

Vacation and Travel Insurance

General Insurance Terms and Conditions – Customer Information

Customer information

The present customer information provides an overview of the identity of the insurance provider and the key content of the insurance contract in accordance with Art. 3 of the Swiss Federal Law on Insurance Contracts (VVG/LCA). The rights and duties of the contracting parties are derived from the insurance application and the insurance policy, the General Insurance Terms and Conditions and the applicable laws, in particular the VVG/LCA.

Who is the insurance provider?

The insurance provider is CONCORDIA Insurances Ltd, hereinafter referred to as CONCORDIA, which has its statutory registered office at Bundesplatz 15, 6002 Lucerne. CONCORDIA is a limited company under Swiss law.

Which risks are insured and what is the scope of the insurance cover?

The insurance covers the following risks, which can occur during a vacation or business trip abroad due to illness or accident:

Medical expenses (at standard local rates):

- Outpatient medical treatment
- Inpatient treatment at an acute-care hospital
- Medicines
- Analyses
- Chiropractic treatment
- Dental treatment resulting from an accident

Emergency assistance:

- concordiaMed 24-hour emergency service
- Search costs up to a maximum of CHF 10'000
- Rescue and transport costs (unlimited)
- Advance payments for hospital costs, up to a maximum of CHF 10'000
- Travel costs for a visit by a relative or a close friend (train ticket or economy-class flight for hospital stays of 10 days or longer)
- Return transport to Switzerland or Lichtenstein (unlimited)

The specific insured risks and the scope of the insurance cover are defined in the insurance application, the insurance policy and the General Insurance Terms and Conditions.

The insurance does not cover, among other things:

- Illness and accidents that already existed at/occurred before the conclusion of the insurance or the beginning of the trip. Benefits also will not be paid if the insured person makes the journey abroad in order to obtain treatment or care, undergo a cure or give birth.
- The consequences of acts of war. If these are unexpected, however, the insurance cover shall only lapse 14 days after they first occur.
- Military service abroad.
- Participation in unrest, demonstrations, acts of war or acts of terrorism.
- Crimes and offences committed wilfully or through gross negligence.

- Participation in brawls and fights, unless the insured person has been injured by the persons fighting while otherwise uninvolved or while assisting a defenceless person.
- Dangers to which the insured person exposes himself/herself by seriously provoking others.
- The consumption of drugs, narcotics and addictive substances as well as the abuse of alcohol and pharmaceuticals.
- Attempted or accomplished suicide or self-inflicted injury.
- Treatments of which the effectiveness, appropriateness and cost effectiveness are not proven by scientific methods.
- Abortion, artificial insemination and sterility treatments.

All exclusions from cover are listed in Art. 6 of the General Insurance Terms and Conditions.

How high is the premium?

The premium is based on the number of vacation days that you would like to insure and whether you are travelling alone, as a couple or as a family.

Vacation days	8	15	22	30	60	90	120	150	180	365
Individual (premium in CHF)	16	32	49	65	117	162	200	240	280	350
Couple* (premium in CHF)	31	61	92	122	220	306	380	453	527	598
Family (premium in CHF)	36	72	108	144	260	360	446	533	620	690

*The term "couple" refers to the policy holder and a person living in the same household or a relative. Insurance for couples and families may only be taken out for a joint trip of the aforementioned group of people. Family members travelling individually must each take out insurance for individuals.

When do premiums have to be paid?

Premiums are paid directly upon conclusion of the policy. A policy is issued immediately after receipt of the payment.

Which other duties does the insured person have?**– Duty to notify:**

In an emergency, please always contact concordiaMed first on +41 41 210 02 50.

– Duty to cooperate:

The insured person must give CONCORDIA complete and truthful information concerning everything relating to the insured event, as well as to past illnesses and accidents, and releases the medical staff (doctors, etc.) treating him or her from the professional duty of confidentiality with regard to CONCORDIA.

– Duty to mitigate loss:

In the event of illness or accident, the insured person must ensure that he/she obtains appropriate medical treatment as soon as possible. He/she must comply with medical instructions and refrain from all actions that could lead to a worsening of his/her physical condition.

Further duties arise from the General Insurance Terms and Conditions and the VVG/LCA.

How long does the contract last? When does the insurance cover begin and end?

On conclusion of the policy, you choose the number of vacation days for which the insurance should be valid and on which day it should commence. The start and end dates of the insurance are listed in the insurance policy.

How does CONCORDIA process data?

CONCORDIA processes data gathered from the contractual documents and during the performance of the contract and uses it in particular to set the premium, to assess the risk, to handle insurance claims, for statistical evaluations and for marketing purposes. The data will be stored physically or electronically. To the extent required, CONCORDIA may forward data to third parties involved in the performance of the contract for processing, in particular to co-insurers and reinsurers. In addition, CONCORDIA may also obtain pertinent information from officials and other third parties, in particular on claims history. This applies irrespective of whether or not the contract is concluded. The insured person has the right to request from CONCORDIA the legally prescribed information on the processing of data relating to him/her.

Vacation and Travel Insurance

General Insurance Terms and Conditions

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1. Definition and Purpose

1.1 Purpose

By taking out Vacation and Travel Insurance, the following risks that could arise during a vacation or business trip abroad are insured in the sense of the following provisions:

- Outpatient and inpatient medical expenses
- Transport in case of illness or accident
- Search and rescue operations
- Repatriations
- Advance payments for hospital costs
- Visits to sick insured persons
- Emergency aid

1.2 Illness and Accident

CONCORDIA Insurances Ltd, hereinafter referred to as CONCORDIA, provides Vacation and Travel Insurance benefits in the event of illness or accident. The definitions in the Federal Act on the General Part of Social Security Law (ATSG/LPGA) apply.

1.3 Geographical Area of Validity

The Vacation and Travel Insurance cover applies worldwide outside of Switzerland and the Principality of Liechtenstein (hereinafter referred to as Liechtenstein).

2. Insurance Options

2.1 Insurance for Individuals, Couples or Families

2.1.1 Vacation and Travel Insurance may be taken out by individuals (insurance for individuals), by couples (insurance for couples) and by families (insurance for families).

2.1.2 Regarding insurance for couples, insurance protection applies to the policy holder and one travel companion that lives in the same household with, or is related to, the policy holder.

2.1.3 Regarding insurance for families, insurance protection applies to the following group of people:

- The policy holder
- The policy holder's spouse or life partner living in the same household
- The policy holder's children, up to the age of 25

2.1.4 Both insurance for couples and insurance for families may only be taken out for a joint trip of the aforementioned group of people. Family members travelling separately must take out insurance for individuals.

3. Conclusion, Start, End and Term of Insurance

3.1 Conclusion of Insurance

3.1.1 Vacation and Travel Insurance may be taken out, regardless of age, by anyone whose place of residence is in Switzerland or Liechtenstein.

3.1.2 Insurance is concluded by paying the premium that corresponds to the desired insurance option and term of insurance.

3.2 Start and End of Insurance

The start and end dates of the insurance are defined in the application and listed in the insurance policy.

3.3 Term of Insurance

3.3.1 Insurance may be taken out as desired for a fixed contract term of 8, 15, 22, 30, 60, 90, 120, 150, 180 or 365 days.

3.3.2 Each insurance term for a certain insurance option corresponds to a certain premium amount.

4. Premiums

4.1 Premiums

4.1.1 The premiums are fixed in a special premium tariff.

4.1.2 The premium amount to be paid corresponds to the precise insurance term for the specific insurance option chosen.

4.1.3 Premiums are paid directly upon conclusion of the policy. A policy is issued to the policy holder immediately after receipt of the payment.

5. Benefits

5.1 Emergency Call Centre

5.1.1 In the event of sudden illness, accident, unexpected childbirth or death that necessitates emergency aid for or the hospitalisation of the insured person, the CONCORDIA emergency call centre must be notified immediately.

5.1.2 The necessary emergency aid is ordered, organised and, in case of need, carried out through the CONCORDIA emergency call centre, which is operated by Medcall, and is reimbursed by CONCORDIA.

5.1.3 The costs of emergency aid that has not been ordered through the CONCORDIA emergency call centre are borne only if these costs would have also been incurred had the measures been carried out through the CONCORDIA emergency call centre.

5.2 Medical Expenses

In the event of sudden illness, an accident or unexpected childbirth, the following medical costs are borne at the local tariffs subsequent to the existing insurance policies (Art. 6.3):

- Medical treatments (only medical practices that are recognised in Switzerland)
- Medicines
- Analyses
- Chiropractic treatment
- Dental treatment resulting from an accident
- Inpatient treatment in an acute-care hospital

5.3 Emergency Aid

5.3.1 In the event of a serious illness, severe accident or death, CONCORDIA bears the costs of the following services organised by Medicaal:

- Medically necessary rescue operations and transport.
- Search operations for the rescue and recovery of an insured person up to a maximum amount of CHF 10'000.
- In case of medical necessity, the repatriation of the insured person that is ill or is the victim of an accident to the place of residence or to the responsible hospital.
- Recovery and repatriation of a deceased insured person to the place of residence in Switzerland or Liechtenstein that existed prior to the departure.
- Advance payments of up to a maximum of CHF 10'000 if an insured person has to be hospitalised abroad. The insured person must repay the advance payment within 30 days of returning to his/her place of residence unless CONCORDIA is able to offset it against its benefits.
- In the event of a hospital stay of an insured person that lasts longer than 10 days, the travel costs of a visit that has been organised by the emergency call centre for a relative or a close friend of the insured person (first-class train ticket or economy-class flight ticket, but not including accommodation and food costs).

5.3.2 Should search, rescue or transport measures be made impossible due to strikes, disorder, acts of war, radioactivity, force majeure or similar causes, their execution cannot be demanded.

5.4 Duration of Benefits

Benefits are only provided until such time as the insured person's return home or transfer to the responsible hospital in Switzerland is deemed reasonable from a medical point of view, but for no longer than 90 days after the expiration of the insurance term.

5.5 Statement of Account

5.5.1 The statement of account of CONCORDIA is made on the basis of the original invoices that have been submitted, the statements of benefits from other possible insurance providers and the necessary medical information.

5.5.2 If the billing details are insufficient and the additional information requested has not been provided, CONCORDIA determines its benefits according to its best judgement, taking into consideration the gravity of the illness or accident.

5.6 Assignment

The entitlement to insured benefits may neither be assigned nor pledged.

6. Exclusion and Reduction of Benefits

6.1 Exclusion of Benefits

6.1.1 Illnesses and accidents that occur in connection with the following incidents are excluded from the insurance:

- The consequences of warlike incidents; however, if the insured person is caught unaware by the outbreak of such events in a country in which he or she is staying, insurance protection does not lapse until 14 days after their initial occurrence.
- Military service abroad.
- Participation in acts of war or terrorism.
- Participation in unrest, demonstrations or similar events.
- Crimes and offences committed wilfully or through gross negligence.
- Participation in brawls and fights, unless the insured person has been injured by the persons fighting while otherwise uninvolved or while assisting a defenceless person.
- Dangers to which the insured person exposes himself/herself by seriously provoking others.
- The effects of ionising radiation and injuries caused by nuclear energy.
- The consumption of drugs, narcotics and addictive substances as well as the abuse of alcohol and pharmaceuticals.
- Attempted or accomplished suicide or self-inflicted injury.

6.1.2 In addition, no benefits are provided for the following:

- Cellular therapies, diets, strengthening therapies.
- Treatments of which the effectiveness, appropriateness and cost-effectiveness are not proven by scientific methods.
- Abortion, artificial insemination and sterility treatments.
- Cosmetic treatments (including complications and after-effects).
- Cost sharing (deductibles and retention fees) for mandatory health care insurance and other insurance policies.
- Cures.
- Treatment and emergency aid in Switzerland and Liechtenstein.

6.1.3 Benefits for illness and accidents that already existed at/occurred before the conclusion of the insurance or the beginning of the trip are excluded.

6.1.4 If the insured person travels abroad for treatment, care, a cure or childbirth, no benefits are provided from Vacation and Travel Insurance.

6.2 Reductions in Benefits

6.2.1 The insured benefits are reduced and, in particularly serious cases, denied:

- If the policy holder or the insured person does not fulfil his or her obligations and responsibilities, unless he/she can prove that the breach of duty occurred through no fault of his/her own.
- If the insured event is caused by the gross negligence of the policy holder or the insured person.
- In the event of accidents resulting from reckless ventures. Reckless ventures are acts where the insured person exposes himself/herself to a particularly great danger without taking or being able to take precautions that limit the risk to a reasonable degree. However, human rescue attempts are insured, even if they may be regarded as reckless ventures in themselves.

6.2.2 Possible reductions that have been made in other CONCORDIA insurance policies or in insurance policies existing with another health or accident insurance provider are not covered by Vacation and Travel Insurance.

6.2.3 If an organisation makes the invoice for assistance it has provided dependent on the benefits of CONCORDIA, the benefits are reduced by 50%.

6.3 Provision of Benefits, Secondary Liability

6.3.1 Benefits from Vacation and Travel Insurance are provided subsequent to the benefits in accordance with the Swiss federal legislation regarding health, accident, military and disability insurance as well as to benefits of corresponding foreign insurance carriers. If the insured person is entitled to benefits from the social insurance schemes mentioned above, benefits from Vacation and Travel Insurance are only granted if such insurance carriers were notified of the case in a timely manner.

6.3.2 If insurance contracts exist under private law with a number of insurance providers that are liable to pay benefits, benefits are only paid out once in total. In this case, it is determined how much each insurance provider would have to pay out of its particular insurance if it were solely liable to provide benefits, and the total sum of these benefits is then calculated. Each insurance provider must only bear the proportion that corresponds to its share of the total sum.

6.3.3 If a claim is made against CONCORDIA instead of a liable third party or the insurance provider of a liable third party, the insured person must assign his/her claims to CONCORDIA within the framework of the benefits that have been provided. Compensation that has been borne by a liable third party or the liability insurance provider of a liable third party is deducted from the benefits of CONCORDIA.

6.3.4 The duty to provide benefits ceases if the insured person, without the consent of the insurance provider, makes any agreement with a third party liable to provide benefits under which he/she waives insurance benefits or compensation for damage in part or in full or receives a lump-sum settlement.

7. Duties

7.1 Duties to Notify

7.1.1 In the event of sudden illness, accident or unexpected childbirth, CONCORDIA must be informed without delay (Art. 5.1).

7.1.2 The detailed original invoices, the statements of benefits from other possible insurance providers and the necessary medical information must be submitted to CONCORDIA as soon as possible.

7.1.3 In addition, the policy holder or the insured person must give complete and truthful information concerning everything relating to the claim, as well as to past illnesses and accidents, and releases the service providers that are treating or have treated him/her from their professional duty of confidentiality with regard to the insurance provider.

7.1.4 The insured person must inform the insurance provider of the type and extent of all benefits that he/she is entitled to claim from or that are paid out to him/her by liable third parties in the event of illness or accident, arising out of tort, from contracts or due to the law.

7.2 Duty to Pay

7.2.1 In principle, the insured person is the debtor of fees with regard to the medical service providers.

7.2.2 In the event that emergency aid is ordered through the CONCORDIA emergency call centre, Art. 5.3 shall apply.

8. Data Protection, applicable Law, Place of Jurisdiction

8.1 Data Protection

8.1.1 Data is processed for the purpose of concluding and processing the insurance policy, as well as for settling the insurance benefits. CONCORDIA may process the data for these purposes in Switzerland and Liechtenstein.

8.1.2 The personal data processed is data about the insured person and health data.

8.1.3 The data is saved electronically or stored in hard copy. Depending on the type of archive material, the statutory retention period is between 10 and 30 years.

8.1.4 The data originates either from CONCORDIA itself, from the insured person or from a medical service provider.

8.1.5 Where legal provisions stipulate it or the affected person has given his/her express consent, data may also be forwarded to third parties (in particular authorities, medical service providers and other insurance providers).

8.1.6 Insured persons have the right to obtain information in writing about their personal data processed by CONCORDIA. Unless legal or contractual duties prevent them from doing so, they have the right to have the data deleted, corrected or restricted, as well as the right to data portability and the right to object to the data. For these data protection matters, insured persons can write to the following address: CONCORDIA Insurances Ltd, Bundesplatz 15, 6002 Lucerne. In the event of breaches of data protection law, the matter may be brought before the competent court at CONCORDIA's registered office in Lucerne. In Liechtenstein, a complaint may also be lodged with the responsible Data Protection Office.

8.2 Applicable Law

Where there is no provision in the General Insurance Terms and Conditions, the Swiss Federal Law on Insurance Contracts (VVG/LCA) of 2 April 1908 applies. For policy holders resident in Liechtenstein, the mandatory provisions of Liechtenstein law take precedence over all differing regulations.

8.3 Place of Jurisdiction

Claims under this contract can be asserted at CONCORDIA's registered office in Lucerne or at the claimant's place of residence. Vaduz is the sole place of jurisdiction for claimants resident in Liechtenstein.



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