fit to make the planned journey at the time of booking the travel service, see par. 1.1 B.).

2.3 Insured benefits

A Decisive when assessing the entitlement to benefits is the event which triggers the cancellation of the travel service. Previous or subsequent events are not taken into account.

B If the insured event occurs, ERV shall pay the cancellation costs actually incurred (excluding processing charges, security and airport fees).

Overall, this benefit is limited by the arrangement price or the sum insured.

C ERV shall pay the additional costs for delayed commencement of travel if the insured person is unable to commence travel at the scheduled time as a result of the insured event; this benefit is limited to the travel service price or to the sum insured for cancellation costs as specified in the policy.

2.4 Exclusions

Benefits are excluded:

- if the service provider (tour operator, landlord, organizer, etc.) cancels the agreed service or should have cancelled it for objective reasons; this applies in particular to package holidays;
- if the suffering which gave rise to the cancellation was a complication or consequence of medical treatment or surgery already planned at the commencement of the insurance term or at the time of booking the travel service;
- if an illness or the consequences of an accident, operation or medical intervention already existed at the time of travel booking and the insured person had not recovered by the travel date;
- if cancellation due to a mental or psychosomatic illness
 - cannot be established by a psychiatric specialist and in the form of a certificate issued on the day of cancellation and
 - in relation to persons in employment cannot additionally be established through production of a 100% confirmation of absence by the employer for the duration of the medically certified inability to travel.

2.5 Procedure in the event of a claim

A The booking office (travel agency, transport company, landlord, etc.) must be notified immediately after the event occurs.

B The following documents must, inter alia, be submitted to ERV

- the booking confirmation/invoice for the travel service, as well as the invoices for the cancellation or subsequent travel costs (originals),
- a detailed medical certificate or a death certificate or other official certificate,
- original or copy of the credit card statement showing that at least 80% of the travel service was paid for using the neon Mastercard®

3 SOS protection (search, recovery and transport)

3.1 Duration and scope

Insurance coverage begins at the time of taking out the insurance or, in the case of existing insurance cover, with the commencement of the insured travel service (check-in, boarding of the booked means of transport, etc.) and ends following completion of the travel service (maximum trip duration: 90 days). The cover is valid worldwide.

3.2 Insured events

A ERV provides insurance coverage as a consequence of unforeseeable severe illness, severe injury or death of the insured person.

B If an insured person suffers from a chronic illness without that person's travel service appearing to be in question at the time of taking out the insurance or at the time of booking or commencement of the travel service, ERV shall pay the insured costs incurred due to unforeseeable, serious acute aggravation of this illness or if death occurs as a result of the chronic illness (provided a doctor confirmed in the form of a medical certificate that the insured person was fit to make the planned journey at the time of booking the travel service, see par. 1.1 B.).

3.3 Insured benefits

A Decisive when assessing the entitlement to benefits is the event which triggers the costs. Prior or subsequent events are not taken into account.

B If the insured event occurs, ERV shall pay

- the costs of transfer to the nearest hospital suitable for treatment, ERV's doctors alone shall decide on the necessity, nature and timing of these benefits;
- the costs of any necessary search and rescue operation if the insured person is considered missing or has to be rescued.
ERV is responsible for the decision on the necessity, nature and timing of these benefits.

3.4 Obligations in the event of a claim

The insured person is obliged to claim the benefits via the alarm center and to have them approved in advance by the alarm center or ERV. **Otherwise, benefits are limited to a maximum of CHF 400 per person and event.**

3.5 Exclusions

Benefits are excluded:

- if the service provider (tour operator, landlord, organizer, etc.) changes or abandons the agreed service or should have changed or abandoned it for objective reasons; this applies in particular to package holidays;
- in the case of entitlement to benefits in relation to illness without medical indication (e.g. in case of adequate medical care on site) or if no doctor was consulted on site;
- if the suffering which triggers the costs was a complication or consequence of medical treatment or surgery already planned at the commencement of the insurance term or at the time of booking the travel service.

4 Medical and hospital expenses worldwide

4.1 Special provision, duration, scope

Insurance coverage begins when the insurance is taken out or, in the case of existing insurance cover, with the commencement of the insured travel service (check-in, boarding of the booked means of transport, etc.) and ends following completion of the travel service (maximum trip duration: 90 days). The cover is valid worldwide with the exception of Switzerland. Insurance is only valid for persons whose legal place of residence or habitual residence is Switzerland and who have not yet reached the age of 80.

4.2 Uninsured accidents

The insurance does not cover:

- accidents that occur during foreign military service;
- accidents that occur when practising a manual occupation;
- accidents that occur while parachute jumping or piloting aeroplanes or aircraft;
- accidents suffered by the insured person as a passenger of an aircraft.

4.3 Uninsured illnesses

The insurance does not cover:

- general check-ups or routine consultations;
- symptoms or illnesses which already existed when the insurance was taken out, together with their consequences and complications;
- illnesses as a consequence of prophylactic, diagnostic or therapeutic medical actions (e.g. vaccinations, radiation) insofar as they are not occasioned by an insured illness;
- disorders of the tooth or jaw;
- consequences of contraceptive or abortive measures;
- pregnancy or childbirth, together with attendant complications;
- conditions of fatigue or exhaustion, nervous, mental or psychosomatic disorders.

4.4 Insured events and benefits

In the event of accident or illness, ERV shall reimburse the costs incurred abroad for outpatient treatment or an inpatient stay in a general hospital ward in accordance with the statutory Swiss social insurance schemes (Healthcare Insurance Act (HIA), Accident Insurance Act (AIA)) and taking into account the benefits of any other supplementary insurance schemes for

- medically necessary treatment measures (including medicines) prescribed or implemented by a licensed doctor/chiropractor;

- medically prescribed hospital stays (including subsistence costs) and services provided by qualified nursing staff for the duration of the treatment;
- initial purchase, hire, replacement or repair of medical aids such as prostheses, glasses and hearing aids provided they are the consequence of an accident and are prescribed by a doctor;
- medically necessary rescue and transport costs to the nearest appropriate hospital for treatment, up to 10% of the sum insured.
These benefits are paid up to 90 days beyond the agreed insurance period provided the insured event (illness or accident) occurred during the insurance period.

4.5 Exclusions

The insurance does not cover:

- deductibles and franchises from other insurance contracts;
- participation in riots and demonstrations of any kind;
- benefits for illnesses or accidents which existed before the insurance was taken out – an exception is an unforeseen acute deterioration in health due to a chronic condition;
- benefits for treatment or care abroad if the insured person has gone abroad for this purpose;
- treatments which are not carried out effectively, expeditiously and economically according to scientifically proven methods (articles 32 and 33 HIA);
- benefit reductions imposed by other insurance contracts.

4.6 Cost credits

In the case of cost-intensive treatments, ERV shall issue cost credits (directly to the hospital) within the framework of this insurance and as a supplement to the statutory Swiss social insurance schemes (HIA, AIA) and taking into account the benefits of any other supplementary insurance contracts for all inpatient hospital stays. ERV shall not issue cost credits for outpatient treatment (medical, pharmaceutical and pharmacy costs).

5 Flight delay

5.1 Scope, duration, special provision

Insurance coverage begins when the insurance is taken out or, in the case of existing insurance cover, with the commencement of the insured travel service (check-in, boarding of the booked means of transport, etc.) and ends following completion of the travel service (maximum trip duration: 90 days). The cover is valid worldwide.

5.2 Insured event and benefit

If a connection between two flights is missed owing to a delay of at least three hours due solely to the fault of the first airline, ERV shall as a supplement to the benefits provided by the airline pay the additional costs (hotel costs, rebooking costs, phone charges) to enable continuation of the travel service. Such benefit is limited to the sum insured.

5.3 Exclusions

Benefits are excluded if the insured person is responsible for the delay.

6 Baggage

6.1 Scope, duration, special provision

A Insurance coverage begins when the insurance is taken out or, in the case of existing insurance cover, with the commencement of the insured travel service (check-in, boarding of the booked means of transport, etc.) and ends following completion of the travel service (maximum trip duration: 90 days). The cover is valid worldwide.

6.2 Insured items

- All items which the insured persons take on the journey for their own personal use are insured.
- Insurance coverage for sports equipment, wheelchairs and buggies applies exclusively during conveyance by public transport, and for as long as the insured items are in the care of a transport company.

6.3 Uninsured items

The insurance does not cover:

- cash and tickets (subject to par. 6.5), securities, deeds and documents of all kinds (subject to par. 6.5), software, precious metals, precious stones and pearls, stamps, samples and objects with artistic or collector value, musical instruments, motor vehicles, motorcycles, trailers, boats, surfboards, caravans and aircraft, and their accessories;
- items purchased or received as gifts during the journey (e.g. souvenirs) which are not part of the personal travel requirements;
- items of value covered by special insurance;
- items taken by insured persons on the journey but which are not for their own personal use (gifts, items for third parties, etc.).

6.4 Insured events

The insurance covers:

- theft, burglary, robbery,
- damage, destruction,
- loss during conveyance by public transport operators,
- late delivery (at least six hours) by public transport,
- In the case of camping, events described in par. 6.4 are only insured if they occur within official camp sites.

6.5 Insured benefits

- A The time of the event at which the baggage is affected by an insured event is decisive for assessment of the claim to benefits.
- B The insurer provides the following benefits up to the maximum amount per insured event in total as set out in the overview of insurance benefits:
- in the event of total loss of insured items, their replacement value;
 - in the case of partial damage, the costs of repair, but at most the replacement value;
 - cash and tickets exclusively in the event of theft, up to 20% of the sum insured;
 - breakages, up to 20% of the sum insured;
 - glasses, contact lenses, prostheses and wheelchairs, up to 20% of the sum insured;
 - in the event of theft or loss of passport, identity card, driver's, vehicle or similar identity documents and keys, the cost of recovery;
 - in the event of theft or loss of credit cards and mobile phones, the organization (but not the cost) of blocking;
 - for non-valuable items left in a locked motor vehicle, boat or tent, up to 50% of the sum insured.

6.6 Exclusions

Benefits are excluded:

- for damage due to wear and tear, deliberate damage, exposure to adverse weather conditions, inadequate or defective characteristics or packaging of the items;
- for damage resulting from leaving behind, misplacing, losing or dropping items;
- for items left behind at a location with restricted access, which is outside the control of the insured person, even for a short time;
- for items which are kept in a manner inappropriate to their value;
- for valuable items left in a locked motor vehicle, boat or tent, or entrusted to a transport company for conveyance, and for as long as these items are in the care of the transport company;
- objects which are left behind on or in vehicles, boats or tents overnight (10 p.m. to 6 a.m.).

6.7 Obligations while travelling

- A When they are not being worn or used, valuable items
- must have been handed over to an overnight accommodation provider or a guarded cloakroom for custody or
 - must be kept under lock and key in a locked room with restricted access; bags of all kinds, beauty and attaché cases, as well as jewellery boxes, are not regarded as sufficient containers.
- B Travel warnings issued by the Swiss Federal Department of Foreign Affairs (FDFA) in relation to the specific travel destination, in particular the level of criminality there as well as associated precautions, must be followed.

6.8 Procedure in the event of a claim

- A The insured person must
- in the event of theft or robbery report the incident to the nearest police station (police report, airline ticket loss report, etc.) within 48 hours and request an official investigation,
 - in the event of damage or loss of baggage during conveyance, have the causes, circumstances and extent of the damage confirmed immediately by the competent authority (hotel management, tour guide, transport company, etc.) in a statement of facts and apply for indemnification therein,
 - after returning from the travel service immediately inform the insurer in writing or any other text form, giving reasons for the claim.
- B The insured person must immediately report any damage caused as soon as it is detected:
In the event of a claim, please contact the ERV claims service, P.O. Box, CH-4002 Basel, phone +41 58 275 27 27, www.erv.ch/schaden, schaden@erv.ch,
- C The following documents must, inter alia, be submitted to ERV:
- the original of the statement of facts (police report, airline ticket loss report, etc.),
 - the original confirmation, receipts or purchase confirmations.
Damaged items must be kept at the disposal of the insurer.
 - original or copy of the credit card statement showing that at least 80% of the travel service was paid for using the neon Mastercard®

7 Glossary

A Abroad

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

Accident

An accident is the sudden, unintentional harmful effect of an unusual external factor on the human body resulting in impairment of physical, mental or psychological health or death.

E Epidemic

An epidemic is an illness which occurs to an above-average extent, in terms of both place and time.

Expedition

An expedition is a scientific journey of discovery or research lasting several days in a remote and undeveloped region or a mountain tour from a base camp to altitudes of over 7,000 m above sea level. This also includes tours in extremely remote lowlands such as at the two poles or, for example, in the Gobi desert, the Sahara, the jungle in the Amazon region or Greenland, as well as the exploration of specific cave systems.

Extreme sports

Exercising exceptional sporting disciplines, whereby the person concerned is exposed to the highest physical and mental stress. The current SUVA classifications, among others, apply in principle

G 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.

I Illness

Illness is any impairment of physical, mental or psychological health which is not the result of an accident and which requires medical examination or treatment or results in incapacity for work.

Insured person

The insured person is the contractual partner/customer of neon and the group of persons described in the GCl. Insured persons receive insurance cover.

Isolation/quarantine

Isolation or quarantine are measures to interrupt chains of infection and prevent an infectious disease from spreading.

M Medical aids

Medical aids are any essential items used for treatment or examination (wheelchairs, prostheses, respiratory therapy equipment, prescription drugs, glasses, contact lenses, etc.).

N Natural force

Sudden, unforeseeable natural event with a catastrophic character. The damaging event is triggered by geological or meteorological processes.

O Official order

Official order means any instruction or decree issued by an official authority (detention, entry or exit bans, closure of borders and/or airspace, quarantine, etc.). It has a mandatory character.

P Pandemic

A pandemic is the transnational, global spread of an epidemic.

Place of residence/state of residence

The state of residence is the country in which the insured person has their legal domicile or habitual abode or last had it before commencement of the insured stay.

Policyholder

The policyholder is the person who has concluded an insurance contract with ERV.

Public transport/aircraft

Public transport/aircraft are all air, land or water vehicles registered for public passenger transport. Public transport does not include means of transport used for sightseeing tours/flights, rental cars and taxis.

R Robbery

Theft involving the use or threat of violence.

S Sports equipment

Sports equipment is all items needed to practise a sport (bicycles and e-bikes, skis, snowboards, hunting rifles, diving and golf equipment, rackets, stand up paddle boards, etc.), including accessories.

Switzerland

Switzerland and the Principality of Liechtenstein are included in the scope of application.

T Terrorism

Terrorism is defined as any act or threat of violence to achieve political, religious, ethnic, ideological or similar objectives. The act or threat of violence is likely to spread fear or terror among the population or parts of thereof or to influence a government or state institutions.

Travel service

Travel services are for example the booking of a flight, a ship, bus or train journey, a bus transfer or other transport to the place of stay or back or the on-site booking of a hotel room, holiday flat, mobile home or houseboat or the charter of a yacht.

U Unrest of any type

Acts of violence against people or property by gangs or during violent demonstrations or rioting.

Valuable items

Valuable items include jewellery with or without precious metal, watches, notebooks/laptops and their accessories, hardware, photographic, cinematographic and audio equipment and their accessories. Any item with a replacement value of over CHF 2,000 is deemed a valuable item.