

**At a glance: insurance benefits with your card**

The General Terms of Insurance (GTI) provide an overview of the insurance coverage you currently enjoy thanks to your Cornercard or Diners Club® card. The insurance coverage, premiums, and maximum amount insured in CHF varies from card to card.

You can find the privacy notice to the insurance offering of Allianz Partners (AWP P&C S.A., Wallisellen branch) at [allianz-partners.com/privacynotice-partner](https://allianz-partners.com/privacynotice-partner)

**i** The Cyber insurance will replace the ScanProtect service effective 1 June 2026. A table detailing the changes to the relevant insurance components is available at [this link](#).

Click on the buttons below for more informations:

General Conditions of Insurance (GCI)

- Cyber Insurance for Visa, Mastercard and Diners Club Credit Cards issued by Cornèr Bank Limited**
- Payment Protection Insurance for Visa, Mastercard® and Diners Club® Credit Cards issued by Cornèr Bank Ltd.**
- Best Price Guarantee for Platinum Visa and Mastercard®, Gold Visa and Mastercard®, Diners Club® Gold, Classic Visa and Mastercard® and Diners Club® Classic Cards issued by Cornèr Bank Ltd.**
- Purchase Protection Insurance for Visa, Mastercard® and Diners Club® Cards issued by Cornèr Bank Ltd.**
- Legal Protection Insurance for Visa, Mastercard® and Diners Club® Cards issued by Cornèr Bank Ltd.**
- Travel Insurance for Visa, Mastercard® and Diners Club® Cards issued by Cornèr Bank Ltd.**
- Optional Travel Accident Advantage for the Visa and Mastercard® and Diners Club Payment Cards from Cornèr Bank Ltd.**
- Travel Accident Advantage for the Global Card Visa and Mastercard® cards issued by Cornèr Bank Ltd. Travel Accident Advantage for the Platinum Visa and Mastercard® cards issued by Cornèr Bank Ltd.**
- Private and Motor Legal Protection Insurance for Visa, Mastercard® and Diners Club® Credit Cards issued by Cornèr Bank Limited**
- Optional Extended Warranty for Visa, Mastercard® and Diners Club® cards by Cornèr Bank Ltd.**
- Extended Warranty for Visa Infinite, Platinum Visa and Mastercard® Card issued by Cornèr Bank Ltd.**
- One-Year Extended Warranty for Clanq Visa Credit Cards issued by Cornèr Bank Ltd.**
- “Hole-in-one” Insurance for Diners Club® Golf Cards issued by Cornèr Bank Ltd.**
- Handbag Insurance, ATM Mugging Insurance, Key Replacement Insurance and Two-Years Extended Warranty for the Cornercard Gold Visa, Mastercard and Diners Club Gold Credit Cards issued by Cornèr Bank Ltd.**
- Ticket Insurance for FCB Mastercard credit cards issued by Cornèr Bank Ltd.**

Insurance benefits at a glance

The following tables provide an overview of our products.

- Standard Products / Co-Branded Products**
- Product-specific additional insurance**
- Financial Institutions / Global Card Products**
- Financial Institutions / Co-Branded Products: BPS - Vontobel - Baloise**

# Cyber Insurance for Visa, Mastercard and Diners Club Credit Cards issued by Cornèr Bank Limited

General Terms of Insurance – Allianz – edition 06.2026

To enhance readability, the masculine forms of personal and possessive pronouns used below are to be understood to include the corresponding feminine forms. Please keep these General Terms of Insurance in a safe place with your other insurance documents.

## I Common provisions to all insurance components

All insurance components are insurances against damages.

### 1. Maximum amounts insured

	<b>Single coverage</b>	<b>Family Coverage</b>
<b>A. Legal Protection</b>		
Legal protection for <i>computer and internet offences</i> , infringement of personality rights and copyright infringement on the internet	CHF 20,000 per event	CHF 20,000 per event
Disputes in connection with contracts concluded via the internet (online) for personal use or need	CHF 350,000 per event	CHF 350,000 per event
<b>B. e-Reputation Intervention</b>		
Arrangement for a specialist to remove defamatory content.	Unlimited per event, up to 2 events per coverage per year	Unlimited per event, up to 2 events per coverage per year
Arrangement for psychological support.	CHF 3,000 per event	CHF 3,000 per event
<b>C. Banking Protection</b>		
<i>Unauthorized fraudulent monetary transaction on payment means</i> (financial losses resulting from misuse of a mobile device, legal or contractual provisions, <i>deductible</i> and excess not covered by the <i>financial institution / bank card issuer</i> ):		
▪ Reimbursement of <i>unauthorized fraudulent monetary transaction</i> and/or provision of information services	CHF 20,000 per coverage per year	CHF 20,000 per coverage per year
▪ Reimbursement of associated administrative expenses and/or of out-of-pocket expenses related to the claim	CHF 300 per coverage per year	CHF 300 per coverage per year
<i>Theft, damage, loss or destruction of the Insured Person's physical payment means:</i>		
▪ Reimbursement of associated administrative expenses and/or of out-of-pocket expenses related to the claim and/or provision of information services	CHF 300 per coverage per year	CHF 300 per coverage per year
<i>Authorized fraudulent monetary transaction due to phishing and smishing:</i>		
▪ Reimbursement of <i>authorized fraudulent monetary transaction</i>	CHF 1,000 per coverage per year	CHF 1,000 per coverage per year
▪ Reimbursement of associated administrative expenses and/or of out-of-pocket expenses related to the claim and/or provision of information services		
<b>D. Allyz Security App</b>		
Includes digital security tools such as VPN, virus and malware protection, ID monitoring and password manager	3 devices	5 devices
<b>E. Data Recovery Intervention</b>		
Recovery of digital data	Unlimited per event, up to 2 events per coverage per year	Unlimited per event, up to 2 events per coverage per year

## 2. Who is the insurer?

**AWP P&C S.A., Saint-Ouen (Paris)**

**Wallisellen Branch (Switzerland)**

Richtiplatz 1

8304 Wallisellen

Switzerland

(hereinafter referred to as «Allianz»)

### For information, inquiries or complaints

Phone: +41 44 283 31 12

E-Mail: [allyzcyber@allianz.com](mailto:allyzcyber@allianz.com)

Bearer of risk and provider of the legal protection:

**CAP Legal Protection Insurance Company Ltd.**

Neue Winterthurerstrasse 88

8304 Wallisellen

Switzerland

(hereinafter referred to as «CAP»)

### For information, inquiries or complaints

Phone: +41 58 358 09 09

E-Mail: [capoffice@cap.ch](mailto:capoffice@cap.ch)

Allianz may delegate tasks to third-party service providers in connection with the performance of its obligations.

## 3. Who is insured?

Based on the group insurance policy concluded between Cornèr Banca SA (hereinafter referred to as «Cornèr») in Lugano and AWP P&C S.A., Saint-Ouen (Paris), Wallisellen Branch, *Allianz/CAP* will provide insurance coverage within the scope of the following *General Terms of Insurance* to the following persons:

Cardholders of a valid credit card, not cancelled and issued by *Cornèr*, who are domiciled in Switzerland and who have taken out the Cyber Insurance (hereinafter referred to as «*Insured Person*»). The *Confirmation Letter* indicates whether the insurance coverage applies to a *Single coverage* or *Family coverage*.

**Single coverage:** the person named on the *Confirmation Letter* is insured.

**Family coverage:** the person named on the *Confirmation Letter* and their *Family Members* are insured.

## 4. Geographical scope of application

The insurance coverage is valid worldwide as long as no other geographical scope is provided for in each component within the Section "II Special provisions for the individual insurance components".

## 5. Commencement and end of coverage

### 5.1. Start of insurance coverage

The insurance coverage begins on the date stated in the *Confirmation Letter* sent from *Cornèr* and is valid for one year. Unless the *Insured Person* or *Cornèr* gives written notice of termination with a notice period of two months before it is due to expire, the *Single-/Family coverage* will be automatically renewed for one year each time.

### 5.2. End of insurance coverage

In any case, the insurance coverage ends upon termination of the contractual relationship, in accordance with *Cornèr's* General Terms and Conditions of Business, or at the end of the group insurance policy between *Allianz* and *Cornèr*.

Termination by *Allianz*:

*Allianz* may be entitled to request the termination of the *Single-/Family coverage* if the *Insured Person*:

- Has acted dishonestly or provided incomplete information when applying for coverage under the group insurance policy;
- Has purposely misrepresented or failed to disclose the facts when submitting a claim;
- Has committed or attempted to commit fraud;

In the event that *Allianz* requests to terminate the *Single-/Family coverage*, the *Insured Person* will be notified in writing and the coverage will be terminated by the *Policyholder*.

## 6. Amendment of the General Terms of Insurance

In the event of changes to the *General Terms of Insurance*, the *Insured Person* will be given a minimum of 1 month's notice of any proposed changes by the *Policyholder*, unless these changes have to be made sooner

by law or regulation. If the *Insured Person* does not agree with the changes, they may terminate their *Single-/Family coverage* within 30 days after they were informed of the changes.

## 7. Obligations of the *Insured Person*

The *Insured Person* must take reasonable care to protect their *personal data* and personal belongings including confidential information and their devices in order to minimize any potential claim otherwise they may not be covered under this *Single-/Family coverage*.

*Allianz/CAP* shall be entitled to request the termination of the *Single-/Family coverage* and have no liability for associated claims or to reduce the benefits payable commensurate with the severity of the *Insured Person's* fault, in the event of a breach of the following obligations:

- To comply with all the *General Terms of Insurance*.
- To inform *Allianz/CAP* as soon as possible of any changes that arise and that may affect the insurance coverage.
- To provide *Allianz/CAP* with complete and accurate information when affiliating to *Single/Family coverage* and making a claim.

If costs are incurred due to false or untruthful information, which would otherwise not have arisen had the information provided been accurate, *Allianz/CAP* reserves the right to demand payment of these costs.

## Can the *Single-/Family coverage* be transferred to someone else?

The insurance coverage cannot be transferred to someone else.

## 8. International sanctions

This insurance coverage does not provide any cover or benefit to the extent that either the cover or benefit would violate any applicable sanction, law or regulations of the *Insured Person's country of residence*, the United Nations, the European Union, United States of America or any other applicable economic or trade sanction, law or regulations. *Allianz/CAP* declines claims to persons, companies, governments and other parties to whom this is prohibited under national or international agreements or sanctions.

## 9. Applicable law and place of jurisdiction

The governing law is the law of Switzerland. Any disputes arising out or in connection with the coverage shall be brought before the competent courts of the *Insured Person* or *Allianz's/CAP's* domicile in Switzerland.

The place of jurisdiction for actions brought by *Allianz/CAP* is the domicile of the *Insured Person* under civil law.

## 10. General Exclusions

The following events are excluded from the insurance coverage alongside others listed in the modules within the Section "II Special provisions for the individual insurance components":

- 10.1. Outside of *period of insurance*: any incident that occurred before the start date or after the end date of the *Insured Person's insurance coverage* as shown on the *Confirmation Letter*.
- 10.2. Gross negligence resulting in a claim.
- 10.3. If any law or regulation prevents *Allianz/CAP* from providing any benefits to the *Insured Person* or to their *family members*, then no other compensation will be provided.
- 10.4. Any loss or damage caused by the order of any government authority.
- 10.5. Any claim arising from the *Insured Person's* dishonest, fraudulent, criminal, malicious or intentional act, error or omission or the *Insured Person* acting illegally or breaking any applicable law, government prohibition or regulation or illegal use of the insured object.
- 10.6. Any claim arising from the *Insured Person's* business activities (including but not limited to e-trading and blogging where the *Insured Person* receives remuneration or benefits in any form), occupation or business related political affiliations.
- 10.7. Any claim arising from activity intended to realize a benefit or financial gain to which the *Insured Person* is not legally entitled.
- 10.8. Any loss of profit, loss of interest, consequential losses or damages.
- 10.9. Damage caused by external events such as storms, fire, flood, lightning, and explosion; natural forces; nuclear energy; and land subsidence, insect infestation; electro-magnetic pulse, whether man-made or naturally occurring, seepage, pollution or contamination; ionizing radiation or contamination by radioactivity from any nuclear fuel, or from any nuclear waste from burning nuclear fuel or the radioactive, toxic, explosive or other dangerous properties of any explosive nuclear machinery or any part of it; pressure waves from aircraft and other flying objects travelling at or above the speed of sound.
- 10.10. Consequences of infectious risk situations in an epidemic or pandemic context.
- 10.11. Damage directly or indirectly caused by, resulting from or in connection with war, invasion, revolution, nationalization, confiscation, expropriation, deprivation, requisition or any act of terrorism regardless of any other cause or event contributing at the same time or in any other sequence to the loss. For the purpose of this exclusion an act of terrorism means the use, or threatened use, of biological, chemical and/or nuclear force by any person or group of people whether acting alone or on behalf of or in

connection with any organization(s) or government(s) committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public or any section of the public in fear and/or any act deemed by the government of the *country of residence* to be an act of terrorism.

10.12. Insured events related to legal cases pending or resolved on inception of the insurance *coverage*.

10.13. If the *Insured Person* is entitled to claims from another insurance contract (voluntary or obligatory private or social insurance), the cover provided by *Allianz/CAP* shall be limited to the portion of the insurance benefits that exceed those of the other insurance contract. Costs shall be reimbursed only once.

10.14. If *Allianz/CAP* pays benefits for which an *Insured Person* could also have submitted claims against third parties, the claimants shall cede those claims to *Allianz/CAP*.

## 11. Contact in case of claim:

### Allianz Partners

Claims department

Richtiplatz 1

8304 Wallisellen

Switzerland

**Phone:** +41 44 283 31 12

**E-mail:** [allyzcyber@allianz.com](mailto:allyzcyber@allianz.com)

### CAP Legal Protection Insurance Company Ltd.

Major customer service

Neue Winterthurerstrasse 88

8304 Wallisellen

Switzerland

**Phone:** +41 58 358 09 09

**E-Mail:** [capoffice@cap.ch](mailto:capoffice@cap.ch)

The *Insured Person* must report a claim to *Allianz/CAP* as soon as possible and provide all requested information, including but not limited to:

- Evidence that the *Insured Person* is insured with *Allianz/CAP*.
- A description of the insured event
- Specific information related to each component included in the section “II Special provisions for the individual insurance components”.

### What happens if the *Insured Person* or someone on their behalf declare false or incomplete information?

If the *Insured Person* or someone on their behalf provides *Allianz/CAP* with incorrect or incomplete information, *Allianz/CAP* may not provide *coverage*.

If the *Insured Person*, or anyone acting on their behalf, makes a claim which is in any way false, exaggerated or fraudulent or supports a claim with any false, exaggerated or fraudulent statements relating to the insurance risk or documents, the *Insured Person* will lose all benefits. *Allianz/CAP* may also recover the cost of any successful claims they have settled under this *coverage* and later discovered to be fraudulent. *Allianz/CAP* may record this on anti-fraud databases and may also notify other organizations.

### What happens if there are claims under other insurance policies?

If the *Insured Person* is entitled to benefits under other insurance policies, insurance *coverage* will be subsidiary only. However, under this *coverage*, an advance for those benefits will be granted. The *Insured Person* shall cede those claims to *Allianz/CAP* up to the amount of the advance granted.

### What happens if there are claims against third parties?

If *Allianz/CAP* pays benefits for which the *Insured Person* could also have submitted claims against third parties, the *Insured Person* shall cede those claims to *Allianz/CAP*.

## 12. Privacy Notice

Protecting the *Insured Person's* privacy is a top priority for *Allianz*. The privacy notice explains how and what type of *personal data* will be collected, why it is collected and to whom it is shared or disclosed.

Please read this notice carefully at the following link: [www.allianz-partners.com/privacynotice-partner](http://www.allianz-partners.com/privacynotice-partner)

### 13. Definitions

The general definitions of terms or phrases used within the *General Terms of Insurance*, are explained below and have the same meaning wherever they appear. The terms are identified in italics in the text of this document.

**Accidental damage:** Damage caused by an unexpected and non-deliberate event occurring at a definable time and place and impairing the functionality or safe use of the insured object caused by drop, fall, impact or liquid.

**Allyz Security App:** Dedicated technology solution provided by *Allianz* through its *Provider*.

**Authorized fraudulent monetary transaction:** A monetary transaction authorized by the *Insured Person* in the form agreed with *financial institution/ bank card issuer* but orchestrated remotely by third party which directly and solely results in financial loss.

**Burglary - Forceful entrance into premises:** At a definable time and place the *Insured Person's physical payment means* are stolen from locked premises, with all available protection being in use, so that physical force and violent entry into the premises is required.

**Burglary - Forceful entrance into vehicles:** At a definable time and place the *Insured Person's physical payment means* are stolen from a locked vehicle with all available protection being in use, and the *physical payment means* being out of sight, where physical force and violent entry into the vehicle is required.

**Computer and internet offences:** Criminal acts as defined by the Swiss Criminal Code, committed by means of the internet (e.g. data theft, data corruption, data fraud on the internet).

**Confirmation Letter:** Document that details the start date of the *coverage*, the *coverage* expiry date and the *Insured Person*.

**Country of residence:** Switzerland.

**Coverage:** The insurance contract between the *Insured Person* and the *Policyholder* is formed by the *General Terms of Insurance* and the *Confirmation Letter*. Together, these documents constitute the *coverage*. In case of conflicts, the *General Terms of Insurance* shall apply.

**Damage or destruction of physical payment means:** Damage or destruction caused by an unexpected and non-deliberate event occurring at a definable time and place and impairing the functionality or safe use of the *Insured Person's physical payment means*.

**Data breach:** A violation in which *data points* are copied, transmitted, viewed, stolen, altered or used by individuals unauthorized to do so.

**Data point:** One item of personal digital data as defined in local regulation, General Data Protection Regulation (GDPR) or any other applicable law or regulation (for example one email address is one *data point*). It may be referred to as Personal Identifiable Information (PII) in the documentation of *Allianz's Provider*.

**Deductible:** A fixed amount or percentage of a financial loss that is the responsibility of the *Insured Person* and which the *Financial institution/ bank card issuer* applies and does not reimburse under its legal or contractual provisions.

**Devices:** Internal drives, intended as component of a computer, and external drives primarily used for digital data storage for personal use, that are owned by the *Insured Person* and eligible for digital data recovery as defined in the eligible *device's* list in the Data Recovery component section under paragraph E.7. "Specific conditions and eligibility".

**Family member:** The persons living with the *Insured Person* in the same household as well as their minor children not living in the same household (only relevant for *Family coverage*).

**Financial institution/bank card issuer:** Financial companies or bank card issuers licensed and supervised by Swiss financial market regulator (Finma).

**General Terms of Insurance:** Details the general rules applicable to the contract; here are listed the general exclusions and general conditions applicable to the insurance *coverage*. Please note that only the *General Terms of Insurance* laid out in this document are valid for the *coverage*.

**Influencer:** A content creator with a commercial intent, who builds trust and authenticity-based relationships with audience (mainly on social media platforms) and engages online with commercial actors through different business models for monetization purposes.

**Infringement of personality rights:** as per Art. 28 et seq. of the Swiss Civil Code (CC), for *Insured Person's* subjected to defamation, libel or calumny, evident to third parties, committed via electronic media on websites, forums, blogs or in social networks (e.g. cyber bullying or identity theft).

**Insured Person:** The person(s) listed in the "Who is insured" section.

**Loss of physical payment means:** The *Insured Person* not being in possession of or not being able to recover their *physical payment means* due to an unintentional event, not caused by *theft of physical payment means*.

**Maximum amounts insured:** The maximum amount per *Single-/Family coverage* (indemnity), in respect to the insurance *coverage* provided.

**Payment means:** *Physical payment means* and online payment accounts provided by *financial institution / bank card issuer*.

**Period of insurance:** The duration of the insurance *coverage* which is stated on the *Confirmation Letter*.

**Personal data:**

Any information that relates to the *Insured Person* or them and their *family members*. Also different pieces of information, which collected together, can lead to their identification.

Examples of *personal data* are:

- a name and surname,
- a home address,
- an email address such as name.surname@company.com,
- an identification card number,
- location data (for example the location data function on a mobile phone),
- an Internet Protocol (IP) address,
- a cookie ID,
- the advertising identifier of the *Insured Person's* phone,
- data held by a hospital or doctor, which could be a symbol that uniquely identifies a person.

**Phishing:** Fraudulent attempts by e-mails to trick the *Insured Person* into taking action towards a transaction or disclosing personal information which could be used to take money from the *Insured Person's payment means*.

**Physical payment means:** Debit and credit cards both physical and virtual on the *Insured Person's* mobile devices held by the *Insured Person* and issued in *their* name by *financial institution/ bank card issuer* within Switzerland and connected to their payment account with that *financial institution/ bank card issuer*.

**Pickpocketing:** Crime of stealing the *Insured Person's physical payment means* out of their pockets or bags, especially in a crowd.

**Policyholder:** *Cornèr Banca SA*, via Canova 16, 6900 Lugano.

**Proof of purchase:** A *proof of purchase* (e.g. invoice) is the document that proves that the *Insured Person's* insured object was purchased by the *Insured Person* or *their family members* on the *purchase date*. The document has to include certain means of identification of the insured object, including manufacturer, type/model, serial number and/or IMEI number and of the *seller* including *seller's* name and VAT registration number or business identification number.

**Provider:** Supplier of the *Allyz Security App* provided to the *Insured Person*. Its name is F-Secure Corporation, business identity number 0705579-2, registered address at Tammasaarenkatu 7, P.O. Box 24, 00181 Helsinki, Finland.

**Purchase date:** The date of purchase of the insured object from the *seller*.

**Robbery:** the unauthorized taking of the *Insured Person's physical payment means* by either physical force, threats to, or intimidation of the *Insured Person* by (an)other individual(s).

**Seller:** Means a legal entity duly organized, licensed, and registered in accordance with the country of its principal place of business engaged in selling objects online and/or in a physical shop.

**Smishing:** Fraudulent attempts by SMS to trick the *Insured Person* into taking action towards a transaction or disclosing personal information which could be used to take money from *the Insured Person's payment means*.

**Theft of physical payment means:**

*Burglary* - Forceful entrance into vehicles

*Burglary* - Forceful entrance into premises, *robbery*, *pickpocketing*, theft on the run and *theft through illegal entry*.

**Theft on the run:** Theft of *Your physical payment means* while it is within the *Insured Person's* reach, under surveillance, within a maximum radius of one meter without physical or moral violence.

**Theft through illegal entry:** Theft of the *Insured Person's physical payment means*, while they are located in their home, occupied by them, by the entry of a third party acting in their presence and without their knowledge or knowledge of a *family member*.

**Unauthorized fraudulent monetary transaction:** A monetary transaction orchestrated and authorized remotely by third party without the *Insured Person's* consent which directly and solely results in financial loss.

## II Special provisions for the individual insurance components

### A. Legal Protection

#### 1. Introduction

In accordance with these *General Terms of Insurance* and in connection with insured events related to *computer and internet offences*, *infringement of personality rights* and copyright as well as contractual disputes on the internet, *CAP* provides legal protection.

## 2. Period of validity

CAP grants legal protection if the need for legal support arises or becomes apparent after the insurance *coverage* begins. CAP does not grant legal protection if the need for legal support is reported after insurance *coverage* ends.

## 3. Insured events

- 3.1. Claiming compensation if the *Insured Person* is subjected to a computer or internet-related offence. Insurance *coverage* also applies for enforcing these claims as part of criminal proceedings.
- 3.2. Claiming compensation if the *Insured Person* experiences copyright infringement on the internet in connection with personal websites or social networks.
- 3.3. Exercising the right of reply and/or removal of content (image, sound or text) on the Internet if the *Insured Person's* personality rights have been directly affected by a computer or internet-related offence.
- 3.4. Disputes in connection with contracts concluded by the *Insured Person* online for personal use or need.

## 4. Insurance benefits

- 4.1. Services provided by CAP legal service.
- 4.2. Cash payments up to the *maximum amount insured* per event for:
  - Costs of expert evaluations and analyses
  - Court, arbitration and mediation costs
  - Travel costs to court proceedings and court ordered inspections if the *Insured Person's* presence is mandatory
  - Costs awarded to a party
  - Lawyers' fees
- 4.3. CAP may release itself from further obligation to pay benefits by financially compensating the damage or loss.

## 5. Insured events, insured benefits and *maximum amounts insured*

Insured events	Insured benefits	<i>Maximum amounts insured</i>
Compensation claims if the <i>Insured Person</i> is subjected to a computer or internet-related offence. Insurance <i>coverage</i> also applies for enforcing these claims as part of criminal proceedings.	Services provided by CAP legal service and other costs according to Section II A 4	CHF 20,000 per event
Claiming compensation if the <i>Insured Person</i> experiences copyright infringement on the internet in connection with personal websites or social networks.	Services provided by CAP legal service and other costs according to Section II A 4	CHF 20,000 per event
Exercising the right of reply and/or removal of content (image, sound or text) on the Internet if the <i>Insured Person's</i> privacy has been directly affected by a computer or internet-related offence	Services provided by CAP legal service and other costs according to Section II A 4	CHF 20,000 per event
Disputes in connection with contracts concluded by the <i>Insured Person</i> online for personal use or need.	Services provided by CAP legal service and other costs according to Section II A 4	CHF 350,000 per event

## 6. Exclusions and limitations

In addition to Section I 10 "General Exclusions", there is no insurance *coverage* for the following events or risks:

- 6.1. Cases in which the *Insured Person* wants to launch proceedings against *Allianz* or *CAP* and its employees within the scope of their professional activity. If the *Insured Person* wants to launch proceedings against persons who provide or have provided services in a legal case insured by *CAP*.
- 6.2. Damages and costs for which a liable third party or a liability insurance has an obligation.
- 6.3. Legal protection in the context of the collection of payment of uncontested claims.
- 6.4. Disputes and proceedings in connection with taxes, fees, charges and customs matters.

- 6.5. Disputes arising in connection with the investment and management of assets, works of art, securities and with speculative legal transactions.

## 7. Obligations of the *Insured Person*

In addition to Section I 7 "Obligations of the *Insured Person*" and I 11 "Contact in Case of claim" the *Insured Person* has the following duties:

- 7.1. The *Insured Person* must contact CAP without delay to be able to claim benefits.
- 7.2. The *Insured Person* must help clarify the circumstances. The *Insured Person* shall leave the case management entirely up to CAP. The *Insured Person* shall refrain from issuing mandates to lawyers, experts etc. initiating proceedings, resorting to any legal measures or concluding any settlements without prior authorization from CAP. The *Insured Person* shall not agree on a fee with the lawyer instructed to represent the *Insured Person*. If the *Insured Person* does not comply with these obligations, CAP may refuse to pay benefits if the *Insured Person* cannot prove that he is not at fault in the circumstances for the breach of these obligations or that the breach had no influence on the scope of the benefits owed by CAP.
- 7.3. If an independent lawyer has to be enlisted in order to protect the *Insured Person's* interests, the *Insured Person* has the right, in consultation with CAP, to request a lawyer of his choice. The legal representative proposed by the *Insured Person* may only be hired with CAP's consent. If CAP does not accept the proposed legal representative, the *Insured Person* may propose three other legal representatives from different law firms, one of whom must be accepted by CAP.
- 7.4. In the event of a difference of opinion between the *Insured Person* and CAP with regard to measures to be taken to settle the claim or in cases that CAP considers to have no chance of success, CAP will inform *Insured Person* about its refusal in writing with reasons and will point out the possibility of arbitration. The *Insured Person* can request within 30 days that the matter be submitted for evaluation to an arbitrator, who will then be jointly appointed by the *Insured Person* and CAP. The arbitrator may request an advance for the estimated procedural costs and make the conduct of the proceedings dependent on its payment. The arbitrator determines the amount of the advance for each party. The procedural costs and the party compensation must usually be borne by the unsuccessful party.
- 7.5. The *Insured Person* can initiate legal proceedings at his own expense despite the denial of the claim. If a more favorable judgment than the one provided in writing by CAP is obtained, CAP will cover the costs incurred by this action up to the maximum amount of the sum insured

## B. e-Reputation Intervention

### 1. Introduction

In accordance with these *General Terms of Insurance*, Allianz will:

- appoint a provider who will support the *Insured Person* to try to:
  - remove online personal information published online without the *Insured Person's* authorization
  - remedy a theft of digital identity
- provide the *Insured Person* with contacts of lawyers specialized in issues with unauthorized use of *personal data* online
- provide the *Insured Person* with psychological assistance & relocation costs

### 2. Insured events

*Infringement of Personality Rights* related to online events:

- 2.1. Unauthorized and non-consensual publications on personal websites, blogs and social media accounts
- 2.2. Unauthorized and non-consensual disclosure or publication of *personal data* online
- 2.3. Unauthorized and non-consensual subscription to web services (e.g. spam, dating websites and newsletters)
- 2.4. Unauthorized and non-consensual retrieval or shutdown of personal web accounts (e.g.: social media and email)
- 2.5. Out of date *personal data* on search engines (e.g. removed publication keeps coming up, homonyms associated with negative results and false or inexact *personal data*)
- 2.6. Online insults, defamation, libel, slander, incitement to hatred
- 2.7. Unauthorized use of the *Insured Person's personal data* available on the public web by unauthorized third parties impersonating the *Insured Person*
- 2.8. Leakage of the *Insured Person's personal data* on the dark web

### 3. Insurance benefits

- 3.1. Information services on online publications.  
Allianz will provide the *Insured Person* with information support to secure from further misuse of their personal information and data.

3.2. Information services on theft of digital identity.

*Allianz* will provide the *Insured Person* with information support to secure from further misuse of their personal information and data that have been used online by third parties to impersonate the *Insured Person* or have leaked on the dark web.

3.3. Removal attempt.

*Allianz* will appoint a provider to attempt, where appropriate, to remedy the insured event.

3.4. Access to legal network.

*Allianz* will provide the *Insured Person* with contact information of lawyers specialized on dealing with the insured events.

3.5. Psychological assistance & relocation.

*Allianz* will organize and pay for an initial assessment by a clinical psychologist made by telephone interviews. If the *Insured Person's* situation or their *Family Members'* situation requires treatment, the psychologist refers the *Insured Person* or their *Family Members* to face-to-face consultations with a psychologist close to the *Insured Person's* residence or workplace. If the psychologist will deem a relocation necessary, *Allianz* will cover the relocation costs for the *Insured Person* or their *Family Members*.

**4. Insured events with applicable benefits and limits**

In the table below the list of events – in row – with the list of benefits – in columns – that applies to said events alongside the total cumulative limit – in last row – of each benefit across all the insured events can be found.

Benefit \ Event	Information services on online publications	Information services on theft of digital identity	Removal attempt	Access to legal network	Psychological assistance & relocation
Unauthorized and non-consensual publications on personal websites, blogs and social media account	✓	x	✓	✓	✓
Unauthorized and non-consensual disclosure or publication of <i>personal data</i> online	✓	x	✓	✓	✓
Unauthorized and non-consensual subscription to web services (e.g. spam, dating websites and newsletters)	✓	x	✓	✓	✓
Unauthorized and non-consensual retrieval or shutdown of personal web accounts (e.g.: social media and email)	✓	x	✓	✓	✓
Out of date <i>personal data</i> on search engines	✓	x	✓	✓	✓
Online insults, defamation, libel, slander, incitement to hatred	✓	x	✓	✓	✓
Unauthorized use of the <i>Insured Person's personal data</i> on the public web by unauthorized third	x	✓	x	✓	✓

parties impersonating the <i>Insured Person</i>					
Leakage of the <i>Insured Person's</i> personal data on the dark web	x	✓	x	✓	✓
Cumulative limits	Unlimited	unlimited	2 events per coverage per year	unlimited	2 events per coverage per year CHF 3,000 per event

## 5. Benefits' limits

*Allianz* does guarantee the agreed actions will be carried out, but *Allianz* cannot guarantee nor expect that all the cases will be resolvable.

The service in the e-Reputation Intervention *coverage* will be provided however the positive outcome cannot be assured:

in case the damage or the event occurs in a private group or a webpage where the access is restricted by a password (chats, instant messaging apps, emails and closed social media groups), the *Insured Person* will be provided with technical advice and best practices related to the case.

### Psychological assistance:

- is available from Monday to Friday excluding public holidays, from 9:00 to 18:00.
- does not cover any **pre-existing psychological illnesses previously diagnosed or being treated on the effective date of the insurance coverage.**

## 6. Exclusions and limitations

In addition to Section I 10 "General Exclusions", there is no insurance *coverage* for the following *events* or risks:

- 6.1. Events related to non-digital media (print media, radio, television).
- 6.2. Events which are subject of proceedings before the competent courts or which have been the subject of courts' decisions.
- 6.3. Events related to the *Insured Person's* activity as *influencer*.
- 6.4. *Infringement of personality rights* and personal offences by former spouses, cohabiting spouses, cohabiting partners or life partners.
- 6.5. Insured events related to journalists or journalistic activities and/or publications.

## C. Banking Protection

### 1. Introduction

In accordance with the *General Terms of Insurance* and in connection with insured events related to the *Insured Person* or the *Insured Person* and *their family members payment means*, *Allianz*:

- provides the *Insured Person* with information to handle these insured events with their *financial institution/ bank card issuer*.
- covers the necessary administrative expenses.
- covers out-of-pocket expenses.
- reimburses the *Insured Person* in case of *unauthorized fraudulent transactions*, up to the maximum amount insured stated in the Single-/Family *coverage* for either their financial losses resulting from misuse of a mobile device, legal or contractual provisions, excess and *deductible* not covered by *financial institution/ bank card issuer's* reimbursement for *their* losses on a subsidiary basis.

Besides, in accordance with these *General Terms of Insurance* *Allianz* covers the *Insured Person* up to *Allianz's* maximum amount insured against authorized fraudulent monetary transactions due to the following scams:

- *phishing*
- *smishing*

### 2. Insured events

- 2.1. *Unauthorized fraudulent monetary transaction*
- 2.2. *Theft of physical payment means*
- 2.3. *Loss of physical payment means*
- 2.4. *Damage or destruction of physical payment means*

- 2.5. Authorized fraudulent monetary transaction due to phishing  
 2.6. Authorized fraudulent monetary transaction due to smishing

### 3. Insurance benefits

The list of benefits provided by Allianz can be found below:

#### 3.1. Information services

Provision of relevant information to the *Insured Person* on steps to take to:

- report frauds to *financial institution / bank card issuer*
- recover *unauthorized fraudulent monetary transactions* directly from the *financial institution / bank card issuer*
- file a complaint with police
- file a claim with *financial institution / bank card issuer*
- renew *their payment means*
- block *their payment means*.

#### 3.2. Reimbursement of associated administrative expenses

Allianz will reimburse necessary administrative expenses, including mail stamps, claim management fees, taxes and costs for international calls, related to the insured event.

#### 3.3. Reimbursement of out-of-pocket expenses related to the claim.

Allianz will reimburse necessary transportation and accommodation expenses related to the insured event, including taxi to get to police station or to *financial institution/ bank card issuer's* office, hotel costs needed to be able to report the event to police while travelling.

#### 3.4. Reimbursement of *unauthorized fraudulent monetary transaction*

Allianz will reimburse the *Insured Person* within Allianz's *maximum amount insured*, for *unauthorized fraudulent monetary transactions* made through *their payment means* (including misuse of mobile devices) in case *financial institution/ bank card issuers* do not provide any reimbursement at all for this event and provided the *Insured Person* has fulfilled *their* obligations listed in below section of this document.

Alternatively Allianz will reimburse the *Insured Person* within Allianz's *maximum amount insured* the excess and *deductible* amount in case *financial institution / bank card issuers* does apply legal or contractual provisions, excess and *deductible* for this event.

#### 3.5. Reimbursement of *authorized fraudulent monetary transaction*.

Allianz will reimburse the *Insured Person* within Allianz's *maximum amount insured* for the *authorized fraudulent monetary transaction* directly caused by:

- *phishing*
- *smishing*

in case *financial institution/bank card issuer* does not provide any reimbursement at all for this event and provided the *Insured Person* has fulfilled their obligations listed in below section of this document.

Alternatively Allianz will reimburse the *Insured Person* within Allianz's *maximum amount insured* the excess and *deductible* amount in case *financial institution/bank card issuers* does apply legal or contractual provisions, excess and *deductible* for this event.

### 4. Insured events, insured benefits and *maximum amounts insured*

Insured events	Insured benefits	Maximum amounts insured
<i>Unauthorized fraudulent monetary transaction on payment means</i> (financial losses resulting from misuse of a mobile device, legal or contractual provisions, excess and <i>deductible</i> in case not covered by the <i>financial institution/bank card issuer</i> )	<ul style="list-style-type: none"> <li>▪ Reimbursement of <i>unauthorized fraudulent monetary transaction</i></li> <li>▪ Information services</li> </ul>	CHF 20,000 per coverage per year
	<ul style="list-style-type: none"> <li>▪ Reimbursement of associated administrative expenses</li> <li>▪ Reimbursement of out-of-pocket expenses related to the claim</li> </ul>	CHF 300 per coverage per year
<i>Theft, damage, loss or destruction of the Insured Person's physical payment means</i>	<ul style="list-style-type: none"> <li>▪ Reimbursement of associated administrative expenses</li> <li>▪ Reimbursement of out-of-pocket expenses related to the claim</li> <li>▪ Information services</li> </ul>	CHF 300 per coverage per year

<p><i>Authorized fraudulent monetary transaction due to phishing and smishing</i></p>	<ul style="list-style-type: none"> <li>▪ Reimbursement of <i>authorized fraudulent monetary transaction</i></li> <li>▪ Reimbursement of associated administrative expenses</li> <li>▪ Reimbursement of out-of-pocket expenses related to the claim</li> <li>▪ Information services</li> </ul>	<p>CHF 1,000 per coverage per year</p>
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Allianz will not take part in any communication/liaison directly with any credit reporting agencies, card networks and / or *financial institution / bank card issuer* on the *Insured Person's* behalf.

This *Single-/Family coverage* does not provide insurance coverage relating to *payment means* not provided to the *Insured Person* by the *financial institution/bank card issuers*.

## 5. Obligations of the Insured Person

The *Insured Person* has to observe the following legal obligations to be entitled to this insurance coverage in case of insured events.

If *Allianz* finds any discrepancy between the declaration and the evidences provided, *Allianz* can refuse the coverage.

### Claim reporting window:

Besides the *Insured Persons* right to disallow a transaction within 30 days of the date of the monthly statement issued by the *financial institution/ bank card issuer* in accordance with the general terms and conditions applicable to such bank or payment card product, the *Insured Person* must do everything that is possible to avoid or mitigate the loss. This includes a regular and timely check of the list of executed transactions made available to the *Insured Person* by the *financial institution/ bank card issuer*. If the *Insured Person* fails to do so, the *Insured Person* may lose *their* right to indemnity. In the event of culpable omission of this obligation *Allianz* would be entitled to reduce the indemnity in proportion to the degree of culpability. Only timely notified claims are insured. For this reason, report the *Insured Persons* claim within the following timeframe.

In case of *authorized fraudulent monetary transactions*, the *Insured Person* must report it to *Allianz* by filing a claim within 3 days since the moment the *Insured Person* became aware of it and up to maximum 30 days of the date of the monthly statement mentioned above.

In case of *theft* of the *Insured Persons physical payment means*, the lapse of time between the moment the *Insured Person* became aware of the *theft* of the *physical payment means* and the request to block the stolen *physical payment means* to the *financial institution/ bank card issuer* can be of maximum 24 hours.

## Before the occurrence of insured events:

### 5.1. Valid security system

Obligation to have installed an active and up-to-date security system on devices the *Insured Person* and their *family members* use for their online activities and payments at a minimum providing preventive mandatory protection against:

- viruses and malwares
- *phishing* and *smishing* (malicious web links and websites)
- unsecure connections when entering banking and payment websites.

The *Insured Person* has the right to use any security system of their choice as long as it provides the minimum level of protection described above.

*Allianz* can also provide the *Insured Person* with *Allyz Security App* which includes a valid security system provided by an external *Provider*.

Please note that in the security system provided by *Allianz's Allyz Security App*, the protection may not be enabled in all browsers or may not be supported by all browsers against:

- *phishing* and *smishing* (malicious web links and websites) and
- unsecure connections when entering banking and payment websites

In case a browser is not supported, the *Insured Person* must use the browser included in the *Allianz's Allyz Security* in order to be protected.

The security system of the *Allyz Security App* will not be considered active in case of claim if any of the mandatory protections are not enabled, even if the security system is up to date. The *Insured Person* may lose *their* right to compensation for such claims.

Provided the *Insured Person* has fulfilled their obligations, they are entitled to the insurance benefits.

## **Duties in the event of a claim after noticing the occurrence of insured events:**

- 5.2. Information of *financial institution/bank card issuer*  
Obligation to inform in writing as soon as possible the *financial institution / bank card issuer* responsible for the management of the *Insured Person's payment means* of the occurrence of the *insured event* and of any loss incurred.
- 5.3. Account freezing  
Obligation to freeze the *Insured Person's* accounts and assert their claims with the *financial institution/bank card issuer* that manages their *payment means*
- the *Insured Person* must as soon as possible arrange for the *financial institution / bank card issuer* responsible for managing the *Insured Person's payment means* to freeze them without delay.
- 5.4. Police report  
Obligation to report it as soon as possible to the nearest police station and send *Allianz* confirmation by the police that complaint has been filed by the *Insured Person* in relation to the claim.
- 5.5. Confirmation of *coverage* by *financial institution / bank card issuer*  
If the *financial institution/bank card issuer* responsible for managing the *Insured Person's payment means* does not cover the *Insured Person* loss, or does not cover it in full, or if it requests a *deductible*, the *Insured Person* must send *Allianz* a confirmation of this, issued by *financial institution / bank card issuer*.
- 5.6. Party fraudulently paid  
Obligation to submit to *Allianz* the details from *financial institution/bank card issuer* of the party that was paid fraudulently (e.g. bank account number, recipient name and *country of residence*) or to take steps to have these drawn up.
- 5.7. Additional documents  
Obligation to submit to *Allianz* the documents listed below or to take steps to have these drawn up:
- copy of the written communication which the claim originated from (e-mail or SMS with malicious link or instructions towards a transaction)
  - copy of the notification of how and when the fraud and the *authorized fraudulent monetary transaction* took place (dispute form) sent by the *Insured Person* to the *financial institution/bank card issuer*
  - fraud report from *financial institution/bank card issuer* with identification of or conclusion on:
    - *authorized fraudulent monetary transaction*
    - root cause of the fraud both from *financial institution/bank card issuer* and the *Insured Person's* point of view
    - level of the *Insured Person's* negligence
  - confirmation from the *financial institution/bank card issuer* of the following:
    - that a refund has been requested from the recipient *financial institution/bank card issuer* of the *authorized fraudulent monetary transaction*
    - the dates of each refund request and the corresponding replies (if any)
    - whether the recipient institution rejected the refund request and if rejected, the reason provided for the rejection
- 5.8. Security system info  
Obligation to provide confirmation by the *Insured Person* that either a valid security system of their choice or the one included in *Allianz's Allyz Security App* was installed, active and up-to-date in the devices and browsers the *Insured Person* used while the *Insured Person* has read the *phishing* email or *smishing* SMS and has initiated, executed and authorized the *authorized fraudulent monetary transaction* due to *phishing* or *smishing*.  
If the *Insured Person* has opted for a valid security system of their choice *Allianz* will also need the following information about it:
- name and version
  - *proof of purchase* (if not free version)
  - End User License Agreement
  - software documentation with description of protection provided.
- 5.9. Security system status  
Obligation to provide any logs or activity histories from the device (operating system or other sources) proving the security system was installed, active and up to date when the *phishing* or *smishing* message was read and the *authorized fraudulent monetary transaction* executed.

The *Insured Person* can find below the list of events and the obligations that apply respectively.

Obligation \ Event	Information of financial institution/ bank card issuer	Account freezing	Police report	Confirmation of coverage by financial institution/ bank card issuer	Party fraudulently paid	Additional documents	Security system info	Security system status
Unauthorized fraudulent monetary transaction	✓	✗	✓	✓	✓	✗	✓	✓
Theft of the Insured Person's physical payment means	✓	✓	✓	✓	✗	✗	✗	✗
Loss of physical payment means	✓	✓	✓	✓	✗	✗	✗	✗
Damage or destruction of the Insured Person's physical payment means	✓	✗	✗	✗	✗	✗	✗	✗
Authorized fraudulent monetary transaction due to phishing or smishing	✓	✗	✓	✓	✓	✓	✓	✓

Any amounts recovered by the *Insured Person* exceeding the financial loss net of *Allianz* claim payment are due to be paid by the *Insured Person* to *Allianz* up to the amount refunded.

## 6. Exclusions and limitations

In addition to Section I 10 "General Exclusions", there is no insurance *coverage* for the following events or risks:

6.1 Claims resulting out of dissemination of confidential information, store or share passwords, access codes and similarly confidential information (PIN, TAN, card numbers, CVV, other identification or legitimation data, a digital signature or genuine bearer securities or identity papers, etc.) publicly and/or with lack of care.

6.2 Any *authorized fraudulent monetary transaction*

- not due to *phishing* or *smishing*;
- which has not been authorized by the *Insured Person* or *their family member* in the form agreed with *financial institution/ bank card issuer*;
- due to *phishing* or *smishing* happened while the security system was not installed, not active, not up to date on the devices the *Insured Person* used to read the *phishing* email or *smishing* SMS and to initiate, execute and authorize the *authorized fraudulent monetary transaction due to phishing or smishing*;

- due to *phishing* and *smishing* originating from email and SMS describing same scenarios that already tricked the *Insured Person* in the past into taking actions towards a transaction or disclosing personal information to be used to take money from the *Insured Person's payment means* as for example unusual requests for support or money from:
  - *family members* in difficulties,
  - potential partner of romantic relationship,
  - utilities, telecommunications or IT companies' technicians,
  - bank employees or banking institutions,
  - colleagues or superiors at work, or
  - headhunters or employers;
- due to *phishing* or *smishing* correspondences received or interacted with by anyone other than the *Insured Person* and *their family members*, including but not limited to co-holders of *their payment means*.

### 6.3 Any transaction:

- made expecting to receive cryptos, NFTs, financial instruments, consultancy services, gold and other precious metals, gas or electricity supply, game artifacts, concert or event tickets – for the purpose of making profit;
- where any anti-fraud measures implemented by *financial institution/ bank card issuer* have been turned off by the *Insured Person* (e.g. daily limit / new *Insured Person* set up process/ Two-Factor Authentication);
- made by anyone other than the *Insured Person*, either acting on *their* behalf or not, including but not limited to *family members* and co-holders of *their payment means* whether acting alone or in collusion with others;
- made in favor of persons the *Insured Person* knows or the *Insured Person* is in any relationship or acquaintanceship with, for example:
  - the *Insured Person* or *their* spouse's parents, children, aunts, uncles, cousins, grandchildren,
  - with whom the *Insured Person* has or has had personal relationships characterized by friendship, trust and regular attendance,
  - with whom the *Insured Person* has or has had business or professional relations;
- utilizing cash, cheques, bank mandates;
- made by the *Insured Person* in response to a ransom request or other illegal demand or threat. This includes but not limited to: data kidnapping; threats to delete; amend; disseminate; or change access to the *Insured Person's* data or other assets
- where some or all of the financial loss is covered by another party or insurance;
- made towards lottery, unexpected bequeath of wealth, or any other similar unsolicited promises or dishonest incentives;
- made when the security solution is installed and up to date but not active, in particular made on devices or operating systems or browsers not supported by the valid security solution or where not all the minimum protections are enabled;
- not made with *payment means*, in particular those not provided by *financial institution/ bank card issuer*.

### 6.4 Any financial losses

- resulting from unauthorized use of *payment means* or PIN, TAN, CVV, other identification or legitimation data, a digital signature or genuine bearer securities or identity papers, which were or came into the possession of others or of which others had gained knowledge or stolen prior to the inception of the *coverage*;
- arriving from another party or company having disclosed the *Insured Person's* personal information, whether intentionally, unintentionally or as a result of *data breach* or *cyber attack*;
- which are entitled to be covered under any applicable laws, rules or guidelines from any competent authority, court or government, both local or regional;
- for which *financial institution/ bank card issuer* is liable and has not nullified its liability in writing;
- incurred because the *Insured Person* could not contact the institutions responsible for blocking *their payment means*;
- due to mistakes in legitimate electronic code or damage from code installed on the *Insured Person's* Electronic Device(s) during the manufacturing process, upgrade process or normal maintenance;
- resulting from the *Insured Person's* online activities made on devices with browsers or operating systems not supported by the security solution.

### 6.5 Any claim arising from use of non-personal *payment means*.

## D. Allyz Security App

### 1. Introduction

The following services are offered through *Allyz Security App* and its components as an integral part of the Banking Protection product component.

*Allyz Security App* is meant to protect the *Insured Person* and their family members for *Family coverage* in their digital experience providing protection for the *Insured Person* or their family members:

- devices and online browsing activities,
  - online personal information,
  - digital passwords,
  - privacy
- from digital threats.

*Allianz* will provide the *Insured Person* or the *Insured Person* and their family members a dedicated technology solution through an external service *Provider of Allianz*.

Component	Service Description	Limits
<b>End Point Security</b>	<p>It is a component of <i>Allyz Security App</i> providing the <i>Insured Person</i> a comprehensive set of features and functionalities:</p> <ul style="list-style-type: none"> <li>▪ Malware Protection</li> <li>▪ Browsing Protection</li> </ul> <p>It provides core internet security functionalities for protection against:</p> <ul style="list-style-type: none"> <li>▪ all common threats like viruses, trojans and ransomware scanning all files and applications</li> <li>▪ unsafe web sites such as <i>phishing</i> sites and sites that distribute malware rating them as either safe or unsafe.</li> </ul>	<p><i>Single coverage:</i> 3 devices*</p> <p><i>Family coverage:</i> 5 devices*</p>
<b>Scam Protection</b>	<p>It is a component of <i>Allyz Security App</i> meant to flag up malicious messages and malicious shopping websites as well. Besides, it flags up also unsafe Wi-Fi networks and blocks many ads-pop ups and cookie consent prompts.</p>	<p><i>Single coverage:</i> 3 devices*</p> <p><i>Family coverage:</i> 5 devices*</p>
<b>Family Rules</b>	<p>It is a component of <i>Allyz Security App</i> providing parents with a comprehensive set of features to set healthy boundaries for children when online such as time limits or content filtering.</p>	<p><i>Single coverage:</i> 3 devices*</p> <p><i>Family coverage:</i> 5 devices*</p>
<b>ID Monitoring</b>	<p>It is a component of <i>Allyz Security App</i> providing the <i>Insured Person</i> with security features for their online <i>data points</i>.</p> <p>ID Monitoring monitors the internet including the dark web for leaked or breached <i>data points</i>. Continuous monitoring and actionable instructions, should breaches happen, help the <i>Insured Person</i> to respond to the identity theft risk.</p> <p>Typically, <i>data points</i> are leaked to internet as part of a larger <i>data breach</i>. In case the <i>Insured Person's</i> personal information is found among leaked data, the <i>Insured Person</i> is notified of the breach over email and/or other communication methods such as via the application. The notification highlights what personal information was included in the leak to better indicate the severity of the breach.</p>	<p><i>Single coverage:</i> 3 devices*</p> <p><i>Family coverage:</i> 5 devices*</p>

<b>Password Management</b>	<p>It is a component of <i>Allyz Security App</i> providing the <i>Insured Person</i> with a password management functionality. It is a preventive measure for many online threats like account takeovers and identity thefts. It helps the <i>Insured Person</i> to reduce the risk of account takeover and identity theft by helping the <i>Insured Person</i> to take control of all accounts and passwords. It stores passwords, PIN codes, social security numbers, and other small pieces of information securely. A secure password repository is created on the <i>Insured Person's</i> own devices. The repository is secured with a user defined master password and the <i>Insured Person</i> can easily create and store strong and unique passwords.</p> <p>It has password analysis feature highlighting low quality, reused, and common passwords the <i>Insured Person</i> has stored in the password repository. Password synchronization keeps the <i>Insured Person's</i> passwords updated across all devices where <i>Allyz Security App</i> is installed.</p>	<p><i>Single coverage:</i> 3 devices*</p> <p><i>Family coverage:</i> 5 devices*</p>
<b>Privacy Protection (Virtual Private Network)</b>	<p>It is a component of <i>Allyz Security App</i> providing the <i>Insured Person</i> a functionality based on VPN (Virtual Private Network) technology.</p> <p>It adds another layer of protection for all online traffic and enables the <i>Insured Person</i> to connect to internet more securely. Besides, it enhances the overall mobile protection and protection for children of End Point Security component. Component setup may differ across platforms.</p>	<p><i>Single coverage:</i> 3 devices*</p> <p><i>Family coverage:</i> 5 devices*</p>
<b>Technical support</b>	<p>Remote Technical support providing the <i>Insured Person</i> with information on how to use and cope with issues related to the <i>Allyz Security app</i>:</p> <ul style="list-style-type: none"> <li>▪ online documentation</li> <li>▪ helpline.</li> </ul> <p>The <i>Insured Person</i> can contact <i>Allianz's</i> helpline at +41 44 283 31 12.</p>	<p>Monday-Friday: 8:00-17:00 excluding public holidays</p>

\* Available only on devices that meet system requirements; may not be supported on older devices.

## 2. Service specifications

*Allianz* and *Allianz's* external service *Provider* cannot guarantee:

- a full and absolute protection against computer viruses and other network threats and scams
- completeness of the search
- to detect any *data breach* on the internet
- to delete or block any found *data breach*.

**The *Allyz Security App* components are available only on devices where the *Allyz Security App* is installed, up to date, active and working properly. The *Single coverage* applies only to devices owned by the *Insured Person*.**

## 3. Obligations of the *Insured Person*

In order to use the *Allyz Security App* the *Insured Person* has to:

- have an active *Allyz* account – the *Insured Person* will be asked to create it on *Allyz* website at subscription time – with personal username and password
- download the *Allyz Security App* – upon subscription an activation email with access link will be sent to the *Insured Person*
- log in to the *Allyz Security App* using *their* *Allyz* credentials (username and password).

Before the *Insured Person* downloads and uses the *Allyz Security App*, the *Insured Person* has to carefully read and accept the *Provider's* End User License Agreement.

**If the *Insured Person* does not agree with the terms, the *Insured Person* will not be able to use the service.**

In order to have the *Allyz Security App* active on the *Insured Person's* browsing activities on their devices they have to use browsers that support and enable all the mandatory protections provided by the *Allyz Security App* itself. If the *Insured Person* does not have such browsers, the *Insured Person* can use the browser embedded in the *Allyz Security App* for their browsing activities.

#### 4. *Allyz Security App* exclusions

Any limitations of usage and of scope and any limitations of liability under the service provided must be checked also according to *Provider's* End User License Agreement which requires the *Insured Person's* acceptance in advance of using the service provided.

### E. Data Recovery Intervention

#### 1. Introduction

In accordance with these *General Terms of Insurance* this insurance coverage is provided for the recovery of digital data stored on the *Insured Person's* device in case of insured events.

#### 2. Insured events

2.1. Data loss due to *accidental damage* to the *device* caused by:

- Liquid,
- Drop,
- Fall,
- Impact,
- Other physical damage.

2.2. Data loss due to internal breakdown of the *device*

2.3. Data loss due to malware

2.4. Data loss due to virus

2.5. Data loss due to software error

2.6. Data loss due to lack of power

2.7. Data loss due to operating errors

2.8. Data loss due to accidental deletion of files

2.9. Data loss due to software failure

#### 3. Insurance benefits

3.1. Arrangement of a specialized provider to attempt recovery of the *Insured Person's* or their *family members* digital data.

*Allianz* will attempt to recover the *Insured Person's* or their *family members* digital data in a repair center and this includes any required initial damage analysis. If the digital data recovery is successful *Allianz* will make the *Insured Person's* or their *family members* recovered digital data available to the *Insured Person* or their *family members* via external drive.

3.2. Shipping and disposal costs.

*Allianz* will attempt to recover the *Insured Person's* or their *family members* digital data in a repair center and *Allianz* will return the *Insured Person's* or their *family members* device or if damaged dispose it at the *Insured Person's* or their *family members* request – this is only provided in the *Insured Person's* or their *family members* country of residence.

#### 4. Insured events with applicable benefits and limits

In the table below the list of events – in row – with the list of benefits – in columns – that applies to said events alongside the total cumulative limit – in last row – of each benefit across all the insured events can be found.

Benefit	Arrangement of a specialized provider to attempt recovery of the <i>Insured Person's</i> digital data	Shipping and disposal costs
Event		
Data loss due to <i>accidental damage</i> to the <i>device</i> caused by: <ul style="list-style-type: none"> <li>▪ Liquid,</li> <li>▪ Drop,</li> <li>▪ Fall,</li> <li>▪ Impact,</li> <li>▪ Other physical damage.</li> </ul>	✓	✓

Data loss due to internal breakdown of the <i>device</i>	✓	✓
Data loss due to malware	✓	✓
Data loss due to virus	✓	✓
Data loss due to software error	✓	✓
Data loss due to lack of power	✓	✓
Data loss due to operating errors	✓	✓
Data loss due to accidental deletion of files	✓	✓
Data loss due software failure	✓	✓
Cumulative benefits	2 events per <i>coverage</i> per year	2 events per <i>coverage</i> per year

## 5. Benefits' limits

- *Allianz* cannot guarantee that lost digital data will be successfully recovered.
- *Allianz* can recover the *Insured Person's* or *their family members* digital data up to 8 TB.
- During the recovery of digital data the *Insured Person's* or *their family members device* may be damaged in order to recover the digital data (e.g. break of seals, casing) and it could not be repaired or reinstated. This might result in manufacturers' warranty becoming void.

## 6. Obligations of the *Insured Person*

### 6.1. Information:

The *Insured Person* or the *Insured Person* and their *family members* have to provide *Allianz* or *Allianz's* provider with information about the data loss problem and the details of *device* and operating system.

### 6.2. Valid security system in the event of data loss due to malware and virus:

Obligation to have installed an active and up-to-date security system on *devices* the *Insured Person* uses to store *their* data at a minimum providing preventive protection against viruses and malwares.

The *Insured Person* has the right to use any security system of *their* choice as long as it provides the minimum level of protection described above.

*Allianz* can also provide the *Insured Person* or the *Insured Person* and their *family members* with *Allianz's Allyz Security App* which includes a valid security system provided by *Allianz's* external *Provider*.

Besides, the *Insured Person* or the *Insured Person* and their *family members* will have also to provide confirmation by the *Insured Person* or the *Insured Person* and their *family members* that either a valid security system of the *Insured Person's* or the *Insured Person* and their *family members* choice or the one included in *Allianz's Allyz Security App* was installed, active and up-to-date in *their device* at the moment of the data loss.

If the *Insured Person* has opted for a valid security system of *their* choice *Allianz* will also need the following information about it:

- name and version
- *proof of purchase* (if not free version)
- End User License Agreement
- software documentation with description of protection provided

For further information on *Allianz's Allyz Security App* please refer to the dedicated sections of this *General Terms of Insurance "Allyz Security App"* and "*Allyz Security App* exclusions."

The list of events – in row – and the obligations – in columns – that apply respectively can be found.

Event \ Obligation	Information	Valid security system
Data loss due to <i>accidental damage</i> to the <i>device</i> caused by: <ul style="list-style-type: none"> <li>▪ liquid,</li> <li>▪ drop,</li> <li>▪ fall,</li> <li>▪ impact,</li> <li>▪ other physical damage.</li> </ul>	✓	✗
Data loss due to internal breakdown of the <i>device</i>	✓	✗
Data loss due to malware	✓	✓
Data loss due to virus	✓	✓
Data loss due to software error	✓	✗
Data loss due to lack of power	✓	✗
Data loss due to operating errors	✓	✗
Data loss due to accidental deletion of files	✓	✗
Data loss due software failure	✓	✗

## 7. Specific conditions and eligibility

The Data Recovery Intervention cover is only valid for data recovery attempts from the following *devices*:

- HDD and SSD from Laptops and Computers.
- External HDD and SSD (USB drives).
- Mobile & Smartphones.
- Tablets.
- Netbooks.
- Storage cards (e.g. SD Card, CF Card).
- USB stick flash media.

The prerequisites are that the *device* is:

- owned by the *Insured Person* for *Single coverage* cover or the *Insured Person* and *their family members* for *Family coverage* cover,
- used by the *Insured Person* for *Single coverage* cover and the *Insured Person* and *their family members* only for *Family coverage* cover,
- for personal use only.

## 8. Exclusions and limitations

In addition to Section I 10 "General Exclusions", there is no insurance *coverage* for the following objects, events or risks:

8.1. Following objects are not covered:

- games consoles,
- disks; CDs; DVDs; Blu-Ray,
- VHS cassettes,
- multiple drives in a RAID configuration.

8.2. Failure of *device* that has been opened by the *Insured Person*.

8.3. Reconfiguration or reinstallation of the *device* or its operating system and costs for replacing digital data and applications.

8.4. Costs for acquiring new licenses.

8.5. Shipping costs when the *Insured Person's device* is not in the *Insured Person country of residence*.

8.6. Recover data that still exists in full as a backup copy on another storage medium.

8.7. Losses for which the manufacturer is liable.

8.8. Serial defects leading to a recall by the manufacturer.

8.9. Costs arising from data with unlawful content and/or data which there is no authorization to use.

# Payment Protection Insurance for Visa, Mastercard® and Diners Club Credit Cards issued by Cornèr Bank Ltd.

General Terms of Insurance - AXA Insurances Ltd and AXA Life Ltd – 10.2023 edition

All terms in these General Terms of Insurance refer to both male and female persons. Please keep the insurance confirmation letter from Cornèr Bank Ltd. in a safe place together with your General Terms of Insurance and other insurance documents.

The following payment protection insurance is an insurance of sums.

## Maximum insured amounts per billing unit pursuant to Art. 5 GTI

Temporary and total incapacity for work, permanent and total disability as well as involuntary loss of employment	
Gold Credit Card Global Card Gold Credit Card	CHF 15,000
Classic Credit Card Global Card Classic Credit Card	CHF 10,000
Death	
Gold Credit Card Global Card Gold Credit Card	CHF 40,000
Classic Credit Card Global Card Classic Credit Card	CHF 10,000

## Billing unit

Deemed billing unit are all credit cards listed by Cornèr Bank Ltd. in the same monthly statement.

## Insurer

### For death cover:

AXA Life Ltd, General-Guisan-Strasse 40, 8400 Winterthur, Switzerland

### For all other cover:

AXA Insurances Ltd, General-Guisan-Strasse 40, 8400 Winterthur, Switzerland

### Claims office:

Cornèr Bank Ltd., Cornèrcard (Collection and Credit Management)  
Via Canova 16, 6901 Lugano, Switzerland  
Tel. +41 91 800 33 40

## Insured persons

All holders of a principal credit card that have concluded a payment protection insurance. The insurance does not apply to Business/Corporate, Prepaid and easy/Travel cards.

Persons may only be covered by this insurance if they are between 18 and 62 years old when their application is accepted, reside in Switzerland or in the Principality of Liechtenstein (enclave of Büsingen am Hochrhein (DE) is excluded), have been employed for more than 6 months and work at least 16 hours a week (**self-employed are not entitled to unemployment coverage**), are employed for an indefinite period and have not been given notice, do not plan to take early retirement in the immediate future, have not been absent in part or in full from work due to sickness or accident for more than 25 workdays during the last 12 months, have not been treated on an inpatient basis for more than 20 successive days and are not scheduled for admission to a hospital.

## 1. Contracting parties

As the holder of one or more credit cards issued by Cornèr Bank Ltd. (hereinafter referred to as the "Card"), you are insured under a collective insurance agreement for the risk of death, sickness, accident and unemployment after effectively joining the payment protection insurance scheme within your billing unit. The policyholder is Cornèr Bank Ltd. and the insurers are AXA Life Ltd (death cover) and AXA Insurances Ltd (other covers). Insurance claims result in the insurers paying Cornèr Bank Ltd. the outstanding residual debt of a cardholder, provided the qualifying conditions and the obligations of the insurances to provide benefits, are met. The cardholder thus has no claims against Cornèr Bank Ltd. in the event of a claim.

## 2. Beginning, duration, end and territorial validity of the insurance cover

### 2.1 Beginning

Insurance cover begins as soon as the insurance is confirmed (date of the letter of confirmation insurance).

### Deferral of coverage

However, insurance cover against the involuntary loss of employment pursuant to Art. 3.1 D only takes effect after a qualifying period of 60 days following the beginning of the insurance. If you receive notice of termination of employment within this time, you are not insured.

### 2.2 End

Your insurance cover automatically expires:

- if the Card has been permanently blocked (due, for example, to pending debt enforcement or bankruptcy proceedings)
- upon the termination and return of all Cards included in the same billing unit and upon full payment of any outstanding balance
- on your 75th birthday for life cover
- on your 65th birthday for incapacity for work, disability or unemployment cover
- if you change your residence to a third country outside Switzerland or the Principality of Liechtenstein
- if the collective insurance agreement mentioned in Art. 1 is terminated

### 2.3 Termination

The insurance may be canceled at any time in writing or in another form that allows proof by text to Cornèr Bank Ltd. with immediate effect.

### 2.4 Territorial validity

The insurance is valid worldwide. However, incapacity for work or disability as defined for the purposes of these General Terms of Insurance only begins on the day on which the incapacity for work or disability is certified by a physician authorized to practice in Switzerland. Unemployment cover only applies to loss of employment that is covered by the unemployment insurance law in Switzerland.

## 3. Insurance cover

### 3.1 Subject to the provisions of Art. 4 and 5 pertaining to residual debt insurance and the insured benefits, the insurer grants the following insurance cover in the following events:

#### A. Death

Lump-sum benefits in the event of the death of the insured person due to sickness and/or accident are covered. An entitlement to benefits exists if an insured person dies during the term of the payment protection insurance due to sickness or accident. The insurance benefits serve to settle the outstanding Card balance.

In the event of death due to sickness or accident, the insurer pays the insured residual debt pursuant to Art. 4 in one payment up to the maximum amount set out in Art. 5.

#### B. Temporary total incapacity for work

If you are temporarily and totally unable to work as a result of sickness or accident for more than 60 consecutive days, the insurer pays 10% of the insured residual debt (monthly instalment) pursuant to Art. 4 for a maximum of 10 months plus the accrued debit interest on the insured balance by way of a final additional monthly instalment within the limits of the minimum and maximum amounts set out in Art. 5 for every subsequent 30-day period during which you are unable to work. The first 60 days are deemed to be the waiting period during which no insurance benefits are paid. Incapacity for work is considered to be the temporary total inability to exercise your profession. This insurance cover is subject to the condition that you were employed or self-employed until the day on which the insurance claim arises and that a physician has certified that you are temporarily totally unable to work.

#### C. Permanent total disability

If you are permanently totally disabled as a result of sickness or accident, the insurer pays the insured residual debt pursuant to Art. 4 in one payment up to the maximum amount set out in Art. 5. Disability is considered to be the permanent total inability to exercise your profession and other reasonable occupations. This insurance cover is subject to the condition that you were employed or self-employed until the day on which the insurance claim arises and that a physician has certified that you are permanently totally disabled. If you are totally unable to work as a result of sickness or accident but have not yet been certified permanently disabled, you are insured in accordance with Art. 3.1 B.

#### D. Involuntary loss of employment

If you involuntarily lose your employment and remain unemployed for more than 60 consecutive days, the insurer pays 10% of the insured residual debt (monthly instalment) pursuant to Art. 4 for a maximum of 10 months plus the accrued debit interest on the insured balance by way of a final additional monthly instalment within the limits of the minimum and maximum amounts set out in Art. 5 for every subsequent 30-day period during which you are unemployed. The first 60 days are deemed to be the waiting period during which no insurance benefits are paid. This cover is subject to the condition that you were employed by the same employer for at least six months and had worked for at least 16 hours per week prior to the termination of employment. In addition, you must have received benefits from the Swiss unemployment insurance for at least 60 consecutive days and must be able to document that you are actively engaged in finding alternative employment.

### 3.2 Effective date of the insured event:

- insurance cover in accordance with Art. 3.1 A: date of death
- insurance cover in accordance with Art. 3.1 B and C: the first day of temporary and total incapacity for work or permanent and total disability as certified by the physician
- insurance cover in accordance with Art. 3.1 D: date of notification of termination.

Insurance cover does not apply to purchases made by Card on or after the date on which the insured event occurred.

## 4. Insured residual debt

The insurance benefits are calculated on the basis of the insured residual debt. This insured residual debt comprises:

- for partial payer:  
the total outstanding amount owed to Cornèr Bank Ltd. on your billing unit plus accrued interest on the day prior to the occurrence of the insured event.
- for full payer:  
the average of the amounts of the monthly statements issued in the past six months owed to Cornèr Bank Ltd. on your billing unit plus accrued interest on the day prior to the occurrence of the insured event.
- for persons who pay the entire Card balance every month and who have concluded a Card agreement with Cornèr Bank Ltd. less than six months prior to the occurrence of the insured event:  
the average amount of all monthly statements issued owed to Cornèr Bank Ltd. on your billing unit plus accrued interest on the day prior to the occurrence of the insured event.

The differentiation between a full payer and a partial payer is based on the following definition:

Deemed a full payer is a person who has paid the full amount (i.e. the person did not make use of the credit option by paying instalments) of at least 4 monthly statements during the six months prior to the occurrence of the insured event (which supposes at least one transaction per month) on the due date pursuant to the general terms and conditions for Visa, Mastercard and Diners Club Cards of Cornèr Bank Ltd. If this is not the case, the person is considered a partial payer.

New customers who concluded a Card agreement with Cornèr Bank Ltd. less than six months prior to the occurrence of the insured event are considered full payers.

## 5. Benefits paid by the insurer

In the event of death, your insured residual debt up to a maximum of CHF 10,000 (Gold Card CHF 40,000) is paid.

In the event of permanent and total disability, your insured residual debt up to a maximum of CHF 10,000 (Gold Card CHF 15,000) is paid. The maximum insured amount is understood per billing unit.

In the event of temporary and total incapacity for work or involuntary loss of employment, 10% of your insured residual debt plus accrued debit interest up to a maximum of CHF 1,000 (Gold Card CHF 1,500) per month, is paid. The minimum monthly payment by the insurer in the event of a claim is CHF 100 per month. If the monthly benefit is less, several monthly benefits will be combined until the sum of CHF 100 is reached.

The obligation to provide indemnification ends and no further monthly instalments or benefits will be paid if:

- You no longer provide proof of continued incapacity for work or if you are no longer entitled to Swiss unemployment benefits;
- You resume or would be able to resume a part-time or full-time professional activity;
- You take retirement or early retirement;
- The sum of all payments by the insurer amounts to CHF 10,000 (Gold Card CHF 15,000);
- The insured residual debt has been paid in full; or
- Your insurance cover lapses for one of the reasons mentioned in Art. 2.

### 5.1 Multiplication and repetition of insured events

If you repeatedly become incapacitated for work, the insurer pays a total of 30 monthly instalments for all these events together; following this period, the insurer no longer pays any benefits for incapacity for work. The same applies to repeated loss of employment, whereby at least six months must elapse between the end of one period of unemployment and the beginning of the next period of unemployment.

If several insured events occur together (e.g. death or permanent disability following temporary incapacity for work or incapacity for work during unemployment or upon notification of termination), insurance benefits continue to be calculated on the basis of the insured residual debt at the time the first insured event occurred. In this case the difference between the insured residual debt and the monthly instalments that have already been paid by the insurer is repaid.

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## 6. Exclusions

### 6.1 Exclusions to insurance cover under Art. 3.1 A, B and C:

The insurance does not cover the consequences of:

- a) Sickness or accident for which you received medical treatment during the last 12 months before you joined;
- b) Active participation in acts of war, civil unrest, terrorist attacks, sabotage or assassination attempts; or
- c) Self-inflicted injuries (subject to Art. 6.2).

### 6.2 Additional exclusions to insurance cover under Art. 3.1 A:

The insurance does not cover suicide within the first two years after commencement of the insurance.

### 6.3 Additional exclusions to insurance cover under Art. 3.1 B:

The insurance does not cover the consequences of:

- a) Pregnancy, abortion or any complications thereof; or
- b) Abuse of alcohol, drugs or medication

### 6.4 Exclusions to insurance cover under Art. 3.1 D:

The insurance does not cover the following events or their consequences:

- a) Termination of employment within the first six months after taking up a new job
- b) Unemployment that was reported before or during the first 60 days after commencement of the insurance (deferral of coverage)
- c) Natural expiration or termination of a fixed-term employment relationship
- d) Short-time work or unemployment for which no benefits are due from the federal unemployment insurance
- e) Early retirement, even if benefits are paid by the federal unemployment insurance
- f) Job cut or dismissal if the employer is a relative of the insured as defined by the Swiss Civil Code
- g) Termination of employment by the insured
- h) Termination of self-employment
- i) Illegal strike or participation in illegal action
- j) Dismissal as a result of a violation of professional obligations
- k) Part-time work of less than 16 hours per week and seasonal or casual work

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## 7. Claims

### 7.1 Obligation to report and medical examinations

You must report every claim without delay to Cornèr Bank Ltd., tel. +41 91 800 33 40. The insurer will then send you a claim form that you will have to fill out. The following documents must be submitted to the insurer with the claim form:

- A. In the event of death:  
Official death certificate
- B. In the event of temporary total incapacity for work:  
Certificate issued by the physician who ordered you to stop working, indicating the cause and the expected duration of the incapacity for work.
- C. In the event of permanent and total disability:  
Doctor's certificate confirming the cause and the total and permanent nature of the disability.
- D. In the event of involuntary loss of employment:
  - a) Copy of the employment contract and notice of termination from the employer containing the date of the first notice of termination, the reason for dismissal and the date on which the termination of employment takes effect
  - b) Proof of registration as an unemployed person in search of a new job with the respective unemployment office
  - c) Proof of payment of benefits by the unemployment insurance from the first day

The insurer has the right to request further information or documents. You also agree to undergo a medical examination by a physician appointed by the insurer.

### 7.2 Continued accountability

In the event of temporary and total incapacity for work or unemployment, you are obliged to voluntarily and continuously provide the insurer with proof of continued incapacity for work or unemployment and receipt of monthly unemployment benefits.

### 7.3 Release from confidentiality

By taking out this payment protection insurance, you release all physicians who have treated you during your illness or after the accident from their obligation to maintain medical confidentiality to enable the insurer to obtain the information it requires to settle the claim. You also release all government agencies, employers, other insurers with regard to the insurer as well as any third party appointed by the insurer (such as service providers for claim processing) from their obligation to maintain confidentiality or secrecy. If, in the course of processing the claim, the insurer requests a corresponding written authorisation and/or a release from the duty of confidentiality to clarify the obligation to pay benefits in the event of a claim, this must be issued without delay.

### 7.4 Consequences of a breach of obligations

If you culpably breach the obligations set out in Art. 7.1 to 7.3, the insurer is entitled to reduce or refuse the benefits. If you are unable to fulfil your obligations in the event of a claim, your family members or surviving dependants are responsible for fulfilling these obligations.

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## 8. Payment of benefits

The insurance benefits are paid to Cornèr Bank Ltd. and are used exclusively to pay the insured residual debt on your billing unit.

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## 9. Monthly premium

The premium is calculated by Cornèr Bank Ltd. and debited directly to your billing unit. The monthly premium amounts to 0.49% (including all statutory levies - status as per December 2020) of the outstanding monthly balance on your billing units on the date on which the monthly statement is issued.

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## 10. Obligation to pay premiums and premium refund

If an insured event causes the insurer to pay monthly instalments, the insured's liability to pay premiums lapses for the period during which the instalments are paid by the insurer for the insured residual debt.

The premium continues to be charged during the claim period. A refund of the premium charged for the insured residual debt is posted to your billing unit at the time of final payment when the insurer's obligation to pay has ended.

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## 11. Data protection

Any personal information made available to Cornèr Bank Ltd. and the insurers in connection with this insurance policy and any data submitted in connection therewith shall be used exclusively for the purpose of concluding and processing the insurance contract. You understand that any relevant personal data (including the data as per your Card agreement) may be used not only by the insurer itself, but also by any third party mandated by the insurer to process the insurance contract, and that the data may be forwarded to such a third party. Data may also be transferred abroad, provided that the foreign country has data protection legislation on a par with Swiss legislation. You can request notification and correction of any information pertaining to you which may be maintained by the insurer. This right can be exercised by writing to the insurer.

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## 12. Place of jurisdiction and applicable law

Any litigation arising from or in connection with this agreement shall be subject exclusively to the jurisdiction of the courts at the place of residence in Switzerland respectively in the Principality of Liechtenstein or registered office of one of the parties. Swiss law applies exclusively to the insurance agreement, in particular the Swiss Federal Insurance Contracts Policies Act.

# Best Price Guarantee for Platinum Visa and Mastercard<sup>®</sup>, Gold Visa and Mastercard, Diners Club<sup>®</sup> Gold, Classic Visa and Mastercard and Diners Club Classic Cards issued by Cornèr Bank Ltd.

General Terms of Insurance – Helvetia Swiss Insurance Company Ltd, St. Gallen – edition 10.2023

Only the masculine form is used in the following to facilitate legibility; however, the appropriate feminine form is also intended. To be used for informational purposes only. The German wording prevails in case of litigation. Please keep this insurance confirmation in a safe location together with your other insurance documents.

The following best price guarantee insurance is an insurance against damages.

## 1. Amounts insured

	Maximum coverage per claim, per year
Platinum Visa and Mastercard Cards	CHF 4,000
Gold Visa and Mastercard Cards	CHF 2,000
Diners Club Gold Cards	CHF 2,000
Classic Visa and Mastercard Cards	CHF 1,000
Diners Club Classic Cards	CHF 1,000

## 2. Insurance coverage

Reimbursement of the difference between the actual paid price and a lower price offer for the same item.

The details of the scope of the insurance coverage can be found under Art. 8.

## 3. Insurance provider

Helvetia Swiss Insurance Company Ltd  
Dufourstrasse 40  
CH-9001 St. Gallen  
Switzerland

### For information and inquiries:

E-mail: [partnerbusiness-nl@helvetia.ch](mailto:partnerbusiness-nl@helvetia.ch)  
Phone: +41 44 563 62 49

## 4. Insurance principles

General Terms of Insurance (GTI) for the group insurance contract No. 4.001.346.113 between Helvetia Swiss Insurance Company Ltd, Dufourstrasse 40, 9001 St. Gallen, (hereinafter referred to as the "Insurer") and Cornèr Banca SA, Cornèrcard, Via Canova 16, 6901 Lugano, (hereinafter referred to as "Cornèr") for holders of a Platinum Visa and/or Mastercard, Gold Visa and/or Mastercard, Diners Club Gold, Classic Visa and/or Mastercard and/or Diners Club Classic Card.

## 5. Insured persons

The holder (hereinafter referred to as the "insured person") of a valid Platinum Visa and/or Mastercard, Gold Visa and/or Mastercard, Diners Club Gold, Classic Visa and/or Mastercard and/or Diners Club Classic Card (hereinafter referred to as the "Card") issued in Switzerland by Cornèr for which notice of termination has not been given. The insurance is not valid for Global Card Cards.

## 6. Geographical scope of application

The insurance cover applies in Switzerland.

## 7. Beginning, duration, and basic prerequisite for insurance coverage

- 7.1 The insurance coverage applies from the date on which the Card is issued by Cornèr and possession of the Card is taken by the insured person and ends upon the termination of the Cornèr Card agreement (notice of termination given either by Cornèr or by the insured person) or upon the expiration of the Card.
- 7.2 With the termination of the group insurance contract, insurance coverage for the insured persons likewise ends. Where appropriate, the insured persons will be informed by Cornèr in advance.
- 7.3 For insurance cover to exist, at least 51 % of the purchases must have been paid for with one or more valid cards, issued by Cornèr. If a cardholder holds several cards on which the Best Price Guarantee is included, the insured amounts of the Card with the highest insurance benefits apply. Under no circumstances may the insurance benefits of several Cards be added together.

## 8. Scope of insurance coverage:

- a) **Insurance coverage**  
The Insurer shall reimburse the insured person the price difference between the price originally paid for an item as per the purchase receipt (including VAT) and the lower price offered within **14 days** following purchase of the item in question by a third-party provider for the same item. The price difference for the identical item must be at least **CHF 30** or more.
- b) **Insured good**  
The identical item offered at a lower price must be of the same brand, model, name and/or number and be offered by a commercial supplier registered in Switzerland (shop, mail order company, online supplier, department store). The offer must have been publicised in Switzerland within 14 days of the purchase date.  
**Minimum value of the goods: CHF 50**
- c) **Claim:**  
The identical item paid for by at least 51% using the Card is offered in Switzerland within 14 days of the purchase date at a price that is at least CHF 30 lower.
- d) **Amounts insured**  
Maximum coverage per claim, per year  
Platinum Visa and Mastercard Cards CHF 4,000  
Gold Visa and Mastercard Cards CHF 2,000  
Diners Club Gold Cards CHF 2,000  
Classic Visa and Mastercard Cards CHF 1,000  
Diners Club Classic Cards CHF 1,000
- e) **Exclusions**  
The following goods and costs are excluded:
  - Sale offers such as "limited edition", "closing-down sale", "cash only deals" or "clearance sales";
  - Items that were offered on the basis of manufacturer coupons or employee discounts and were sold with special discounts, free or individual products, contractual obligations or other limited offers;
  - Items subsidised by the manufacturer;
  - Cash, cheques, tickets, shares or other marketable securities, precious metals, stamps, lottery tickets, admission tickets or entertainment;
  - Art, antiques, weapons or other collectors' items;
  - Furs, jewellery, gems or other precious stones and articles containing gold or other precious metals of any kind;
  - Perishable goods including food, beverages, tobacco or fuel;
  - Used, recycled or second-hand items, restored items;
  - Pharmaceutical, optical or medical equipment;
  - Customised or personalised individual products;
  - Illegally acquired items;
  - Live animals or plants;
  - All motor vehicles including cars, boats, aircraft and/or all equipment required to operate such vehicles;
  - Land, permanent structures such as houses, buildings, apartments (this list is not exhaustive);

- Services purchased with the item, including wage labour, care, repair or installation of products, goods or property or professional advice of any kind;
- Transport and handling costs or taxes;
- Items offered outside Switzerland;
- Items from specialised businesses which were offered at locations not accessible to the public, such as clubs or associations;
- Items intended for resale or for commercial/professional use;
- Items not purchased during the period of validity of the insurance;
- Items of which you gained possession as a result of illegal actions by yourself or a person related to you.

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## 9. General exclusions

The Insurer provides no benefits

- if the damage was caused deliberately by the insured person;
- for consequences of actions suffered by the insured person during a civil war or war;
- for damage caused by the fact that the insured person has failed to comply with his obligations arising out of the Card agreement concluded with Cornèr (in particular, the obligation of due diligence pursuant to the applicable general terms and conditions).

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## 10. In the event of a claim

The insured person must report a claim, as soon as it comes to light, immediately by telephone or online to:

**Helvetia Swiss Insurance Company Ltd**  
Dufourstrasse 40  
9001 St. Gallen  
Switzerland  
Phone: +41 44 655 11 46  
Online claim notification: [cornercard.ch/e/claim\\_Helvetia](mailto:cornercard.ch/e/claim_Helvetia)

For all claims, a report must be made to the insurer at the above telephone number or online no later than 7 days after the occurrence of the claim event.

To enforce claims, the insured person must supply the following evidence to the Insurer:

- Original or copy of purchase receipt;
- Original or copy of the Card statement showing that at least 51% of the purchase price was paid with the Card;
- Original of the offer showing the identical purchased item with date of sale and/or issue and the lower price offered by the third-party supplier.

Moreover, the Insurer reserves the right to request further evidence.

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## 11. Applicable law

The conclusion and performance of the insurance contract will be governed by Swiss law, in particular the Swiss Federal Insurance Contract Act (WVG).

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## 12. Place of jurisdiction

Legal actions against the insurer may be taken at the court having jurisdiction at the Swiss place of residence of the insured person or the person who is entitled to claim. If the insured person or person entitled to claim resides abroad, St. Gallen will be the sole place of jurisdiction

# Purchase Protection Insurance for Visa, Mastercard<sup>®</sup> and Diners Club<sup>®</sup> Cards issued by Cornèr Bank Ltd.

General Terms of Insurance – Allianz Assistance - edition 10.2024

## Insurance cover

Insurance cover against robbery, theft, destruction or damage of the insured item. Value of goods at least CHF 50 (EUR 50 / USD 50).

Only the masculine form is used in the following to facilitate legibility; however, the appropriate feminine form is also intended. To be used for informational purposes only. The German wording prevails in case of litigation. Please keep this insurance confirmation in a safe location together with your other insurance documents. All inquiries are to be sent directly to Allianz Assistance.

The following Purchase Protection Insurance is an insurance against damages.

## Maximum insured amounts

		per claim	per year
Global Card	Visa Infinite	CHF 5,000	CHF 15,000
Platinum	Visa and Mastercard	CHF 5,000	CHF 15,000
Global Card Platinum	Visa and Mastercard	CHF 5,000	CHF 15,000
Gold	Visa and Mastercard	CHF 2,000	CHF 10,000
Global Card Gold	Visa and Mastercard	CHF 2,000	CHF 10,000
Diners Club Gold	Diners Club	CHF 2,000	CHF 10,000
Classic	Visa and Mastercard	CHF 2,000	CHF 5,000
Global Card Classic	Visa and Mastercard	CHF 2,000	CHF 5,000
Diners Club Classic	Diners Club	CHF 2,000	CHF 5,000
Prepaid	Visa and Mastercard	CHF 2,000	CHF 5,000
Global Card Direct	Visa and Mastercard	CHF 2,000	CHF 5,000

## Insurer

AWP P&C S.A., Saint-Ouen (Paris)  
Wallisellen branch  
Richtiplatz 1 8304 Wallisellen  
Switzerland  
Phone: +41 44 283 32 22  
Fax: +41 44 283 33 83

AWP P&C S.A., Saint-Ouen (Paris), Wallisellen Branch (hereafter called "Allianz Assistance") is liable for the provisions agreed with Cornèrcard in accordance with the group insurance contract and detailed in this insurance document. These are defined by the General Terms of Insurance and supplemented by the provisions of Swiss law governing insurance contracts.

## 1. Insured persons

This insurance protection applies to the following individuals:

- The holders (hereafter called "insured persons") of a valid, non-cancelled Visa, Mastercard and/or Diners Club credit card and/or prepaid card (hereafter called "card") issued in Switzerland by Cornèrcard. **This insurance does not apply to Business/Corporate cards.**
- The spouse of an insured person, or, if the insured person is not married, the partner/registered partner living in a marriage-like relationship in the same household;
- The unmarried children entitled to support until they complete their 25<sup>th</sup> year provided they reside in the same household as the insured person.

## 2. Geographical scope of application

This insurance cover applies worldwide.

## 3. Beginning, duration and basic prerequisite for insurance protection

- 3.1 Insurance cover applies from the time the card is issued by Cornèrcard and received by the insured person, and ends with the dissolution of the Cornèrcard card contract (termination by Cornèrcard or by the insured person), or when the card expires.
- 3.2 In order for the insured person to be entitled to insurance benefits at the time an insured event occurs, at least 51% of the cost of the purchased item must have been paid using the valid card issued to him by Cornèrcard.

## 4. Scope of insurance protection, insurance benefits and insured events

### 4.1 Scope of insurance protection

- 4.1.1 Insurance cover begins when the insured item is handed over at purchase (no shipping) and lasts for 45 days, including transport to the final destination.
- 4.1.2 In the case of items conveyed by a freight forwarder (shipping), insurance cover begins when the item is handed over to the carrier. Insurance cover lasts for 45 days from the time at which the item is delivered by the carrier to the insured person.

### 4.2 Maximum insured amounts:

Global Card Visa Infinite	CHF 5,000	per claim
	CHF 15,000	per year
Platinum Visa and Mastercard	CHF 5,000	per claim
	CHF 15,000	per year
Global Card Platinum Visa and Mastercard	CHF 5,000	per claim
	CHF 15,000	per year
Gold Visa and Mastercard	CHF 2,000	per claim
	CHF 10,000	per year
Global Card Gold Visa and Mastercard	CHF 2,000	per claim
	CHF 10,000	per year
Diners Club Gold	CHF 2,000	per claim
	CHF 10,000	per year
Classic Visa and Mastercard	CHF 2,000	per claim
	CHF 5,000	per year
Global Card Classic Visa and Mastercard	CHF 2,000	per claim
	CHF 5,000	per year
Diners Club Classic	CHF 2,000	per claim
	CHF 5,000	per year
Prepaid Visa and Mastercard	CHF 2,000	per claim
	CHF 5,000	per year
Global Card Direct Visa and Mastercard	CHF 2,000	per claim
	CHF 5,000	per year

- 4.2.1 In the case of items subjected to robbery, theft or destruction, Allianz Assistance can choose whether to provide replacement in kind or to reimburse the purchase price.
- 4.2.2 In the case of damaged items, Allianz Assistance can choose whether to arrange for repair of that item or to reimburse the necessary repair costs, up to a maximum of the purchase price.
- 4.2.3 In the case of items that form part of a pair or a set, insurance cover is limited to the purchase price, as long as the items not affected by damage cannot be used separately, or cannot be supplemented individually.

#### 4.3 Insured items

This insurance covers portable items for personal use, purchased with a valid card as listed in Art. 1 by an insured person, whereby the value of the item is at least CHF 50 (or USD 50 or EUR 50 in the case of cards used in USD or EUR).

#### 4.4 Insured events

Robbery (theft with the associated threat or use of force against the insured person), theft, destruction or damage of the insured items.

- 6.5 In the event of a claim, the following documents must be made available to Allianz Assistance at the contact address provided in Art. 11 (depending on the insured event):

#### In the event of robbery, theft, destruction or damage

- Original receipt of purchase, showing the purchase price and the date of purchase;
- The corresponding card transaction receipt, or a copy of the monthly statement;
- Proof that the insured person has paid for at least 51 % of the cost of the respective item with the valid card issued to him by Cornèrcard;
- Evidence of a valid card contract with Cornèrcard;
- Recourse to third parties (including insurance companies) in relation to the same damage;
- Other information relevant to the investigation into compensation.

#### In addition, in the event of robbery and theft (including burglary or vandalism)

- Police report.
- In addition, in the event of shipping of the insured item
- Proof that the insured item was shipped, and when this occurred;
- A record of the facts of the case.

- 6.6 Damaged goods must be kept available to Allianz Assistance until final claim settlement and must be sent to Allianz Assistance at the expense of the insured person for evaluation if requested by Allianz Assistance.

## 5 General exclusions, non-insured items and non-insured events; exclusion of cases under warranty

### 5.1 General exclusions

- 5.1.1 If an event has already taken place at the time the card is issued or received, or if the event was discernible for the insured person at the time the card was issued or received, there will be no right to claim the benefit.
- 5.1.2 General exclusions apply to events brought about by the insured person as follows:
- Abuse of alcohol, drugs or medication
  - Suicide or attempted suicide
  - Participation in strikes or civil unrest
  - Participation in actions involving risks, whereby the individual knowingly exposes himself to danger
  - Grossly negligent or premeditated acts/failure to act
  - Commitment of a crime and/or offense or the intention to do so
- 5.1.3 The insurance does not cover activities related to an insured event, e.g. costs of replacement of the insured items or police-related matters.
- 5.1.4 The insurance does not cover the following events and their consequences: war, terrorist attacks, unrest of any kind, epidemics, pandemics, natural disasters and incidents involving atomic, biological or chemical substances.
- 5.1.5 The insurance does not cover the consequences of events caused by official decrees, such as the seizure of assets, imprisonment or a ban on leaving the country.
- 5.1.6 The insurance does not cover costs relating to kidnappings.

### 5.2 Non-insured items

- 5.2.1 Cash, cheques, travelers cheques, any other securities and admission tickets or other papers of entitlement, precious metals (as stockpiles, bars, or retail goods), coins, medals, loose gemstones and pearls.
- 5.2.2 Animals, plants and motor vehicles.
- 5.2.3 Consumable and perishable goods with a limited lifespan, e.g. foods, beverages and tobacco, cosmetics, etc.
- 5.2.4 Jewellery and watches, precious metals and gemstones when not worn or used as intended, or kept in the personal safekeeping of the insured person.
- 5.2.5 Second-hand goods (works of art are not regarded as second-hand goods).
- 5.2.6 Items acquired by deception or by the unauthorized use of the card.

### 5.3 Non-insured events

- 5.3.1 Normal wear and tear.
- 5.3.2 Fabrication or material defects, internal decay or natural state of the item.
- 5.3.3 Operating error.
- 5.3.4 The effects of temperature and weather.

### 5.4 Exclusion of cases under warranty

The insurance cover does not extend to damage that is the contractual responsibility of a third party, as manufacturer, seller or repair contractor.

## 6 Obligations in the event of loss/damage

- 6.1 The insured person shall undertake everything in his/her power to limit the damage and to track the cause.
- 6.2 The insured person shall undertake in full his/her contractual or legal obligations with regard to notification, information or conduct. In particular, the insured event must be reported immediately in writing to Allianz Assistance, and to the nearest police station in the event of robbery or theft. Damage caused by robbery, theft, burglary or vandalism must be reported to the proper police authority within 48 hours of discovery.
- 6.4 If the insured person is also entitled to claim from a third party the benefits provided by Allianz Assistance, these entitlements must be preserved and assigned to Allianz Assistance.

## 7 Failure to comply

If the person entitled to submit a claim fails to comply with his/her obligations, Allianz Assistance can refuse or reduce its benefits.

## 8 Complementary clause

- 8.1 If the insured person is entitled to benefits under a different insurance contract (optional or compulsory insurance) the cover is limited to that part of the Allianz Assistance benefits that exceeds the cover provided by the other insurance contract. Benefits for loss or damage are limited to one reimbursement only.
- 8.2 If Allianz Assistance has nevertheless provided benefits for the same loss/damage, these shall be regarded as an advance payment and the insured person shall assign in full his rights against a third party (third-party, optional or compulsory insurance) to Allianz Assistance.

## 9 Statute of limitation

The period of limitation for claims resulting from the insurance contract is two years from the time of the event upon which the duty to provide the benefit is based.

## 10 Applicable law and place of jurisdiction

- 10.1 Actions against Allianz Assistance may be filed in the court at the company's headquarters, or at the Swiss place of residence of the insured person or the person with an entitlement to claim.
- 10.2 The Swiss Federal Act on Insurance Contracts (VVG) applies as a supplement to these provisions.

## 11 Contact address

**Allianz Assistance**  
**Service Center**  
**Richtiplatz 1 P.O. Box**  
**8304 Wallisellen**  
**Switzerland**  
**Phone: +41 44 283 32 22**  
**Fax: +41 44 283 33 83**  
**E-mail: info.ch@allianz.com**

# Legal Protection Insurance for Visa, Mastercard and Diners Club Cards issued by Cornèr Bank Ltd.

General Terms of Insurance – CAP Legal Protection Insurance Company Ltd. – 07.2026 edition

Throughout the text the male form, used to facilitate readability, obviously also refers to the female form. This regulation has been translated. The legally valid version is solely the one in German. Please keep this insurance confirmation in a safe place together with other insurance documents.

The present legal protection insurance is an insurance against damage.

**Insurer and risk carrier:**

CAP Legal Protection Insurance Company Ltd.  
 Neue Winterthurerstrasse 88  
 8304 Wallisellen  
 Switzerland

## 1. Insured persons

All cardholders of a valid Visa, Mastercard and/or Diners Club credit and/or prepaid card issued in Switzerland by Cornèr Bank Ltd. (hereinafter referred to as the "cardholder"). Additionally, all persons living together permanently with the cardholder in the same household, in their capacity as driver or passenger of a rental vehicle in connection with a traffic accident, are insured for the risks as defined in art. 2b).

## 2. Legal protection applies to the following

- a) Contractual disputes in relation to contracts where the cardholder lawfully pays at least 51% of the amount owed using the card issued by Cornèr Bank Ltd.
- b) In the event of rental of a motor vehicle for which the cardholder lawfully pays using the card issued by Cornèr Bank Ltd. the following traffic legal protection is provided:
  - Extra-contractual third-party liability claims as the injured party in connection with a traffic accident with the rental vehicle as well as associated criminal charges and the enforcement of claims from the Victims of Crime Act.
  - Defense in criminal and administrative proceedings resulting from infringements of traffic regulations.
  - Disputes with insurance companies which provide cover to the cardholder in connection with a traffic accident with the rental vehicle.

## 3. Insured benefits

CAP Legal Protection Insurance Company Ltd. (hereinafter referred to as "CAP") guarantees to provide the following to the insured person according to the General Terms of Insurance (hereinafter referred to as "GTI") and the insurance contract with Cornèr Bank Ltd. up to a maximum amount per legal protection case of:

Global Card	Visa Infinite	CHF 350,000
Platinum	Visa and Mastercard	CHF 350,000
Global Card Platinum	Visa and Mastercard	CHF 350,000
Diners Club Platinum	Diners Club	CHF 350,000
Gold	Visa and Mastercard	CHF 300,000
Global Card Gold	Visa and Mastercard	CHF 300,000
Diners Club Gold	Diners Club	CHF 300,000
Classic	Visa and Mastercard	CHF 250,000
Global Card Classic	Visa and Mastercard	CHF 250,000
Diners Club Classic	Diners Club	CHF 250,000
Prepaid	Visa and Mastercard	CHF 250,000
Global Card Direct	Visa and Mastercard	CHF 250,000

for the following performances:

- a) Settlement of the legal protection case by CAP's Legal Department.
- b) Advice for the insured person on occurrence of the legal protection case and reimbursement of the following costs:
  - **Expert and analysis costs** approved by CAP or ordered by a civil, criminal or administrative authority in order to safeguard the interests of the insured person.
  - **Court and arbitration costs** as a result of civil, criminal or administrative proceedings including the potential costs for the interpreters required.
  - **Costs** incurred by the opponent in asserting his legal interests in civil, criminal or administrative proceedings, to the extent that the insured person is obligated to reimburse them.
  - Lawyer's **fees** or fees to be paid to another person who fulfills the requirements of applicable procedural law by representing the insured person, hereinafter referred to as the legal representative.
  - **Travel costs** in the event of summons outside of Switzerland up to CHF 5,000.
  - **Bail payment** (solely on an advance basis to avoid pre-trial detention) up to CHF 50,000.

The insurer shall not pay:

- Expenses and administration costs for summons, court orders or decrees regarding fines; administration costs in relation to withdrawal or reinstatement of a driving license, warnings or other punitive measures; costs of blood tests and medical examination in the event of intoxication with alcohol or drugs; costs of debt enforcement or bankruptcy proceedings. CAP does not assume compensation for damage claimed by the insured person nor compensate the insured person if convicted to pay a third party. Costs of intervention awarded during the legal process or by compromise shall be paid to CAP, up to the amount of their expenditure.
- c) CAP may release itself from further obligation to pay benefits by financially compensating the damage or loss.

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## 4. Territory of application

The insurance applies worldwide.

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## 5. Conduct after occurrence of a claim

If an event occurs which may result in intervention by CAP, the insured person is required to contact as quickly as possible:

**CAP Legal Protection**  
**Major customer service**  
Postfach  
8010 Zurich  
Switzerland  
Phone: +41 58 358 09 09  
E-mail: capoffice@cap.ch

In emergencies, insured persons may also call the CAP headquarter number, +41 58 358 09 00. All important documents relating to the case must be enclosed with this notification, in particular the monthly statement to prove that the case relates to an insured transaction or an insured vehicle rental. In emergencies, particularly while abroad, the corresponding documentation should be sent as soon as possible. **In such a case, any cover granted by CAP shall be subject to subsequent proof of insurance cover by the cardholder.**

In the event that the insured fails to comply with his duty to notify, CAP may limit its coverage if the insured fails to prove that he bears no responsibility for the breach of duty or the breach has no effect on the amount of coverage due by CAP.

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## 6. What other rights and duties exist after occurrence of a claim?

- a) CAP and the insured person shall jointly take the measures required to safeguard the insured person's interests. Apart from taking precautions to ensure compliance with deadlines, the insured person may not engage any legal representative, commence any proceedings, arrange any compromise settlements or undertake any legal action without CAP's approval.

**If the insured person does not comply with these obligations, CAP may refuse to pay benefits if the insured person does not prove that he or she is not at fault for the breach of these obligations under the circumstances or that the breach had no influence on the scope of benefits owed by CAP.**

- b) If, according to applicable procedural law, the involvement of a legal representative to represent the insured person is necessary during legal or administrative proceedings, or if a conflict of interests arises, particularly if CAP is representing two or more insured persons at the same time whose interests would conflict with each other, the insured person has the right to choose his own legal representative. CAP will also grant this right in the event that an insured person is in dispute with companies within the Allianz Group. If CAP does not accept the proposed legal representative, the insured person has the right to propose three other legal representatives from different law firms, one of which must be accepted by CAP.

Upon notification of the legal protection case, the insured person automatically agrees to release his legal representative from the obligation to maintain professional secrecy with regard to CAP, unless there is a conflict of interests and the requested information could be detrimental to the insured person.

- c) If CAP concludes that safeguarding the legal interests of the insured person has an insufficient prospect of success, it shall write to the legal representative or the insured person providing reasons for its withdrawal. At the same time, CAP shall indicate that the insured person can request a judgment on the matter by an arbitrator, jointly appointed by the insured person and CAP. CAP shall bear the costs of the arbitration proceedings unless the arbitrator decides otherwise because the insured person has willfully requested an arbitration process.
- d) If the insured person institutes proceedings at his own cost despite the withdrawal of performance due to an insufficient prospect of success, and if the result is better than that stated in writing by CAP, CAP will assume the costs of these proceedings.
- e) The personal data of the insured person will be treated by CAP as strictly confidential. When processing and storing personal data, CAP observes the regulations of the Federal Data Protection Act (DPA) and its ordinance. The data will only be used for the purposes intended (e.g. delivering documents) and will not be disclosed to third parties. The insured person has a right to information and, under certain conditions, a right to correct, block or delete the data stored electronically or in a file.

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## 7. Excluded legal matters

- a) Matters that are not mentioned in Art. 2.
- b) Legal protection events deliberately caused by the insured person (VVG Art. 14, par. 1). In the event of gross negligence, CAP reserves the right to reduce the performance in accordance with the level of negligence (VVG Art. 14, par. 2).
- c) Disputes or proceedings in connection with card use which took place before commencement of the insurance cover, or if the need for legal protection arose after its expiration: Cornèr Bank Ltd. and CAP reserve the right to withdraw the insurance cover at any time.
- d) Disputes concerning the investment and management of assets, securities and speculative legal transactions. Disputes concerning works of art and jewelry with a total litigation value of more than CHF 20,000.
- e) With regard to traffic legal protection: if the driver was not in possession of a valid driving license, was not authorized to operate the vehicle or deliberately operated a vehicle which did not have valid license plates at the time of the legal protection event.
- f) Legal protection events due to war, riots, strikes or lock-outs, or in connection with nuclear fission or nuclear fusion.
- g) Actions against one or more companies within the Cornèr Bank Group, namely Cornèr Bank Ltd., its subsidiary companies, participating companies, and all bodies, representatives, employees and agents thereof, the partners of co-branded cards. If the insured person intends to take action against CAP or its employees in connection with their professional activity and against persons who are providing or have provided services in a legal case insured by CAP.

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## 8. Sanctions / Embargoes

CAP does not provide insurance coverage, compensation payments, or any other services to the extent that by providing insurance coverage, compensation payments, and/or other services, the CAP would be exposed to trade, economic, and/or financial sanctions, sanction measures, prohibitions, or restrictions imposed by the UN, the EU, the USA, Switzerland, the United Kingdom, and/or other relevant national economic, trade, or financial sanctions.

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## 9. Applicable law

Furthermore, the provisions of the Insurance Contract Act (VVG) shall apply. For insured persons with domicile or principal place of business in the Principality of Liechtenstein, the mandatory provisions of Liechtenstein law apply.

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## 10. Place of jurisdiction

In the event of legal disputes, the insured person or the beneficiary may file a suit either at the court at the location of CAP's registered office or at the court at the Swiss location of his own registered office or place of residence. If the insured person is domiciled in the Principality of Liechtenstein or if the insured interest is located in the Principality of Liechtenstein, Vaduz shall be the place of jurisdiction for legal disputes.

# Travel Insurance for Visa, Mastercard® and Diners Club® Cards issued by Cornèr Bank Ltd.

General Terms of Insurance – Allianz Assistance – 10.2024 edition

## I Common provisions to all insurance components




To enhance readability, the masculine forms of personal and possessive pronouns used below are to be understood to include the corresponding feminine forms. Please keep this confirmation in a safe place with your other insurance documents.

All insurance components are insurances against damages.

### 1. Maximum amounts insured

			Individual coverage per insured event	Family coverage per insured person   per insured event		
	<b>A Cancellation costs</b>					
	Global Card	Visa Infinite	–	CHF 60,000	CHF 60,000	
	Platinum	Visa and Mastercard	–	CHF 60,000	CHF 60,000	
	Global Card Platinum	Visa and Mastercard	–	CHF 60,000	CHF 60,000	
	Gold	Visa and Mastercard	–	CHF 40,000	CHF 40,000	
	Global Card Gold	Visa and Mastercard	–	CHF 40,000	CHF 40,000	
	Diners Club Gold	Diners Club	–	CHF 40,000	CHF 40,000	
	Classic	Visa and Mastercard	CHF 10,000	CHF 10,000	CHF 40,000	
	Global Card Classic	Visa and Mastercard	CHF 10,000	CHF 10,000	CHF 40,000	
	Diners Club Classic	Diners Club	CHF 10,000	CHF 10,000	CHF 40,000	
	Prepaid	Visa and Mastercard	CHF 10,000	CHF 10,000	CHF 40,000	
	easyTravel Prepaid	Visa and Mastercard	CHF 10,000	–	–	
	Global Card Direct	Visa and Mastercard	CHF 10,000	CHF 10,000	CHF 40,000	
		<b>B Travel interruption and travel assistance</b>				
		Global Card	Visa Infinite	–	CHF 60,000	CHF 60,000
Platinum		Visa and Mastercard	–	CHF 60,000	CHF 60,000	
Global Card Platinum		Visa and Mastercard	–	CHF 60,000	CHF 60,000	
Gold		Visa and Mastercard	–	CHF 40,000	CHF 40,000	
Global Card Gold		Visa and Mastercard	–	CHF 40,000	CHF 40,000	
Diners Club Gold		Diners Club	–	CHF 40,000	CHF 40,000	
Classic		Visa and Mastercard	CHF 10,000	CHF 10,000	CHF 40,000	
Global Card Classic		Visa and Mastercard	CHF 10,000	CHF 10,000	CHF 40,000	
Diners Club Classic		Diners Club	CHF 10,000	CHF 10,000	CHF 40,000	
Prepaid		Visa and Mastercard	CHF 10,000	CHF 10,000	CHF 40,000	
easyTravel Prepaid		Visa and Mastercard	CHF 10,000	–	–	
Global Card Direct		Visa and Mastercard	CHF 10,000	CHF 10,000	CHF 40,000	
		<b>C Replacement trip</b>				
		Global Card	Visa Infinite	–	CHF 60,000	CHF 60,000
	Platinum	Visa and Mastercard	–	CHF 60,000	CHF 60,000	
	Global Card Platinum	Visa and Mastercard	–	CHF 60,000	CHF 60,000	
	Gold	Visa and Mastercard	–	CHF 40,000	CHF 40,000	
	Global Card Gold	Visa and Mastercard	–	CHF 40,000	CHF 40,000	
	Diners Club Gold	Diners Club	–	CHF 40,000	CHF 40,000	
	Classic	Visa and Mastercard	CHF 10,000	CHF 10,000	CHF 40,000	
	Global Card Classic	Visa and Mastercard	CHF 10,000	CHF 10,000	CHF 40,000	
	Diners Club Classic	Diners Club	CHF 10,000	CHF 10,000	CHF 40,000	
	Prepaid	Visa and Mastercard	CHF 10,000	CHF 10,000	CHF 40,000	
	easyTravel Prepaid	Visa and Mastercard	CHF 10,000	–	–	
	Global Card Direct	Visa and Mastercard	CHF 10,000	CHF 10,000	CHF 40,000	

## 1. Maximum amounts insured

			Individual coverage per insured event	Family coverage per insured event
	<b>D Travel delay</b>			
	Global Card	Visa Infinite	–	CHF 5,000
	Platinum	Visa and Mastercard	–	CHF 5,000
	Global Card Platinum	Visa and Mastercard	–	CHF 5,000
	Gold	Visa and Mastercard	–	CHF 3,000
	Global Card Gold	Visa and Mastercard	–	CHF 3,000
	Diners Club Gold	Diners Club	–	CHF 3,000
	<b>E Travel baggage</b>			
	Global Card	Visa Infinite	–	CHF 15,000
	Platinum	Visa and Mastercard	–	CHF 15,000
	Global Card Platinum	Visa and Mastercard	–	CHF 15,000
	Gold	Visa and Mastercard	–	CHF 10,000
	Global Card Gold	Visa and Mastercard	–	CHF 10,000
	Diners Club Gold	Diners Club	–	CHF 10,000
	<b>F Medical treatment and medical assistance expenses</b>			
	Global Card	Visa Infinite	–	CHF 1,500,000
	Platinum	Visa and Mastercard	–	CHF 1,500,000
	Global Card Platinum	Visa and Mastercard	–	CHF 1,500,000
	Gold	Visa and Mastercard	–	CHF 1,500,000
	Global Card Gold	Visa and Mastercard	–	CHF 1,500,000
	Diners Club Gold	Diners Club	–	CHF 1,500,000
	<b>G Deductible waiver for rental vehicles (CDW)</b>			
	Global Card	Visa Infinite	–	CHF 10,000
	Platinum	Visa and Mastercard	–	CHF 10,000
	Global Card Platinum	Visa and Mastercard	–	CHF 10,000
	Gold	Visa and Mastercard	–	CHF 10,000
	Global Card Gold	Visa and Mastercard	–	CHF 10,000
	Diners Club Gold	Diners Club	–	CHF 10,000
	Classic	Visa and Mastercard	CHF 10,000	CHF 10,000
	Global Card Classic	Visa and Mastercard	CHF 10,000	CHF 10,000
	Diners Club Classic	Diners Club	CHF 10,000	CHF 10,000
	Prepaid	Visa and Mastercard	CHF 10,000	CHF 10,000
	easyTravel Prepaid	Visa and Mastercard	CHF 10,000	–
	Global Card Direct	Visa and Mastercard	CHF 10,000	CHF 10,000

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## 2. Who is the insurer?

AWP P&C S.A., Saint-Ouen (Paris)  
Wallisellen Branch (Switzerland)  
Richtiplatz 1  
8304 Wallisellen  
Switzerland

### For information or inquiries

Phone: +41 44 283 32 22  
Fax: +41 44 283 33 83  
E-mail: info.ch@allianz.com

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## 3. Who is insured?

Based on the group insurance policy concluded between Cornè Banca SA (hereinafter referred to as «Cornècard») in Lugano and AWP P&C S.A., Saint-Ouen (Paris), Wallisellen Branch (hereinafter referred to as «Allianz Assistance»), Allianz Assistance will provide insurance coverage within the scope of the following General Terms of Insurance (hereinafter referred to as the «GTI») to the following persons who hold a valid Visa, Mastercard and/or Diners Club credit and/or prepaid card (hereinafter referred to as «Card») issued by Cornècard and who pay for the travel with one of the Cards for which said insurance policy was concluded:

Individual coverage  
the cardholder;

### Individual coverage

the cardholder;

### Family coverage

the cardholder and all persons living with him in the same household or returning to this household regularly on weekdays or weekends.

Also insured are children of the cardholder and of the cohabiting partner who are entitled to benefits but do not live in the same household as the cardholder.

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## 4. Geographical scope of application

The insurance coverage is valid worldwide (Switzerland and Principality of Liechtenstein included) as long as no other geographical scope is provided for in the «special provisions for individual insurance components».

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## 5. Commencement, duration, and conditions of insurance coverage

### 5.1 Commencement

**Visa Infinite, Platinum and/or Gold Visa, Mastercard and/or Diners Club Gold Cards:** Insurance coverage will be provided as soon as the Card has been issued by Cornècard and is in the cardholder's possession. This coverage applies for as long as the Card is valid and in the possession of the cardholder.

**Prepaid and/or Direct, Classic Visa, Mastercard and/or Diners Club Classic Cards:** The insurance applies from the date stated in the confirmation of insurance and is concluded for a duration of one year. Unless cancelled within two months or more before expiration, it will be tacitly renewed for one year each time. In the event of written notice of cancellation of the Card, the coverage will terminate upon expiration of the Card.

**easyTravel Visa and/or Mastercard Cards:** Insurance coverage will be provided as soon as the Card has been issued by Cornècard and is in the cardholder's possession. This coverage applies for as long as the Card is valid and in the possession of the cardholder.

### 5.2 Duration

Insurance coverage applies to all events occurring during the period of the contract.

### 5.3 Conditions

#### 5.3.1 Advance payment of at least 51 %

**Visa Infinite, Platinum and/or Gold Visa, Mastercard and/or Diners Club Gold Cards:** For an insured event to benefit from coverage, the pre-booked service must have been previously concluded by the cardholder and at least 51 % must have been paid for with a valid Cornècard Card.

**Prepaid and/or Direct, Classic Visa, Mastercard and/or Diners Club Classic Cards:** For an insured event to benefit from coverage, the travel insurance must have been concluded and at least 51 % of the pre-booked service paid for in advance by the cardholder with one or more valid Cornècard Cards.

Family coverage applies irrespective of whether the minimum required payment of 51 % of the travel/car rental was made with one or more Cornècard Cards belonging to those living in the same household and entitled to family coverage.

**easyTravel Visa and/or Mastercard Cards:** For an insured event to benefit from coverage, the pre-booked service must have been previously concluded by the cardholder and at least 51 % must have been paid for with a valid Cornècard Card.

The amount of the pre-booked service charged to the Card is to be understood exclusive of any handling charges or card fees.

Exceptions:

- If two insured persons who do not live in the same household and who each have a Cornècard Card with individual/family coverage are planning to travel together, whereby the two same pre-booked services are paid for only with one Cornècard Card of two people, coverage will be granted for both insured persons if the paying person can prove that the other one also has a valid travel insurance as per the GTI and would have accompanied the paying person on such travel.

- In the event that an advance payment was not possible due to a condition requested by the service provider, Allianz Assistance will provide coverage to Cornècard for the insured person (e.g. if the Card is to be merely deposited as security). Confirmation from the service provider including the following details is a prerequisite for payment in the case of a claim:

- date of reservation;
- card number;
- rental period and/or duration of stay and participants;
- cancellation date.

The details must clearly indicate that the reservation was made with a Card prior to the insured event. In this case, Allianz Assistance will provide the benefits intended in the GTI upon submission of proof of booking in deviation.

### 5.3.2 Validity of the Card

Insurance coverage is not provided if the Card has been recalled or blocked by Cornècard at the time of booking and/or payment of the pre-booked service.

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## 6. What happens if there are claims against third parties?

If Allianz Assistance pays benefits for which an insured person could also have submitted claims against third parties, the claimants shall cede those claims to Allianz Assistance.

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## 7. What happens if there are claims under other insurance policies?

If an insured person is entitled to benefits under other insurance policies, coverage will be subsidiary only. However, under this insurance policy, an advance for those benefits will be granted. The claimant shall cede those claims to Allianz Assistance up to the amount of the advance granted.

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## 8. When is no insurance coverage provided?

No benefits will be payable for consequences in connection with the following:

### 8.1 Warlike events/revolution

Warlike events, violations of neutrality, revolution, rebellion, insurrection, civil unrest (acts of violence against persons or property during riots, demonstrations or protests), action taken to counter such events as well as changes in the atomic nucleus structure.

Exceptions (not applicable in case of changes in the atomic nucleus structure):

- If an insured person can prove that the losses are not linked to the above events, the agreed benefits will be paid.
- If an insured person is caught unaware in one of these events while abroad, coverage will be granted for those losses which arise during the 14-days period after such event first occurred.

### 8.2 Epidemics and pandemics

Epidemics and pandemics, except as expressly covered in the special provisions Art. II A: Cancellation costs, Art. II B: Travel interruption and travel assistance, Art. II C Replacement trip and Art. II F: Medical treatment and medical assistance expenses.

### 8.3 Participation in races

Participation in races, rallies or similar competitions or training events using motor vehicles, motorized sleighs or motorboats.

### 8.4 Change/cancellation by travel service provider

Change or cancellation of the program or the schedule of booked travel by the service provider (tour operator, lessor etc.) due to strikes and unrest of any kind. The exceptions under Art. I 8.1. apply.

## 8.5 Medical treatment

If the purpose of travel is medical treatment as an inpatient.

## 8.6 Official instructions

Official instructions, e.g. impounding of assets or closure of the airspace (except as expressly covered in the special provisions Art. II A: Cancellation costs 2.3 and Art. II B: Travel interruption and travel assistance 3.4 and 3.5).

## 8.7 Kidnappings

Costs and consequences of events relating to kidnappings.

## 8.8 Other exclusions

Visa and Mastercard Business and/or Corporate, Diners Club Corporate are not eligible to apply for this insurance. No benefits are paid for business travel. Further exclusions are listed under the individual insurance components.

# 9. Obligations in the event of a claim

## 9.1 Contact addresses in the event of a claim

**Allianz Assistance  
Claims department**  
Richtplatz 1  
P.O. Box  
8304 Wallisellen  
Switzerland  
**Phone: +41 44 283 32 22**  
**Fax: +41 44 283 31 19**  
**E-mail: claims.ch@allianz.com**

## 9.2 Notification and cooperation duties in the event of a claim

### 9.2.1 Cancellation costs, travel delay, deductible waiver for rental vehicles (CDW)

The following documents are to be submitted to Allianz Assistance in the event of a claim:

- card number;
- booking confirmation and/or proof of payment for the pre-booked service;
- invoice of cancellation costs;
- documents or official attestation confirming that an insured event has taken place (e.g. medical certificate, police report etc.);
- contractual terms and conditions of the tour operator/rental vehicle company.

### 9.2.2 Travel interruption and travel assistance, medical treatment and medical assistance expenses

In order to be able to claim Allianz Assistance benefits, the Allianz Assistance emergency call center must be notified immediately of the insured event.

In case of travel assistance services to be rendered due to serious illness or a severe accident, the Allianz Assistance physicians are solely authorized to decide upon the type and timing of the appropriate action.

**Allianz Assistance emergency call center**  
**Phone: +41 44 283 34 48**  
**Fax: +41 44 283 33 33**

### 9.2.3 Travel baggage

The following documents are to be submitted to Allianz Assistance in the event of a claim:

- In the event of theft or robbery, a copy of written confirmation from the police station where a report was made.
- In the event of damage, a copy of written confirmation from the transport firm, the liable third party or the tour operator or hotel management. If the loss or damage occurring during carriage by a public transport company is only discovered after delivery, the facts of the case must be reported immediately to the responsible transport company and confirmed by them in writing.
- In the event of theft, the original receipts or any proof of purchase of the stolen or damaged baggage and its contents. If this is not possible, Allianz Assistance may reduce or decline compensation. Damaged items must be kept available to Allianz Assistance until the final settlement of the claim, and must be sent at the cost of the insured person for inspection upon demand.

# 10. Definitions

## Epidemic

A contagious disease recognized by the World Health Organization (WHO) or an official government authority (e.g. Federal Office of Public Health (FOPH) or Federal Department of Foreign Affairs (FDFA)) in the insured person's country of residence or trip destination.

## Pandemic

An epidemic that is recognized as a pandemic by the World Health Organization (WHO) or an official government authority (e.g. FOPH or FDFA) in the insured person's country of residence or trip destination.

## Quarantine

Mandatory confinement (including ordered isolation), intended to stop the spread of a contagious disease to which the insured person or a travelling companion has been exposed.

# 11. Breach of obligations

If an insured person fails to meet the obligations incumbent upon him under this policy, the obligation to provide said person with the insurance benefits will no longer apply. This does not apply if, in view of the circumstances, the breach is to be regarded as without fault or if the damage would have occurred even if the claimant had not breached the duty of conduct.

# 12. Place of jurisdiction and applicable law

Legal action against Allianz Assistance may be taken before the court at the company's domicile or at the Swiss place of residence of the person who is insured or entitled to claim. Over and above these provisions, the Swiss Insurance Contract Act (ICA) applies.

## II Special provisions for the individual insurance components

### A. Cancellation costs



#### 1. What is insured?

Insured benefits are:

- the booked travel including multi-day language and course stays (no professional training or continued education);
- booked travel by air, train, bus or ship;
- the rental costs of a holiday home, boat, passenger car or camper;
- the ticket costs for events such as e.g. concerts, theater performances etc. from CHF 100 per ticket.

#### 2. Which events are insured?

Insurance coverage is granted if the insured event occurred after the time of the reservation or booking of the insured service.

##### 2.1 Illness, accident, death or pregnancy complications

- If an insured person;
- If a person very close to the insured person such as a family member, close relative, life partner or life partner's parents and children, caregivers of non-accompanying minor children or relatives in need of care or a very close friend with whom intensive contact is maintained;
- If a representative of an insured person at the workplace whose presence at the workplace is required;
- If an insured person does not wish to start the trip alone because his traveling companion or a close relative of his traveling companion, cannot travel because he falls seriously ill (including being diagnosed with an epidemic or a pandemic disease), suffers a serious accident, dies, or pregnancy complications prevent the insured person from traveling.

##### 2.2 Mental illness

In the event that the insured person is suffering from a mental illness and a psychiatrist has certified the inability to travel or to work, and an employer's certificate is provided to prove absence due to inability to work.

##### 2.3 Quarantine

If the insured person or a travelling companion is quarantined before their trip by order or other requirement of a government or public authority, based on their suspicion that the insured person or a travelling companion, has been exposed to a contagious disease (including an epidemic or a pandemic disease). This does not include any quarantine that applies generally or broadly to some or all of a population or geographical area, or that applies based on where the person is travelling to, from or through.

##### 2.4 Damage to property

If serious damage has been caused to the property of an insured person at his permanent place of residence as a result of burglary, fire, water or natural hazard, and the insured person's presence at home during the planned travel is therefore indispensable.

##### 2.5 Theft of documents

Personal documents which are indispensable for the trip have been stolen and the theft has been reported to the appropriate police authority.

##### 2.6 Termination of employment

After the trip is booked, an insured person's employment contract is terminated unexpectedly by the employer.

##### 2.7 New employment

The insured person who is registered with the regional employment agency as unemployed takes up a new job and is therefore prevented from starting the trip that was booked.

##### 2.8 Acts of violence/natural disasters

If strikes or acts of violence against persons or property due to riots or unrest, natural disasters (including earthquakes and volcanic eruptions) or natural hazards that prevent travel by an insured person or an accompanying person who has booked the trip at the same time. High tide, flooding, storm (wind of 75 km/h or more that bring down trees or roofs in the vicinity of the insured person/property), hail, avalanche, snow load, rockslide, falling rock or landslide are considered natural hazards.

##### 2.9 Delay/failure of public transport

Public transportation used by the insured person to reach the point of departure is delayed or canceled.

##### 2.10 Accident/breakdown of passenger car or taxi

The private vehicle, rental car or taxi used to directly reach the planned point of departure for the booked travel is no longer operational due to accident or breakdown.

##### 2.11 Pets

The pet of the insured person suffers an accident or becomes ill or the caregiver with whom such pet was supposed to be placed is no longer available due to accident, illness or death. Benefit is limited to animal shelter charges up to CHF 1,000.

##### 2.12 Court summons

An insured person is unexpectedly served a court summons for a hearing to take place during the planned travel which cannot be postponed.

#### 3. Which benefits are provided?

##### 3.1 Before commencement of travel

If an insured event occurs after the time of the reservation or booking of the service, the legally or contractually owed cancellation costs (including handling fees) will be reimbursed max. up to the insured amount listed under Art. 11.

##### 3.2 Delayed commencement of travel

If the commencement of the trip is delayed, due to the occurrence of an insured event after the time of the reservation or booking of the service, the proven costs for services linked to the stay but unused up to the date of departure and the additional costs arising for direct onward travel are refunded.

#### 4. When are benefits not provided?

##### 4.1 Business travel

No benefits are paid for business travel. If business activities are combined with leisure travel, benefits will be prorated for the private part of the booking. Cancellation charges (such as e.g. hotel, dining, reservation and transport expenses) for business events organized/undertaken by an insured person are excluded.

##### 4.2 Cancellation by the travel company

If the travel company/lessor/operator cannot in whole or in part provide the contractual services, cancels the trip or must cancel the trip considering the concrete circumstances but is legally obliged to reimburse the costs for the services it failed to provide.



### 1. Insurance coverage in case of illness, accident or death during the trip

Insurance coverage will be provided if an insured person becomes seriously ill (including being diagnosed with an epidemic or a pandemic disease), suffers a severe accident or dies during a trip.

### 2. Which benefits are provided in the event of illness, accident or death during the trip?

#### 2.1 Search and rescue operations and transport

The necessary search and rescue operations as well as transport up to CHF 50,000 per insured event. If an insured person is missing (irrespective of an insured event), Allianz Assistance will bear the costs for the official search operation up to CHF 50,000 per event even if the person is found to be safe and sound. In case of kidnapping, the coverage for search costs will end with the discovery of said kidnapping.

#### 2.2 Return

The repatriation or return trip on medical necessity to the permanent place of residence or nearby hospital.

#### 2.3 Medical escort

The costs for medical escorts if a return trip is medically necessary.

#### 2.4 Partial non-use of booked services

In case of early termination of the trip, proven costs for the booked services for the stay for every accompanying insured person that have not been used since the date of occurrence of the insured event. Benefits will not be payable if services are claimed or purchased within the scope of the Replacement trip coverage (Art. II C).

#### 2.5 Advance payment

An advance on costs up to CHF 5,000 per person, to be reimbursed, if an insured person is hospitalized or must receive outpatient treatment abroad.

#### 2.6 Additional costs

If the insured person is to be hospitalized abroad for more than seven days, Allianz Assistance will organize and pay for a sick person's visit (of the value of the booked trip) for up to two close relatives, as well as board and additional transport costs abroad up to CHF 5,000 per event.

#### 2.7 Assistance to minor children

Organising and bearing the costs of travel (of the value of the booked trip) for a person to accompany children traveling to their permanent place of residence including the costs for accommodation and food.

#### 2.8 Repatriation of the body in the event of death

If an insured person dies, Allianz Assistance will pay for the costs of cremation away from the home country, or the extra costs to fulfil the international agreement on the transfer of corpses (minimum requirements such as a zinc coffin or lining) as well as the costs of repatriating the coffin or urn to the last place of residence of the insured person. Disposal of the zinc coffin is also covered.

### 3. Which events resulting in interruption or of travel during the trip are insured?

#### 3.1 Presence at home/at workplace

If an insured person must return because a person very close to him such as a family member, close relative, life partner or life partner's parents and children, caregiver of non-accompanying minor children or relatives in need of care, very close friend with whom intensive contact is maintained, or the representative of the insured person at his workplace becomes seriously ill (including being diagnosed with an epidemic or a pandemic disease), sustains a severe accident or dies.

#### 3.2 Damage to property

If serious damage has been caused to the property of the insured person at his permanent place of residence as a result of burglary, fire, water or by natural hazard, and the presence at home of the insured person is therefore indispensable.

#### 3.3 Accompanying person

If a traveler accompanying an insured person falls seriously ill (including being diagnosed with an epidemic or a pandemic disease) and therefore interrupts the trip or such a person suffers a serious accident or dies.

#### 3.4 Quarantine

If the insured person or a travelling companion is quarantined during their trip by order or other requirement of a government or public authority, based on their suspicion that the insured person or a travelling companion, has been exposed to a contagious disease (including an epidemic or a pandemic disease). This does not include any quarantine that applies generally or broadly to some or all of a population or geographical area, or that applies based on where the person is travelling to, from or through.

#### 3.5 Denied transportation on the onward or return journey or denied entry on suspicion of illness

If the insured person or a travelling companion during their trip is denied transportation or entry on the suspicion that the insured person or a travelling companion is suffering from a contagious disease (including an epidemic or a pandemic disease).

#### 3.6 Acts of violence/natural disasters

If strikes or acts of violence against persons or property during riots or unrest, natural disasters (including earthquakes and volcanic eruptions) or natural hazards at the travel destination effectively endanger the life and property of the insured person or of a person traveling along with him. High tide, flooding, storm (wind of 75 km/h or more that bring down trees or roofs in the vicinity of the insured person/property), hail, avalanche, snow load, rockslide, falling rock or landslide are considered natural hazards.

### 4. Which benefits are provided in case of illness, accident, death, quarantine and denied transportation or in case of interruption/termination of travel?

#### 4.1 Return travel

The additional costs for the return trip to the permanent place of residence. The type and class of the means of transport used originally will determine the type and class of the means of transport for the return trip.

#### 4.2 Temporary return trip

The extra costs of return travel to the place of permanent residence. The type and class of the means of transport used originally will determine the type and class of the means of transport for the trip. The costs for any previously booked travel or other services that are not used during the temporary return trip are not covered and will not be indemnified.

#### 4.3 Partial non-use of booked services

In case of early termination of the trip, proven costs for the booked services for the stay for every accompanying insured person that have not been used since the date of occurrence of the insured event. Benefits will not be payable if services are claimed or collected within the scope of the Replacement trip coverage (Art. II C).

#### 4.4 Additional costs

If a return trip is not necessary and travel can be resumed immediately after the event occurs, or if the travel plan needs to be changed, a benefit is provided up to CHF 3,000 per insured person for additional costs for transport, lodging and food.

### 5. Additional benefits

#### 5.1 Failure of the means of transport

If, after beginning the booked trip, the public transport service used by the insured person to the point of departure for the booked trip is late or fails, or if the transport vehicle booked fails due to breakdown or accident, then any additional travel costs incurred by the insured person are covered up to CHF 1,000.

#### 5.2 Accident or breakdown of passenger private car or taxi

If, after beginning the booked trip, the private car, rental car, or taxi used to directly reach the planned point of departure for the booked travel is no longer operational due to accident or breakdown, then any additional travel costs incurred by the insured person are covered up to CHF 1,000. Costs incurred due to a missed or late connection are not covered.

#### 5.3 Theft of documents

The resulting additional costs (hotel costs, on-site transport costs, additional costs for return trip) will be paid up to CHF 2,000 per event if the onward or return trip is delayed due to theft of personal documents that are required for the trip. Such a loss must be immediately reported to the relevant police authority; benefits will otherwise not be provided.

#### 5.4 Non-usability of booked accommodation during the trip

Insurance coverage will be provided if damage caused by fire, acts of God or by water at the booked accommodation prevents an insured person from using the booked accommodation. In this case, additional costs for accommodation and food will be paid up to CHF 5,000 per insured person.

#### 5.5 Unforeseen expenses

If unforeseen expenses (taxi, telephone, etc.) arise in connection with an insured event, then Allianz Assistance provides coverage for those additional expenses up to CHF 750 per insured person.

#### 5.6 Advance payment

A repayable advance for the costs of stay and return trip will be granted up to CHF 5,000 per event if continuation of the booked travel is only possible at the expense of the insured person due to insolvency of the tour operator.

#### 5.7 Notification of persons at home

If services have been provided by the service providers, the relatives or the employer will, on request, be informed of the circumstances and the action taken.

## 6. When are benefits not provided?

#### 6.1 Outpatient or inpatient treatment

The costs of outpatient or inpatient treatment are not covered by Allianz Assistance.

#### 6.2 Non-performance by the travel company

If the operator/lessor/organizer is unable to perform its obligations in full or in part, interrupts the trip or must interrupt or cancel the trip considering the concrete circumstances, and must reimburse by law the costs of benefits not provided and/or pay the costs of return travel.

#### 6.3 Violation of official recommendations

If the insured person has travelled against recommendations in connection with an epidemic/pandemic of their home country's government or of local authority at their trip destination.

## C. Replacement trip



### 1. What is insured?

The insured person is entitled to a replacement trip if he becomes seriously ill (including being diagnosed with an epidemic or a pandemic disease) or suffers a severe accident during a booked trip and return travel or repatriation is medically necessary.

Benefits within the scope of replacement trip coverage will be offset by benefits awarded or received as per Art. II B 2.4 and II B 4.3. If the insured person wishes to file a replacement trip claim to its full extent, i.e. in the amount of the originally booked and paid travel or arrangement price, he shall waive his right to reimbursement of the costs for partial non-use of the originally booked services as per Art. II B 2.4 and II B 4.3.

### 2. Which benefits are provided?

Upon occurrence of an insured event as per Art. II C 1 and upon submission of confirmation of rebooking of the original trip, the insured person will receive compensation in the amount of the price of the travel or arrangement booked and paid for before the departure, possibly in the form of a direct Card credit.

### 3. When are benefits not provided?

No benefit is payable if the repatriation or return trip was not organized by Allianz Assistance's Emergency centre.

## D. Travel delay



### 1. Which events are insured?

If the connection between two public transport services is missed due to a delay of at least four hours that is the sole responsibility of the first transport service, then Allianz Assistance provides coverage for the extra expenses (hotel expenses, changing reservations, telephone expenses) in order to continue the trip.

### 2. When are benefits not provided?

If an insured person is responsible himself for the delay.

## E. Travel baggage



### 1. What is insured?

Coverage extends to travel baggage and all articles carried for personal use that are taken on the trip or entrusted to a transport company for transfer and which are the property of the insured person.

### 2. Which events are insured?

Insured events are:

- theft;
- robbery (theft with the threat or use of violence against the insured person);
- damage;
- destruction;
- loss or damage during transportation by a public transport company.

### 3. Which benefits are provided?

#### 3.1 Total loss

In the event of a total loss, the current replacement value will be paid.

#### 3.2 Partial loss

In the event of a partial loss, the cost of repair of the damaged property will be limited to fair value.

#### 3.3 Electronic devices

For film, photographic and video equipment, music equipment (MP3 player, CD player etc.), mobile phones, computer hardware (desktop, laptop, accessories, handheld devices etc.), as well as projectors and projection equipment, the fair value will be paid. The fair value is deemed to be the original purchase price minus an annual straight-line depreciation of 20 %, maximum 50 % after the third year, starting one year after the date of purchase (amortization).

#### 3.4 Films and data storage devices

For films, data carriers, image carriers and sound media, the material value will be paid.

#### 3.5 Identity papers and keys

For personal and vehicle papers and for keys, the costs insured are limited to the replacement costs.

#### 3.6 Presents

For presents and/or souvenirs, a maximum of CHF 500 will be paid.

#### 3.7 Robbery of cash

In the event of the robbery of cash, the maximum repayment will be CHF 1,000, with a maximum of CHF 2,000 for the robbery of travel tickets (train tickets, air tickets etc.).

## 4. Non-insured items

Non-insured items are:

- motor vehicles, ships, surfboards, skis, snowboards and aircraft and their applicable accessories;
- valuables covered by special insurance;
- securities, certificates, business papers, travel tickets, vouchers, cash, credit, prepaid and customer cards. The exceptions under Art. II D 3.7 apply;
- software of all kinds;
- valuables left in a vehicle (either locked or unlocked);
- property which is left on a vehicle or overnight (10 p.m. to 6 a.m.) in or on a vehicle where the beneficiary is not sleeping;
- precious metals, loose precious stones and pearls, stamps, retail goods, samples, property with an artistic or collectible value and occupational tools;
- film, photographic and video equipment, jewelry and furs during carriage by a public transport service so as long as these fall under the responsibility of the transport company;
- glasses (against damage and destruction);
- hearing aids and hearing aid accessories;
- cash (against theft, loss and destruction).

## 5. Which events are not insured?

The insurance does not cover any loss attributable to:

- failure by the insured person to exercise ordinary due care;
- property which is mislaid, lost and left behind;
- property which is forgotten or left unattended, even for a short period at a place which is generally accessible to anyone outside the direct personal sphere of influence of the insured person;
- a method of storage of valuables which is not appropriate to the value of the object concerned (c.f. duties of conduct while traveling);
- pearls and gemstones that fall out of their settings;
- temperature and weathering effects and the effects of wear and tear;
- events that are directly or indirectly caused by riots, looting, dispositions of the authorities or strikes.

## 6. Duties of conduct while traveling

Valuables such as furs, jewelry, watches with or made of precious metals, precious stones or pearls, laptops as well as photographic, film, video and sound equipment, including accessories in each case, must, if they are not being worn or used, be kept in a locked room which is not generally accessible. Even there, they must be kept under separate lock and key (suitcase, cupboard, safe). The way in which an item is kept must always be appropriate to its worth.

## F. Medical treatment and medical assistance expenses



### 1. Where does coverage apply?

- 1.1 Insurance coverage is granted for worldwide travel except in the country in which the insured person is domiciled or has his main health insurance coverage.
- 1.2 The costs of medical or hospital treatment abroad are covered for up to 90 days beyond the policy duration provided the illness or accident occurs during policy validity.

### 2. Which events are insured?

Insurance coverage is granted if the insured person suffers an accident or illness (including being diagnosed with an epidemic or a pandemic disease) during the trip that necessitates medical treatment.

### 3. Which benefits are provided?

Allianz Assistance provides benefits in the form of a follow-up insurance to accompany the statutory social insurance system offered in Switzerland (health insurance, accident insurance etc.) or that of the country where the insured person is domiciled or has his main social health insurance coverage, and above any other additional insurances. Coverage is for emergency hospitalization and emergency outpatient treatment costs not fully covered by statutory insurance.

#### 3.1 In the event of accident or illness

In the event of an accident or illness, Allianz Assistance pays the costs of the following medical services in the country visited, as long as the necessary medical treatment is provided by a qualified doctor or dentist, or by a person with the appropriate operating license:

- treatment measures including medications;
- hospitalization;
- treatment by a state-registered chiropractor;
- hire of medical aids;
- in the event of an accident: initial provision of prostheses, spectacles, hearing aids etc.;
- repair or replacement of medical aids, if they were damaged as a result of an injury requiring medical treatment;
- transfer to the nearest appropriately equipped hospital;
- gynecological, pediatric, or general check-up visits (maximum one check-up per year);
- analgesic dental treatment (emergency treatment, no dentures) up to a maximum of CHF 3,000.

#### 3.2 Stay in a private ward

Provided that the Allianz Assistance emergency call centre doctors have given their prior express consent, Allianz Assistance will also pay for emergency treatment costs for hospitalization as an inpatient in a private ward. Agreement to treatment in a private ward must in all cases be requested from the Allianz Assistance emergency call centre (conversations with the emergency call centre are recorded).

### 4. When are benefits limited?

#### 4.1 Health and/or accident insurance

If no health and/or accident insurance is in place then Allianz Assistance will only refund, up to the amount insured, 50% of that part of the total proven costs for inpatient and outpatient treatment that would normally exceed the compulsory coverage under health and/or accident insurance, provided that those expenses have been incurred as a result of accident or illness. In such cases, no further benefits are payable.

#### 4.2 Payment of necessary treatment costs until the return trip

In the event of an accident or illness, Allianz Assistance only covers the necessary treatment costs in a private ward up until when, in the sole opinion of the Allianz Assistance emergency call centre doctors, the insured person is able to travel back or be repatriated.

#### 4.3 No prior consent from Allianz Assistance

4.3.1 No coverage exists for payment or refunding of treatment costs in a private ward if the prior consent of the Allianz Assistance emergency call centre doctors has not been obtained.

4.3.2 The granting or denial of consent to treatment in a private ward as per Art. II F 3.2 by the Allianz Assistance emergency call centre doctors are entirely at their discretion taking into account the local medical conditions in the country visited and after determining the medical necessity or reasonableness of the treatment to be administered. If the insured person is nevertheless treated in a private ward instead of in a general ward without the consent of the Allianz Assistance emergency call centre doctors, then this is at the sole responsibility and costs of the insured person.

### 5. When are benefits not provided?

#### 5.1 Accidents that have already occurred or existing medical conditions

Accidents and illnesses that had already occurred or already existed at the stipulation of the insurance, as well as their consequences, complications, worsening or relapse, particularly chronic and recurring illnesses, regardless of whether the insured person was already aware of these or not at the beginning of coverage.

#### 5.2 Violation of official recommendations

Accidents and illnesses that happened while travelling against recommendations in connection with an epidemic/pandemic of the insured person's home country's government or of local authority at the trip destination.

#### 5.3 Treatment for dental and jaw diseases

Consultations and treatment for dental and jaw diseases (except analgesic dental treatment).

#### 5.4 Treatment of fatigue or mental illness

Consultation and treatment of fatigue and exhaustion as well as nervous or mental illnesses.

#### 5.5 Treatment for cancer

Consultation and treatment for cancer, including check-up visits.

- 5.6 Miscellaneous medicines**  
Prophylactic medication, sleeping tablets, sedatives, vitamins, homeopathic remedies, vaccinations, first-aid kits, amphetamines, hormones, and cholesterol-lowering drugs.
- 5.7 Pregnancy, abortion, and childbirth**  
Pregnancy, abortion, childbirth and the consequences of contraceptive or abortion treatment.
- 5.8 Failure to satisfy the statutory requirements for motor vehicles**  
Accidents while driving a motor vehicle for which the insured person does not meet the statutory requirements.
- 5.9 Parachuting and piloting aircraft or flying devices**  
Accidents while parachuting or piloting aircraft or flying devices.
- 5.10 Wellness treatment**  
Massage or wellness treatments and plastic surgery.
- 5.11 Fees to be paid by the insured and deductibles**  
Costs of any fees or deductibles in relation to statutory social insurance schemes (health insurance, accident insurance etc.) and any supplementary insurances are not covered.

## 6. Commitment to cover costs

Allianz Assistance will provide a commitment to cover costs of inpatient hospital treatment under this insurance and in excess of statutory social insurances (health insurance, accident insurance, or similar schemes in the country where the insured person is domiciled or has his main social health insurance coverage) or in excess of any other supplementary insurances. The insured person remains responsible for payment to the practitioner (doctor etc.) for any outpatient treatment locally. A commitment to cover costs must in all cases be requested from the Allianz Assistance emergency call centre (conversations with the emergency call centre are recorded). The insured person must, at Allianz Assistance's request, submit to an examination by the insurer's doctor at any time.

## G. Deductible waiver for vehicles (CDW)



### 1. Insured vehicle

The insurance extends to the vehicle rented by the insured person, i.e. car, motorbike, minivan and minibus, camper and vans and light trucks up to 3.5 t gross vehicle weight. Taxis and driving school vehicles are not insured.

### 2. Coverage period

The insurance coverage starts on the relevant date entered on the rental agreement and ends on the date entered for this purpose on the rental agreement but no later than the date the vehicle is returned to the car rental company. The insurance protection covers damages suffered within the period of the contract.

### 3. Which benefits are provided?

The insurance acts as a supplementary insurance for rented vehicles. In the event of damage, Allianz Assistance will reimburse the insured person for any deductible charged by the lessor (or by another insurance company). The amount of insurance coverage is determined by the amount of deductible but is limited to the maximum amount insured.

### 4. Which events are insured?

The insurance covers the deductible charged as a result of damage to the rented vehicle or theft of the rented vehicle during the rental period. An event covered by insurance from another source and a resulting deductible is a precondition for compensation. If the deductible amount is greater than the insured damage, Allianz Assistance will pay for the damage provided it is caused by an insured event.

### 5. When are benefits not provided?

- 5.1 No deductible**  
Damage for which the insurance provided does not require a deductible.
- 5.2 Gross negligence**  
Damage caused by gross negligence on the part of the driver.
- 5.3 Drunk driving**  
If the driver of the vehicle has caused the damage while in a state of drunkenness (exceeding the statutory alcohol limit in the relevant country) or under the influence of drugs or medication.
- 5.4 Breach of contract**  
Damage associated with a breach of contract with regard to the car rental company.
- 5.5 Non-public roads**  
Damage not caused on public streets or caused on unofficial roads (except for direct access roads to parking or hotel facilities).
- 5.6 Damage to caravans and trailers, taxis and driving school vehicles**  
Damage to caravans and other types of trailers, taxis or driving school vehicles.

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## VII. Benefit limits

- a) In case of death: Insured children who have not yet reached the age of 16 at the time of the accident, maximum CHF 10,000.
- b) In case of disability: Insured children who have not yet reached the age of 16 at the time of the accident, maximum CHF 200,000.
- c) If several insured persons suffer an accident due to the same event, the indemnities payable by Allianz are limited to a maximum of CHF 20 million for death and disability. If the claims exceed this amount, this amount is applied proportionately.

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## VIII. Exclusions:

- a) Accidents due to suicide, self-mutilation or attempts to achieve these.
- b) Accidents resulting from war events, terrorism, violations of neutrality, revolution, rebellion, insurrection, civil unrest (acts of violence against persons or property during riots, demonstrations or protests) and action taken to counter such events;
- c) Accidents due to nuclear reaction, radiation or radioactive contamination;
- d) Accidents that arise as a result of participation in
  - competitions, races, rallies or training with motor vehicles or boats;
  - competitions and training related to professional or extreme sports;
  - trekking and mountain tours at altitudes of over 4,500 metres above sea level;
  - dangerous activities (risky behaviour) in which the insured person deliberately exposes himself to particularly significant danger.
- e) Accidents that arise as a result of deliberate or grossly negligent action or inaction or which are attributable to a failure to observe the general duty of care.
- f) Accidents that arise under the influence of alcohol, narcotics, sedatives or pharmaceuticals; does not apply to unintentional ingestion or accidents with pharmaceuticals as a result of the involvement of third parties.
- g) Accidents that arise as a result of illegal activity, committed by the insured person or one of their beneficiaries.
- h) Accidents that are directly or indirectly caused by outages or disrupted operations due to:
  - unauthorised, malicious or illegal acts that impair access to or the processing, use or operation of any computer system;
  - errors or omissions involving access to, processing, use or operation of any computer system; or
  - partial or total unavailability or failure to access, process, use or operate a computer system.Outages or operational disruptions are only excluded if they are publicly announced or reported to an independent authority (NCSC (National Cyber Security Centre), ENISA or similar). In addition, they must affect multiple providers, multiple locations or means of transport;
- i) Accidents on the way to work.

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## IX. Obligations in case of a claim

### Contact addresses in the event of a claim

Allianz Partners  
Claims department  
Richtiplatz 1  
P.O. Box  
8304 Wallisellen  
Switzerland  
Phone: +41 44 283 32 22  
Email: [claims.ch@allianz.com](mailto:claims.ch@allianz.com)

### Notification and cooperation duties in the event of a claim

In the event of a claim, a doctor must be consulted immediately and his/her requirements must be complied with. If requested by the insurer, the beneficiaries must permit an autopsy or exhumation in the event of death.

In the event of culpable breach of obligations regarding a loss occurrence, 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 conditions.

The following documents are to be sent to Allianz in the event of a claim:

- card number;
- proof that the accident occurred during travel;
- proof of payment of at least 51% of the travel costs with the card;
- proof of the course of the accident and its consequences (degree of disability or accidental death); in the case of a disability claim, additionally; proof of the completion of the medical treatment, insofar as this is necessary for the classification of the disability.

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## X. Expiration of insurance coverage for an insured person

The insurance coverage for an insured person expires in the following cases:

1. On the termination date of the contract between Allianz and Cornèr;
  2. On the date when an insured person is no longer a cardholder;
  3. Upon termination of the insurance contract by the cardholder.
- There is no insurance coverage for travel services that have already been paid during the running time of this insurance, if the journey, and/or the event occurred after the expiration of the insurance coverage.

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## XI. Definitions

### Computer system

Any data processing system and any network/communication equipment connecting two or more of such systems, and any associated hardware, software, data, and data storage equipment.

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## XII. Place of jurisdiction and applicable law

Legal action against Allianz may be taken before the court at the company's domicile or at the Swiss place of residence of the person who is insured or entitled to claim. Over and above these provisions, the Swiss Insurance Contract Act (ICA) applies.

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## VII. Benefit limits

- a) In case of death: Insured children who have not yet reached the age of 16 at the time of the accident, maximum CHF 10,000.
- b) In case of disability: Insured children who have not yet reached the age of 16 at the time of the accident, maximum CHF 200,000.
- c) If several insured persons suffer an accident due to the same event, the indemnities payable by ERV are limited to a maximum of CHF 20 million for death and disability. If the claims exceed this amount, this amount is applied proportionately.

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## VIII. Exclusions:

- a) Accidents due to suicide, self-mutilation or attempts to achieve these.
- b) Accidents resulting from war events or terrorism.
- c) Accidents that arise as a result of participation in
  - competitions, races, rallies or training with motor vehicles or boats;
  - competitions and training related to professional or extreme sports;
  - trekking and mountain tours at sleeping altitudes of over 4,000 metres above sea level;
  - dangerous activities (risky behaviour) in which the insured person deliberately exposes himself to particularly significant danger.
- d) Accidents that arise as a result of deliberate or grossly negligent action or inaction or which are attributable to a failure to observe the general duty of care.
- e) Accidents that arise under the influence of alcohol, narcotics, sedatives or pharmaceuticals; does not apply to unintentional ingestion or accidents with pharmaceuticals as a result of the involvement of third parties.
- f) Accidents that arise as a result of illegal activity, committed by the insured person or one of their beneficiaries.
- g) Accidents on the way to work.

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## IX. Obligations in case of a claim

In the event of a claim, a doctor must be consulted immediately and his/her requirements must be complied with. If requested by the insurer, the beneficiaries must permit an autopsy or exhumation in the event of death. The insurer must in either cases be provided with the requested information and the necessary documents without delay. In the event of culpable breach of obligations regarding a loss occurrence, 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 conditions.

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## X. Expiration of insurance coverage for an insured person

- The insurance coverage for an insured person expires in the following cases:
1. On the termination date of the contract between ERV and Cornèr;
  2. On the date when an insured person is no longer a cardholder;
  3. Upon termination of the insurance contract by the cardholder.
- There is no insurance coverage for travel services that have already been paid during the running time of this insurance, if the journey, and/or the event occurred after the expiration of the insurance coverage.

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## XI. Claims office

The office for all written communications is:  
**European travel insurance**  
**St. Alban-Anlage 56**  
**Post office box**  
**CH-4002 Basel**  
**Switzerland**  
**Phone: +41 58 275 27 27**  
**Email: claims@erv.ch**

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## XII. Place of jurisdiction and legal venue

The obligations arising from this insurance policy are to be fulfilled in Switzerland. ERV may be brought before a court of law at the registered place of business of its office in Basel for its entire Swiss business, or at the domicile of the insured person or eligible party, being located in Switzerland. If the insured person or eligible person has their domicile abroad, the only legal venue applicable is Basel.

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## XIII. Applicable law

The insurance contract is solely governed by Swiss law, in particular the Swiss Federal Law on Insurance Contracts.

# Travel Accident Advantage for the Global Card Visa and Mastercard® cards issued by Cornèr Bank Ltd.

# Travel Accident Advantage for the Platinum Visa and Mastercard® cards issued by Cornèr Bank Ltd.

General Terms of Insurance – Allianz – 01.2026 edition

Only the masculine form is used in the following to facilitate legibility; however, the appropriate feminine form is also intended. To be used for information purposes only. The German wording prevails in case of litigation. Please keep this insurance confirmation in a safe location together with your other insurance documents.

The following travel accident insurance is an insurance of sums.

## I. Amounts insured

### In case of death:

Global Card	Visa Infinite	CHF 1,000,000
Platinum	Visa and Mastercard	CHF 1,000,000
Global Card Platinum	Visa and Mastercard	CHF 1,000,000
Global Card Gold	Visa and Mastercard	CHF 500,000
Global Card Classic	Visa and Mastercard	CHF 300,000
Global Card Direct	Visa and Mastercard	CHF 300,000

### For permanent disability, proportionally, depending on the degree of disability; maximum

Global Card	Visa Infinite	CHF 1,000,000
Platinum	Visa and Mastercard	CHF 1,000,000
Global Card Platinum	Visa and Mastercard	CHF 1,000,000
Global Card Gold	Visa and Mastercard	CHF 500,000
Global Card Classic	Visa and Mastercard	CHF 300,000
Global Card Direct	Visa and Mastercard	CHF 300,000

## II. Insurer

AWP P&C S.A., Saint-Ouen (Paris)  
Wallisellen Branch (Switzerland)  
Richtiplatz 1  
8304 Wallisellen  
Switzerland

For information and enquiries:  
Phone: +41 44 283 32 22  
Email: info.ch@allianz.com

## III. Insured persons

Based on the group insurance policy concluded between Cornèr Banca SA (hereinafter referred to as "Cornèr") in Lugano and AWP P&C S.A., Saint-Ouen (Paris), Wallisellen Branch (hereinafter referred to as «Allianz»), Allianz grants the following persons insurance coverage in accordance with the General Terms of Insurance (hereinafter referred to as the "GTI"), provided that they are in possession of a valid Global Card credit and/or prepaid card and/or Platinum Visa and/or Mastercard credit card issued by Cornèr (hereinafter referred to as "Card") and pay for the journey with one card:

- the cardholder and all persons living with the cardholder in the same household or returning to this household regularly on weekdays or weekends.
- also insured are children of the cardholder and of the cohabiting partner who are entitled to benefits but do not live in the same household as the cardholder.

## IV. Scope of the insurance and territorial validity

The benefits of the travel accident Advantage will be provided if an insured person sustains physical injury as the result of an accident during a travel. This insurance is valid worldwide (Switzerland and Principality of Liechtenstein included).

## V. Beginning, duration and conditions

The insurance begins as soon as Cornèr has issued the card and the cardholder is in possession of the card. The insurance is valid as long as the cardholder is in possession of a valid card or until the expiry date of the contract between Allianz and Cornèr.

For insurance coverage to be effective, all travel costs (or the general abonnement SBB) must have been paid in advance and at least 51 % of the costs have been paid with one or more valid Cards.

"Travel" refers to any stay at a location at least 50 kilometres away from the habitual place of residence.

The specified "amounts insured" refer to an insured amount for each insured person in accordance with Item III. "Insured person". Under no circumstances can the insurance benefits be extended to a combination of different Cards. If a cardholder has more than one Card, the insured sums of the Card with the highest insurance benefits apply.

## VI. Insured events and benefits

- In the event of the death of the insured person resulting from an accident, the statutory heirs will receive the agreed amount. Alternative beneficiaries may only be named in writing by the insured person to Allianz. When paying out the insurance benefit, Allianz will apply the arrangement that it was last advised of in writing, which is why it must be notified of changes in a timely and appropriate manner.
- In the event of 100 % disability resulting from an insured accident and certified as such by a physician within no more than five years of the date of the accident, Allianz will pay out the agreed capital. In the event of partial disability, Allianz will pay out the corresponding percentage.
  - In the cases listed below, the degree of disability is deemed to be binding:
    - loss of both legs or feet, both arms or hands: 100 %
    - loss of one arm or one hand and also one leg or one foot: 100 %
    - full paralysis, incurable, a mental disorder precluding any gainful activity: 100 %
    - loss of one arm at the elbow or above: 70 %
    - loss of one underarm or one hand: 60 %
    - loss of one thumb: 22 %
    - loss of one index finger: 15 %

- loss of one another finger: 8 %
  - loss of one leg at the knee joint or above: 60 %
  - loss of one leg in the upper thigh: 50 %
  - loss of one foot: 40 %
  - loss of vision in both eyes: 100 %
  - loss of vision in one eye: 30 %
  - loss of vision in the second eye where only one eye is functioning: 70 %
  - loss of hearing in both ears: 60 %
  - loss of hearing in one ear: 15 %
  - loss of hearing in one ear, if the hearing in the other ear was entirely lost before the insured event occurred: 45 %
- b) The complete non-function of limbs or organs is equivalent to loss.
- c) If the loss or non-function is only partial, an accordingly reduced degree of disability applies.
- d) If several body parts are lost or become non-functional at the same time, the percentages are added together, but the degree of disability never exceeds 100 %.
- e) In cases not listed above, the degree of disability is determined on the basis of certification by a physician based on the percentages listed above, taking into account the circumstances of the insured person.
- f) If body parts were already partly or entirely missing or non-functional prior to the accident, the pre-existing degree of disability calculated according to the above principles will be deducted when determining disability.
- C. Disappearance and exposure  
If the body of the insured person is not recovered within a year of their disappearance, it will be assumed that they have suffered a death by accident for the purposes of this event. If an insured person is exposed to natural elements and weather conditions as a consequence of the covered accident event and dies or suffers physical injury as a result, the insurance also covers this.
- D. The amounts insured are listed under Item I. "Amounts insured".

## VII. Benefit limits

- a) In case of death: Insured children who have not yet reached the age of 16 at the time of the accident, maximum CHF 10,000.
- b) In case of disability: Insured children who have not yet reached the age of 16 at the time of the accident, maximum CHF 200,000.
- c) If several insured persons suffer an accident due to the same event, the indemnities payable by Allianz are limited to a maximum of CHF 20 million for death and disability. If the claims exceed this amount, this amount is applied proportionately.

## VIII. Exclusions:

- a) Accidents due to suicide, self-mutilation or attempts to achieve these.
- b) Accidents resulting from war events, terrorism, violations of neutrality, revolution, rebellion, insurrection, civil unrest (acts of violence against persons or property during riots, demonstrations or protests) and action taken to counter such events;
- c) Accidents due to nuclear reaction, radiation or radioactive contamination;
- d) Accidents that arise as a result of participation in
  - competitions, races, rallies or training with motor vehicles or boats;
  - competitions and training related to professional or extreme sports;
  - trekking and mountain tours at altitudes of over 4,500 metres above sea level;
  - dangerous activities (risky behaviour) in which the insured person deliberately exposes himself to particularly significant danger.
- e) Accidents that arise as a result of deliberate or grossly negligent action or inaction or which are attributable to a failure to observe the general duty of care.
- f) Accidents that arise under the influence of alcohol, narcotics, sedatives or pharmaceuticals; does not apply to unintentional ingestion or accidents with pharmaceuticals as a result of the involvement of third parties.
- g) Accidents that arise as a result of illegal activity, committed by the insured person or one of their beneficiaries.
- h) Accidents that are directly or indirectly caused by outages or disrupted operations due to:
  - unauthorised, malicious or illegal acts that impair access to or the processing, use or operation of any computer system;
  - errors or omissions involving access to, processing, use or operation of any computer system; or
  - partial or total unavailability or failure to access, process, use or operate a computer system.
Outages or operational disruptions are only excluded if they are publicly announced or reported to an independent authority (NCSC (National Cyber Security Centre), ENISA or similar). In addition, they must affect multiple providers, multiple locations or means of transport;
- i) Accidents on the way to work.

## IX. Obligations in case of a claim

### Contact addresses in the event of a claim

**Allianz Partners**  
**Claims department**  
**Richtplatz 1**  
**P.O. Box**  
**8304 Wallisellen**  
**Switzerland**  
**Phone: +41 44 283 32 22**  
**Email: claims.ch@allianz.com**

### Notification and cooperation duties in the event of a claim

In the event of a claim, a doctor must be consulted immediately and his/her requirements must be complied with. If requested by the insurer, the beneficiaries must permit an autopsy or exhumation in the event of death.  
In the event of culpable breach of obligations regarding a loss occurrence, 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 conditions.

The following documents are to be sent to Allianz in the event of a claim:

- card number;
- proof that the accident occurred during travel;
- proof of payment of at least 51% of the travel costs with the card;
- proof of the course of the accident and its consequences (degree of disability or accidental death); in the case of a disability claim, additionally; proof of the completion of the medical treatment, insofar as this is necessary for the classification of the disability.

## X. Expiration of insurance coverage for an insured person

The insurance coverage for an insured person expires in the following cases:

1. on the expiry date of the contract between Allianz and Cornèr;
2. on the date as of which an insured person is no longer a cardholder.

## XI. Definitions

### Computer system

Any data processing system and any network/communication equipment connecting two or more of such systems, and any associated hardware, software, data, and data storage equipment.

## XII. Place of jurisdiction and applicable law

Legal action against Allianz may be taken before the court at the company's domicile or at the Swiss place of residence of the person who is insured or entitled to claim. Over and above these provisions, the Swiss Insurance Contract Act (ICA) applies.

# Private and Motor Legal Protection Insurance for Visa, Mastercard® and Diners Club Credit Cards issued by Cornèr Bank Limited

General Terms of Insurance – CAP Legal Protection Insurance Company Ltd. – 10.2024 edition

Throughout the text the male form, used to facilitate readability, obviously also refers to the female form. This regulation has been translated. The legally valid version is solely the one in German. Please keep this insurance confirmation in a safe place together with other insurance documents.

The present legal protection insurance is a damage insurance.

The insurance can be requested by the holder of the following products:

Global Card Visa Infinite  
 Platinum Visa and Mastercard  
 Global Card Platinum Visa and Mastercard  
 Gold Visa and Mastercard  
 Global Card Gold Visa and Mastercard  
 Diners Club Gold  
 Classic Visa and Mastercard  
 Global Card Classic Visa and Mastercard  
 Diners Club Classic

Holders of prepaid cards and Direct cards are not eligible to apply for the insurance. The insurance does not apply to Business/Corporate cards.

**Insurer and risk carrier:**

CAP Legal Protection Insurance Company Ltd.  
 Neue Winterthurerstrasse 88  
 8304 Wallisellen  
 Switzerland

## 1. Insured persons and characteristics

- a) Individual coverage
  - The insured person is insured as a private person, employee or owner or driver of a vehicle or a watercraft. The insured person must have a valid Visa, MasterCard or Diners Club credit card from Cornèr Bank Ltd. and must be domiciled in Switzerland or in the Principality of Liechtenstein.
  - The insurance also covers the driver and passenger(s) of a vehicle or watercraft owned by the insured person if the vehicle is involved in a traffic or a navigation accident.
- b) Family coverage
  - The insured person as well as persons living in the same household are insured as private persons, employees or owners or drivers of a vehicle or a watercraft. The insured person must have a valid Visa, MasterCard or Diners Club credit card from Cornèr Bank AG and must be domiciled in Switzerland or in the Principality of Liechtenstein.
  - In addition, the dependent children of the cardholder or of the cohabiting partner who do not live in the same household as the cardholder and who are currently in education are also insured.
  - The insurance also covers the driver and passenger(s) of a vehicle or a watercraft owned by the insured person if the vehicle is involved in a traffic or a navigation accident.

## 2. Exclusively insured disputes and proceedings

- a) **Contract of labor:**  
 Labor disputes with the employer.
- b) **Lease contract:**  
 Lease disputes with the lessor.
- c) **Other contractual disputes:**  
 Disputes related to other contracts which the insured person has concluded as a private person for his personal use or needs.
- d) **Legal protection for contracts concluded on the Internet:**  
 Disputes related to contracts which the insured person has concluded on the Internet for his personal use or needs, the assertion of non-contractual compensation and reparation claims as the aggrieved party and criminal charges in cases of data theft, credit card abuse, phishing, hacking, cyber bullying, etc.

- e) **Criminal and administrative law:**  
 Defense in criminal and administrative proceedings related to negligence offences. If the charge relates to an intentional breach of criminal and administrative provisions, CAP shall, at the end of the proceedings, retroactively assume the costs not already compensated by the responsible court, provided that a legally valid decision recognizes that the insured person acted in self-defense or out of necessity or the insured person is acquitted or only found guilty of a negligent breach of criminal or administrative provisions (coverage especially excluded in case of abandonment of the proceedings or for acquittals due to the expiry of the limitation period, diminished capacity or withdrawal of the criminal charges for any reason is excluded).
- f) **Compensation and restitution:**  
 Enforcement of extra-contractual liability claims as the injured party, as well as associated charges and victim assistance.
- g) **Insurance law:**  
 Disputes with private or social security insurers which cover the insured person, e.g. disability insurance, accident insurance, pension fund, unemployment fund and health insurance fund.
- h) **Patient's rights:**  
 Disputes as a patient with medical personnel and institutions as a result of errors during diagnosis, operations and treatment and breaches of the duty to inform.
- i) **Association law:**  
 Disputes under association law in relation to membership fees.
- j) **Neighbor rights:**  
 Disputes with neighbors concerning neighbor rights under private law (e.g. immissions, emissions, property boundaries, plants or rights of way).
- k) **Legal advice:**  
 Legal advice (no extrajudicial or legal representation) on personal, family, divorce and inheritance law, as long as Swiss law is applicable.
- l) **Legal information:**  
 Provision of legal information over the telephone in all legal fields by CAP's own legal service, as long as Swiss law is applicable.

## 3. Insured benefits

- a) Services provided by CAP's own Legal Department.
- b) Cash compensation up to CHF 500,000 per claim for:
  - costs of expert evaluations and analyses;
  - court, arbitration and mediation costs;
  - travel costs in the event of summons outside the canton where the insured person is domiciled;
  - costs of the parties including the associated collection expenses;
  - lawyer's fees at the prevailing local rates;
  - bail payment (solely on an advance basis to avoid pre-trial detention). Any costs of intervention awarded to the insured person during the legal process or by compromise shall be deducted from this amount.
- c) For disputes and proceedings where the court of jurisdiction or applicable law is outside the EFTA/EU, the insured benefits are limited to CHF 150,000 maximum. For legal advice according to art. 2k) CAP provides a maximum coverage of CHF 1,000 per case.
- d) Labor law disputes are insured up to a litigation value of CHF 300,000 (disputes with a total litigation value of more than CHF 300,000 are excluded even if the insured person only asserts part of the claim).
- e) Costs and fees of summary penalty orders, fine orders or road traffic authority administrative measure orders up to CHF 500 per insured person and calendar year.
- f) CAP may release itself from further obligation to pay benefits by financially compensating the damage or loss.
- g) In the event that multiple disputes result from the same or interrelated circumstances and can be attributed to one or more insured risks under Article 2, CAP shall pay the maximum sum insured only once. If, in the event of individual or multiple disputes which result from the same or interrelated circumstances and can be attributed to one or more insured risks under Article 2, more than one insured person is affected under the same contract pursuant to Article 1, CAP shall pay the maximum sum insured only once.

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#### 4. Scope and period of validity – contract duration and premium due date

- a) The insurance coverage is valid worldwide.
- b) CAP offers no legal protection where the requirement for legal support arose or became apparent before the insurance coverage came into force. Nor does CAP offer any legal protection if the requirement for legal assistance was reported after the cancellation date for the insurance policy. In the event of insurance disputes, the underlying event must have occurred during the term of the contract; its date shall be the date of the circumstance respectively at the time in which the insured risk occurred (accident, illness, etc.) for which insurance benefits are being claimed.
- c) Insurance coverage begins on the date of the confirmation letter by Cornèr Bank Ltd. and lasts for one year. Unless notice of cancellation is given at least two months before the expiration date, the policy shall be automatically extended by one year.
- d) The insurance coverage shall end upon termination of the insurance policy and under all circumstances, when the credit card contract is cancelled or if the contractual relationship between Cornèr Bank Ltd. and CAP is terminated. Premiums are refunded on a pro rata basis over time.
- e) New general terms of insurance and changes to the premium tariff during the term of the contract shall be notified to the insured person in a timely manner before the end of the insurance year. The insured person shall be deemed to have agreed to the new terms of insurance or the new tariff if he does not terminate the policy before the end of the current insurance year.

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#### 5. Claim processing – free choice of lawyer

- a) Any requirement for legal assistance should be reported as quickly as possible to:

**CAP Legal Protection Insurance**  
**Major customer service**  
Postfach  
8010 Zürich  
Switzerland  
Phone +41 58 358 09 09  
E-Mail capoffice@cap.ch  
www.cap.ch

In emergencies, insured persons may also call the CAP headquarter number +41 58 358 09 00.

- b) Apart from taking precautions to ensure compliance with deadlines, the insured person may not engage any legal representative, commence any proceedings, agree on any settlements or institute any legal action without CAP's approval. The insured person shall forward to CAP all documents concerning the claim and release his legal representative from the professional obligation to maintain client confidentiality with regard to CAP. If the insured person does not comply with these obligations, CAP may refuse to pay benefits if the insured person does not prove that he or she is not at fault for the breach of these obligations under the circumstances or that the breach had no influence on the scope of benefits owed by CAP.
- c) If an independent lawyer has to be enlisted in order to protect the insured person's interests, the insured person has the right, in consultation with CAP, to request a lawyer of his choice. The legal representative proposed by the insured person may only be hired with CAP's consent. If CAP does not accept the proposed legal representative, the insured person may propose three other legal representatives from different law firms, one of whom must be accepted by CAP.
- d) In the event of a difference of opinion between the insured person and CAP with regard to measures to be taken to settle the claim, the insured person can request a decision on the matter by an arbitrator, jointly appointed by the insured person and CAP. The costs must be borne by the unsuccessful party.
- e) The personal data of the insured person will be treated by CAP as strictly confidential. When processing and storing personal data, CAP observes the regulations of the Federal Data Protection Act (DPA) and its ordinance. The data will only be used for the purposes intended (e.g. delivering documents) and will not be disclosed to third parties. The insured person has a right to information and, under certain conditions, a right to correct, block or delete the data stored electronically or in a file.

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#### 6. Events and benefits not covered by the insurance

- a) Events as the driver: If the insured person was not in possession of a valid driving license or was not authorized to drive the vehicle or the watercraft at the time of the insured event.
- b) Costs of blood tests and medical examinations in the event of drunkenness and drug consumption; compensation and costs which a liable third party is obliged to assume.
- c) Disputes and proceedings related to full or part-time freelance employment or to the insured person's status as a business partner or board member.
- d) Disputes related to company, association or foundation law (with the exception of Article 21).
- e) Disputes concerning the acquisition or sale of real estate or the construction/conversion of property requiring the issuance of a building permit and disputes related in any way to properties which the insured person does not live in himself.
- f) Disputes concerning zoning plans, land use plans or land consolidation.
- g) Disputes concerning the forced sale of property or a builder's lien.
- h) Disputes concerning intellectual property.
- i) Disputes concerning the investment and management of assets, concerning works of art, securities and speculative legal transactions.
- j) Disputes and proceedings related to taxes, charges, levies and customs matters.
- k) Dedicated debt collection disputes where the existence and amount of the debt is not contested.
- l) Damage resulting from war, civil unrest, strike or lockout or in connection with nuclear fission or nuclear fusion.
- m) Disputes or conflicts of interest between persons insured under the same policy (this exclusion does not apply to the policy holder himself).
- n) If the insured person intends to take action against one or more companies of Cornèr Bank Limited (this exclusion does not apply to employees of Cornèr Bank Ltd. in the event of labor law disputes).
- o) If the insured person intends to take action against CAP or its employees in connection with their professional activities. If the insured person intends to take action against persons who are providing or have provided services in a legal case insured by CAP.

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#### 7. Applicable law

Furthermore, the provisions of the Insurance Contract Act (VVG) shall apply. For insured persons with domicile or principal place of business in the Principality of Liechtenstein, the mandatory provisions of Liechtenstein law apply.

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#### 8. Place of jurisdiction

In the event of legal disputes, the insured person or the beneficiary may file a suit either at the court at the location of CAP's registered office or at the court at the Swiss location of his own registered office or place of residence. If the insured person is domiciled in the Principality of Liechtenstein or if the insured interest is located in the Principality of Liechtenstein, Vaduz shall be the place of jurisdiction for legal disputes.

# Optional Extended Warranty for Visa, Mastercard and Diners Club cards by Cornèr Bank Ltd.

General Terms of Insurance – Allianz Assistance – edition 10.2023

Only the masculine form is used in the following to facilitate legibility; however, the appropriate feminine form is also intended. The German wording prevails in case of litigation. Please keep this confirmation of insurance in a safe place with your other insurance documents.

The following extended warranty insurance is an insurance against damages.

## 1. Amounts insured

### Maximum coverage per claim and per year

Gold and/or Classic	Visa Mastercard and/or Diners Club	CHF 3,000
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## 2. Insurance coverage

Maximum two-year extended warranty for electrical and electronic devices.

## 3. Insurer

### Allianz Assistance

AWP P&C S.A., Saint-Ouen (Paris)  
Wallisellen Branch (Switzerland)  
Richtiplatz 1  
P.O. Box  
CH-8304 Wallisellen  
Switzerland

### For information and if you have any questions

Telephone: +41 44 283 32 22  
E-mail: info.ch@allianz.com

The Insurer may delegate tasks to service-provider third parties within the context of the rendering of its services.

## 4. Basis of insurance

AWP P&C S.A., Saint-Ouen (Paris), Wallisellen branch (Switzerland), (hereinafter referred to as "the Insurer"), shall bear liability for the services agreed and listed in this insurance document in accordance with the group insurance contract with Cornèr Banca SA, Cornèrcard, Via Canova 16, CH-6901 Lugano, (hereinafter referred to as "Cornèr"). These are defined by the General Terms of Insurance (GTI), the application form and the insurance confirmation (confirmation letter) and supplemented by the provisions of the Swiss Insurance Policies Act.

## 5. Entitled persons

The cardholder, whose place of residence is in Switzerland and all persons who live in the same household as him.

## 6. Geographical scope

The insurance applies exclusively to devices that were purchased from a commercial supplier (e.g. retail outlet, mail order business, Internet supplier) with headquarters in Switzerland, neighbouring countries (Germany, France, the Principality of Liechtenstein, Italy and Austria) or Luxembourg.

## 7. Beginning, duration, end and conditions of insurance coverage

### 7.1. Beginning

The insurance applies from the date stated in the confirmation of insurance and is concluded for a duration of one year. If the insurance is not cancelled at least two months prior to the expiry date, it will be automatically extended by one year.

### 7.2. Duration

The insurance applies to all insured events that occur during the insurance term in accordance with Section 7.1.

### 7.3. End

The insurance coverage ends upon termination of the insurance, with the cancellation of the contract of the credit card or if the contractual relationship between Cornèr and the Insurer terminate. Premiums are refunded on a pro rata basis over time.

### 7.4. Conditions

#### 7.4.1. Advance payment of at least 51%

In order for the entitled person to be able to claim the insurance benefit on occurrence of the insured event, at least 51% of the insured device must have been paid for with one or more valid cards issued by Cornèr. The insurance cover applies both to devices purchased from the day the insurance begins and to devices purchased up to one month before the insurance begins.

#### 7.4.2. What happens if there are claims against third parties?

If the Insurer provides benefits for which an entitled person would also have been able to assert claims against third parties, the entitled persons need to assign these to the Insurer.

#### 7.4.3. What happens if there are claims against other insurance companies?

If the entitled person can benefit under another insurance contract (voluntary or obligatory private or social insurance), the cover provided by the Insurer shall be limited to the portion of the insurance benefits that exceeds those of the other insurance contract. Costs will be reimbursed in total only once.

## 8. Scope of insurance cover

### 8.1. Insurance coverage

The Insurer shall compensate the entitled person for any costs directly incurred for the repair (including shipping and transport costs and costs for fitting and removal) or replace an insured device as per Section 8.2 that is not working due to material and/or manufacturing defects. The insurance duration of the present extended warranty begins upon expiry of the manufacturer's or dealer's warranty included and lasts for a maximum of 24 months.

### 8.2. Insured devices

The new device of the device category listed below purchased by the beneficiary, which was paid for with the card according to Section 7.4.1, has an initial manufacturer's warranty and a minimum value of CHF 100. The insurance covers:

- Electrical household appliances (so-called "white goods") such as washing machines, dryers, dishwashers, cookers, ovens, microwave ovens, food processors, refrigerators, vacuum cleaners, irons, toasters, electric toothbrushes, shavers, hair dryers.
- Consumer electronics equipment (so-called "brown goods") such as televisions, projectors, DVD/BluRay players, home cinema systems, hi-fi systems, MP3 players, cameras, video cameras, GPS devices, games consoles.
- Electrical communication devices (so-called "grey goods") such as mobile phones, tablets, wearables, computers, notebooks, printers, copiers, fax machines, scanners, external hard drives.

Accessories (e.g. adapters, cables and transformers) are only insured if they were purchased with an insured device and used for/with the device as intended.

### 8.3. Claim

The new device purchased with the card that according to the manufacturer suffers a warranty damage that is covered by the warranty and falls within the extended warranty period granted.

#### 8.4. Uninsured events, devices and benefits

Uninsured events, devices and benefits  
(in addition to Section 7.4: Conditions)

- Devices with a value (purchase price) of less than CHF 100.
- Devices which have no serial number or whose serial number is indecipherable.
- Devices which have no manufacturer's or dealer's warranty.
- Devices for which the statutory or contractual warranty period of the manufacturer, seller or repairer has not yet expired at the time of the claim.
- Devices which are being/have been used for professional or commercial purposes.
- Events and causes directly or indirectly attributable to external factors such as transportation, delivery, installation, accidental damage, misuse, fire, water or liquid damage, corrosion, lightning, sand, negligent damage, power failure, power fluctuations or incorrectly connected supply and return cables.
- Errors or malfunctions that are not accepted by the manufacturer under the original manufacturer's warranty.
- Consequential losses, third party costs, servicing, inspections, cleaning, cosmetic repairs that do not affect functionality, viruses, software errors.
- Repair or replacement of insured devices without the Insurer's prior approval.
- Building control equipment (such as heating, underfloor heating, swimming pools, whirlpools, built-in vacuum cleaners, electrical shutters and awnings, lighting, power generators, antennae).
- Vehicles and aircraft of any kind, including accessories and equipment.
- Power tools, ride-on lawnmowers, robotic lawnmowers.
- Replaceable device components or consumable parts with a limited service life that regularly need to be replaced such as fuses, rechargeable batteries, disposable batteries, data media, audio tapes, buttons, printer cartridges, toner cartridges, print heads, computer mice, remote controls, joysticks and other external controllers, vacuum cleaner bags, brushes and tools, light bulbs and fluorescent tubes.

## 9. Obligations in the event of a claim

The entitled person must report any damage immediately upon discovery and obtain consent to take any measures and to assume the costs:

#### Allianz Assistance

Richtiplatz 1

P.O. Box

CH-8304 Wallisellen

Switzerland

**Telephone:** +41 44 283 32 22

**E-mail:** [claims-ap.ch@allianz.com](mailto:claims-ap.ch@allianz.com)

In the event of a claim, the following documents must be sent to the address stated in the claims form:

- Claims form
- Confirmation of insurance for the optional extended warranty
- Copy of the purchase receipt or guarantee certificate with date (start of the manufacturer's or dealer's warranty)
- Transaction slip or copy of the monthly statement of the credit card with which the relevant object was purchased
- In the case of repairs: invoice including name, address, telephone number of the company/person that detected the device malfunction and that is permitted to carry out the repair as a certified repair centre of the respective manufacturer
- In the case of replacements: copy of the purchase receipt

#### Repair service

In the event of a claim, the Insurer will issue the repair order after receipt of the claim notification and positive coverage verification and will bear the repair costs of the service partner it has commissioned, including:

- Transport and shipping costs
- Installation and removal costs to the usual extent in the case that technicians at the insured location are used.

As a rule, portable, mobile or other small-sized devices are not collected for repair, but rather must be sent for repair by the entitled person on the Insurer's instructions, provided that no repair is performed on site. The shipment costs are borne by the Insurer.

The damaged device must be freely accessible when it is collected for repair or must be taken away for further repair or disposal by the commissioned service partner or when a repair is performed on site.

## 10. Applicable law

This contract is governed by Swiss law. The provisions of the Swiss Insurance Policies Act (IPA) [Bundesgesetz über den Versicherungsvertrag – ("VVG")] remain reserved, insofar as its non-mandatory regulations have not been amended in these GTI.

## 11. Place of jurisdiction

The place of jurisdiction for actions brought by the entitled person in connection with these GTI may be chosen as follows:

- the registered domicile of the Swiss branch office of the Insurer;
- the residence or domicile of the entitled person under civil law in Switzerland.

The place of jurisdiction for actions brought by the Insurer is the place of residence of the entitled person under civil law. Statutory conditions governing the jurisdiction of courts remain reserved in all cases.

# One-Year Extended Warranty for Clanq Visa Credit Cards issued by Cornèr Bank Ltd.

General Conditions of Insurance – Helvetia Swiss Insurance Company Ltd, St. Gallen – edition 05.2024

Only the masculine form is used in the following to facilitate legibility; however, the appropriate feminine form is also intended. To be used for information purposes only. The German wording prevails in case of litigation. Please keep this insurance confirmation in a safe location together with your other insurance documents.

The following extended warranty insurance is an insurance against damages.

## 1. Amounts insured

Maximum coverage per claim, per year	CHF 1,000
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## 2. Insurance coverage

One-year extended warranty for electrical and electronic appliances.

## 3. Insurance provider

Helvetia Swiss Insurance Company Ltd  
 Dufourstrasse 40  
 9001 St. Gallen  
 Switzerland  
**For information and inquiries:**  
 E-mail: partnerbusiness-nl@helvetia.ch  
 Phone: +41 44 563 62 49

## 4. Insurance principles

General Terms of Insurance (GTI) for the group insurance contract No. 4.001.346.113 between Helvetia Swiss Insurance Company Ltd, Dufourstrasse 40, 9001 St. Gallen, (hereinafter referred to as the "Insurer") and Cornèr Banca SA, Cornèrcard, Via Canova 16, 6901 Lugano, (hereinafter referred to as "Cornèr") for holders of a Clanq Visa credit card.

## 5. Insured persons

The holder (hereinafter referred to as the "insured person") of a valid Clanq Visa credit card (hereinafter referred to as the "card") issued in Switzerland by Cornèr for which notice of termination has not been given.

## 6. Geographical scope of application

The insurance is valid worldwide.

## 7. Beginning, duration, and basic prerequisite for insurance coverage

- 7.1 The insurance coverage applies from the date on which the card is issued by Cornèr and possession of the card is taken by the insured person and ends upon the termination of the Cornèr card agreement (notice of termination given either by Cornèr or by the insured person) or upon the expiration of the card.
- 7.2 With the termination of the group insurance contract, insurance coverage for the insured persons likewise ends. Where appropriate, the insured persons will be informed by Cornèr in advance.
- 7.3 For insurance cover to exist, at least 51 % of the purchased item must have been paid for with one or more valid cards, issued by Cornèr. If a cardholder holds several cards on which the Extended Warranty is included, the insured amounts of the card with the highest insurance benefits apply. Under no circumstances may the insurance benefits of several cards be added together.

## 8. Scope of insurance coverage:

- a) **Insurance coverage:**  
The Insurer refunds the costs demonstrably and directly incurred as a result of the claim event for the repair or replacement of the registered insured appliance. The warranty extension period begins upon the expiration of the manufacturer's warranty and lasts for 12 months (1 year).
- b) **Insured appliance:**  
The newly purchased appliance which was paid for with the card and carries a valid manufacturer's warranty. The insurance covers electrical household appliances ("white goods" such as washing machines, drying machines, dishwashers, stoves, ovens, refrigerators, vacuum cleaners, electric irons, toasters, or electric toothbrushes), electronic entertainment appliances ("brown goods," such as television sets, DVD players, home cinema systems, hi-fi equipment, MP3 players, photographic cameras, video cameras, or GPS devices), electrical communication appliances ("gray goods", such as cell phones, computers, notebook computers, copiers, fax machines, scanners, or game consoles).  
**Minimum value of the goods: CHF 50**
- c) **Claim:**  
The newly purchased appliance paid for with the card that suffers damage covered by the manufacturer's warranty and during the agreed warranty extension period.
- d) **Amount insured:**  
CHF 1,000 per claim, per year.
- e) **Exclusions:**
  - Insured appliances that cost less than the minimum purchase price of CHF 50
  - External influences caused either directly or indirectly by transportation, delivery, or installation, together with accidental damage, inappropriate use, damage by fire, water, or fluids, corrosion, lightning strike, sand, damage due to negligence, loss of power, power fluctuations, or wrongly connected supply leads and outgoing leads
  - Appliances that do not have a serial number or are not covered by a manufacturer's warranty
  - Errors or incorrect use that are not covered by the manufacturer
  - Consequential damage, third-party costs, service, inspections, cleaning, cosmetic repairs that do not influence the functions, consumables, viruses, software defects, or fuses
  - Repair or replacement of the insured appliance that has not been approved in advance by the Insurer

## 9. General exclusions

- The Insurer provides no benefits
- if the damage was caused deliberately by the insured person;
  - for consequences of actions suffered by the insured person during a civil war or war;
  - for damage caused by the fact that the insured person has failed to comply with his obligations arising out of the card agreement concluded with Cornèrcard (in particular, the obligation of due diligence pursuant to the applicable general terms and conditions).

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## 10. In the event of a claim

The insured person must report a claim, as soon as it comes to light, immediately by telephone or online to:

**Helvetia Swiss Insurance Company Ltd**  
Dufourstrasse 40  
CH-9001 St. Gallen  
Switzerland  
Phone: +41 44 655 11 46  
Online claim notification: [cornercard.ch/e/claim\\_Helvetia](https://cornercard.ch/e/claim_Helvetia)

For all claims, a report must be made to the Insurer at the above telephone number or online no later than 7 days after the occurrence of the claim event.

The insured person must arrange for any repairs or possible replacement of the insured appliance to be approved in advance by the Insurer; otherwise, the Insurer is entitled to decline to provide the insurance benefit under the terms of the Swiss Federal Insurance Act.

To enforce claims, the insured person must supply the following evidence to the Insurer. The Insurer further reserves the right to require further evidence to be provided.

- Copy of the purchase receipt with the date (start of the manufacturer's guarantee)
- Copy of the monthly statement proving purchase of the new appliance
- Copy of the manufacturer's warranty
- Name, address, telephone number of the company/person that established the fault in the appliance and that may perform the repair work as a certified repair agency for the particular manufacturer

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## 11. Applicable law

The conclusion and performance of the insurance contract will be governed by Swiss law, in particular the Swiss Federal Insurance Contract Act (WVG).

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## 12. Place of jurisdiction

Legal actions against the Insurer may be taken at the court having jurisdiction at the Swiss place of residence of the insured person or the person who is entitled to claim. If the insured person or person entitled to claim resides abroad, St. Gallen will be the sole place of jurisdiction.

# Extended Warranty for Visa Infinite, Platinum Visa and Mastercard® Card issued by Cornèr Bank Ltd.

General Conditions of Insurance – Helvetia Swiss Insurance Company Ltd, St. Gallen – edition 10.2024

Only the masculine form is used in the following to facilitate legibility; however, the appropriate feminine form is also intended. To be used for information purposes only. The German wording prevails in case of litigation. Please keep this insurance confirmation in a safe location together with your other insurance documents.

The following extended warranty insurance is an insurance against damages.

## 1. Amounts insured

### Maximum coverage per claim, per year

Global Card Visa Infinite	CHF 6,000
Platinum Visa and Mastercard	CHF 6,000
Platinum Global Card Visa and Mastercard	CHF 6,000

## 2. Insurance coverage

Two-year extended warranty for electrical and electronic appliances.

## 3. Insurance provider

Helvetia Swiss Insurance Company Ltd  
Dufourstrasse 40  
9001 St. Gallen  
Switzerland

### For information and inquiries:

E-mail: partnerbusiness-nl@helvetia.ch  
Phone: +41 44 563 62 49

## 4. Insurance principles

General Terms of Insurance (GTI) for the group insurance contract No. 4.001.346.109 between Helvetia Swiss Insurance Company Ltd, Dufourstrasse 40, 9001 St. Gallen, (hereinafter referred to as the "Insurer") and Cornèr Banca SA, Cornèrcard, Via Canova 16, 6901 Lugano, (hereinafter referred to as "Cornèr") for holders of a Visa Infinite, Platinum Visa and/or Mastercard credit card.

## 5. Insured persons

The holder (hereinafter referred to as the "insured person") of a valid Visa Infinite, Platinum Visa and/or Mastercard credit card (hereinafter referred to as the "card") issued in Switzerland by Cornèr for which notice of termination has not been given.

## 6. Geographical scope of application

The insurance is valid worldwide.

## 7. Beginning, duration, and basic prerequisite for insurance coverage

- 7.1 The insurance coverage applies from the date on which the card is issued by Cornèr and possession of the card is taken by the insured person and ends upon the termination of the Cornèr card agreement (notice of termination given either by Cornèr or by the insured person) or upon the expiration of the card.
- 7.2 With the termination of the group insurance contract, insurance coverage for the insured persons likewise ends. Where appropriate, the insured persons will be informed by Cornèr in advance.
- 7.3 For insurance cover to exist, at least 51 % of the purchased item must have been paid for with one or more valid cards, issued by Cornèr. If a cardholder holds several cards on which the Extended Warranty is included, the insured amounts of the card with the highest insurance benefits apply. Under no circumstances may the insurance benefits of several cards be added together.

## 8. Scope of insurance coverage:

- a) **Insurance coverage:**  
The Insurer refunds the costs demonstrably and directly incurred as a result of the claim event for the repair or replacement of the registered insured appliance. The warranty extension period begins upon the expiration of the manufacturer's warranty and lasts for 24 months (2 years).
- b) **Insured appliance:**  
The newly purchased appliance which was paid for with the card and carries a valid manufacturer's warranty. The insurance covers electrical household appliances ("white goods" such as washing machines, drying machines, dishwashers, stoves, ovens, refrigerators, vacuum cleaners, electric irons, toasters, or electric toothbrushes), electronic entertainment appliances ("brown goods," such as television sets, DVD players, home cinema systems, hi-fi equipment, MP3 players, photographic cameras, video cameras, or GPS devices), electrical communication appliances ("gray goods", such as cell phones, computers, notebook computers, copiers, fax machines, scanners, or game consoles).  
**Minimum value of the goods: CHF 50**
- c) **Claim:**  
The newly purchased appliance paid for with the card that suffers damage covered by the manufacturer's warranty and during the agreed warranty extension period.
- d) **Amount insured:**  
CHF 6,000 per claim, per year.
- e) **Exclusions:**
  - Insured appliances that cost less than the minimum purchase price of CHF 50
  - External influences caused either directly or indirectly by transportation, delivery, or installation, together with accidental damage, inappropriate use, damage by fire, water, or fluids, corrosion, lightning strike, sand, damage due to negligence, loss of power, power fluctuations, or wrongly connected supply leads and outgoing leads
  - Appliances that do not have a serial number or are not covered by a manufacturer's warranty
  - Errors or incorrect use that are not covered by the manufacturer
  - Consequential damage, third-party costs, service, inspections, cleaning, cosmetic repairs that do not influence the functions, consumables, viruses, software defects, or fuses
  - Repair or replacement of the insured appliance that has not been approved in advance by the Insurer

## 9. General exclusions

- The Insurer provides no benefits
- if the damage was caused deliberately by the insured person;
  - for consequences of actions suffered by the insured person during a civil war or war;
  - for damage caused by the fact that the insured person has failed to comply with his obligations arising out of the card agreement concluded with Cornèrcard (in particular, the obligation of due diligence pursuant to the applicable general terms and conditions).

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## 10. In the event of a claim

The insured person must report a claim, as soon as it comes to light, immediately by telephone or online to:

**Helvetia Swiss Insurance Company Ltd**  
Dufourstrasse 40  
CH-9001 St. Gallen  
Switzerland  
Phone: +41 44 655 11 46  
Online claim notification: [cornercard.ch/e/claim\\_Helvetia](https://cornercard.ch/e/claim_Helvetia)

For all claims, a report must be made to the Insurer at the above telephone number or online no later than 7 days after the occurrence of the claim event.

The insured person must arrange for any repairs or possible replacement of the insured appliance to be approved in advance by the Insurer; otherwise, the Insurer is entitled to decline to provide the insurance benefit under the terms of the Swiss Federal Insurance Act.

To enforce claims, the insured person must supply the following evidence to the Insurer. The Insurer further reserves the right to require further evidence to be provided.

- Copy of the purchase receipt with the date (start of the manufacturer's guarantee)
- Copy of the monthly statement proving purchase of the new appliance
- Copy of the manufacturer's warranty
- Name, address, telephone number of the company/person that established the fault in the appliance and that may perform the repair work as a certified repair agency for the particular manufacturer

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## 11. Applicable law

The conclusion and performance of the insurance contract will be governed by Swiss law, in particular the Swiss Federal Insurance Contract Act (WVG).

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## 12. Place of jurisdiction

Legal actions against the Insurer may be taken at the court having jurisdiction at the Swiss place of residence of the insured person or the person who is entitled to claim. If the insured person or person entitled to claim resides abroad, St. Gallen will be the sole place of jurisdiction.

# “Hole-in-one” Insurance for Diners Club® Golf Cards issued by Cornèr Bank Ltd.

General Terms of Insurance – Helvetia Swiss Insurance Company Ltd, St. Gallen – edition 01.2022

Only the masculine form is used in the following to facilitate legibility; however, the appropriate feminine form is also intended. The German wording prevails in case of litigation. Please keep this confirmation of insurance in a safe place together with your other insurance documents.

The following hole-in-one insurance is an insurance against damages.

## 1. Amount insured

Maximum coverage per claim, per year  
(maximum 1 claim per year)

CHF 700

## 2. Insurance coverage

The insurance covers the costs of celebrating hitting a hole-in-one.

The details of the scope of the insurance coverage can be found under Art. 8.

## 3. Insurance provider

Helvetia Swiss Insurance Company Ltd  
Dufourstrasse 40  
9001 St. Gallen  
Switzerland

**For information and inquiries:**  
E-mail: [partnerbusiness-nl@helvetia.ch](mailto:partnerbusiness-nl@helvetia.ch)  
Phone: +41 44 563 62 49

## 4. Insurance principles

General Terms of Insurance (GTI) for the group insurance contract No. 4.001.346.113 between Helvetia Swiss Insurance Company Ltd, Dufourstrasse 40, 9001 St. Gallen, (hereinafter referred to as the “Insurer”) and Cornèr Banca SA, Cornèrcard, Via Canova 16, 6901 Lugano, (hereinafter referred to as “Cornèr”) for holders of a Diners Club Golf card.

## 5. Insured persons

The holder (hereinafter referred to as the “insured person”) of a valid Diners Club Golf card issued in Switzerland by Cornèr for which notice of termination has not been given (hereinafter referred to as the “card”).

## 6. Geographical scope of application

The insurance is valid worldwide.

## 7. Beginning, duration and basic prerequisite for insurance coverage

7.1 The insurance coverage applies from the date on which the card is issued by Cornèr to the insured person and ends upon the termination of the Cornèr card agreement (notice of termination given either by Cornèr or by the insured person) or upon expiration of the card.

7.2 With the termination of the group insurance contract between the Insurer and Cornèr, insurance coverage for the insured persons likewise ends. Where appropriate, the insured persons will be suitably informed by Cornèr in advance about the termination of the insurance coverage.

## 8. Scope of insurance coverage

### a) Insurance coverage

If the insured person scores a hole-in-one during a golf tournament that counts toward his handicap, the actual costs incurred to celebrate this event in the club restaurant on the day of the event will be reimbursed to the card used for this purpose. To be covered by the policy, the hole-in-one must be hit by a registered player during a normal tournament round and within the context of the official rules of the responsible golf organization.

### b) Amount insured

Maximum CHF 700 per insured event; 1 claim per year.

## 9. General exclusions

The Insurer provides no benefits:

- If the damage was caused deliberately by the insured person
- For the consequences of actions suffered by the insured person during a civil war or war
- For damage caused by the fact that the insured person has failed to comply with his obligations arising out of the card agreement concluded with Cornèrcard (in particular, the obligation of due diligence pursuant to the applicable General Terms and Conditions)

## 10. Obligations to report and cooperate in the event of a claim

The insured person must report a claim, as soon as it comes to light, to:

**Helvetia Swiss Insurance Company Ltd**  
Dufourstrasse 40  
CH-9001 St. Gallen  
Switzerland  
Phone: +41 44 655 11 46  
Online claim notification: [cornercard.ch/e/claim\\_Helvetia](mailto:cornercard.ch/e/claim_Helvetia)

The insured person must report the claim to the Insurer at the above telephone number or online no later than 7 days after its occurrence.

In the event of a culpable breach of obligations in connection with a claim, the Insurer has the right to reduce the compensation by the amount by which the compensation would have been reduced had the insured person complied with such obligations. The Insurer is not obliged to make any payments if the insured person makes false representations, conceals facts, or fails to cooperate as required, if such conduct is prejudicial to the Insurer.

To enforce claims, the insured person must supply the following evidence to the Insurer:

- Receipt with individual items showing the costs of the expenses incurred
- Confirmation from the organizer of the tournament that the insured person participated and hit a hole-in-one

The Insurer reserves the right to require further evidence.

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## 11. Applicable law

The conclusion and performance of the insurance contract shall be governed by Swiss law, in particular the Swiss Federal Insurance Contracts Act (VVG).

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## 12. Place of jurisdiction

Legal actions against the Insurer may be taken at the court having jurisdiction at the Swiss place of residence of the insured person or the person who is entitled to claim. If the insured person or person entitled to claim resides abroad, St. Gallen is the sole place of jurisdiction.

# Handbag Insurance, ATM Mugging Insurance, Key Replacement Insurance and Two-Years Extended Warranty for the Cornercard Gold Visa, Mastercard and Diners Club Gold Credit Cards issued by Cornèr Bank Ltd.

General Conditions of Insurance – Helvetia Swiss Insurance Company Ltd, St. Gallen – edition 07.2024

Only the masculine form is used in the following to facilitate legibility; however, the appropriate feminine form is also intended. To be used for informational purposes only. The German wording prevails in case of litigation. Please keep this insurance confirmation in a safe location together with your other insurance documents.

All insurance components are insurances against damages.

## 1. Amounts insured

	Maximum coverage per claim, per year:
Handbag/business bag/wallet and its contents	CHF 2,000
ATM mugging	CHF 5,000
Key replacement	CHF 1,000
Two-year extended warranty	CHF 3,000

## 2. Insurance coverage

Insurance against assault, theft, or loss of **handbag/wallet** including its contents, **theft of cash** during or after use of an ATM, **key replacement** including key assistance, and a **two-year extended warranty**.

## 3. Insurance provider

Helvetia Swiss Insurance Company Ltd  
Dufourstrasse 40  
CH-9001 St. Gallen  
Switzerland

**For information and inquiries:**  
E-mail: [partnerbusiness-nl@helvetia.ch](mailto:partnerbusiness-nl@helvetia.ch)  
Phone: +41 44 563 62 49

## 4. Insurance principles

General Terms of Insurance (GTI) for the group insurance contract No. 4.001.346.113 between Helvetia Swiss Insurance Company Ltd, Dufourstrasse 40, 9001 St. Gallen, (hereinafter referred to as the "Insurer") and Cornèr Banca SA, Cornèrcard, Via Canova 16, 6901 Lugano, (hereinafter referred to as "Cornèr") for holders of a Cornèrcard Gold Visa, Mastercard and/or Diners Club Gold credit card, with the exclusion of the card products mentioned below in section 5.

## 5. Insured persons

Cardholders (hereinafter referred to as the "insured person") of a valid Cornèrcard Gold Visa, Mastercard and/or Diners Club Gold credit card (hereinafter referred to as the "card") issued in Switzerland by Cornèr for which notice of termination has not been given. Special Gold Visa, Mastercard and/or Diners Club Gold cards such as Miles & More cards, co-branded cards (i.e., card products that, in addition to the Cornèrcard, Visa, Mastercard or Diners Club logo, also bear the logo of a partner company), cards intermediated by partner companies or Financial Institutions (Global Card cards and co-branded cards), and cards issued through the employer or partner companies under special conditions are not covered by the insurance.

## 6. Geographical scope of application

The insurance is valid worldwide.

## 7. Beginning, duration, and basic prerequisite for insurance coverage

- 7.1 The insurance coverage applies from the date on which the card is issued by Cornèr and possession of the card is taken by the insured person and ends upon the termination of the Cornèr card agreement (notice of termination given either by Cornèr or by the insured person) or upon the expiration of the card.
- 7.2 With the termination of the group insurance contract, insurance coverage for the insured persons likewise ends. Where appropriate, the insured persons will be informed by Cornèr in advance.
- 7.3 Extended warranty: For insurance cover to exist, at least 51 % of the purchased item must have been paid for with one or more valid cards, issued by Cornèrcard. If a cardholder holds several cards on which the extended warranty is included, the insured amount of the card with the highest insurance benefits applies. Under no circumstances may the insurance benefits of several cards be added together.

## 8. Scope of insurance coverage:

### 8.1 Handbag insurance – handbag/business bag/wallet including its contents

- a) **Insurance coverage:**  
The Insurer refunds the costs demonstrably and directly incurred as a result of the claim event for the replacement or repair of the handbag/business bag/wallet of an insured person, together with its contents, including personal documents (official documents of an insured person, such as passport, identity card, driver's license, and vehicle logbook).
- b) **Claim:**  
Loss or damage of the handbag/business bag/wallet resulting from theft or assault on the insured person.
- c) **Amount insured:**  
Maximum of CHF 250 per item. The maximum insured amount is CHF 2,000 per claim, per year.
- d) **Exclusions:**  
The following contents of the handbag/business bag/wallet are not insured: jewelry, food, cash, traveler's checks or similar (e.g. vouchers or coupons).

### 8.2 ATM mugging insurance – theft of withdrawn cash

- a) **Insurance coverage:**  
The Insurer refunds the cash demonstrably stolen directly from an insured person on the occasion of the claim. All personal cards are insured.
- b) **Claim:**  
Theft of cash resulting from assault/robbery (theft with the threat or use of force against the insured person) during the use of an ATM by the insured person (who has been forced to withdraw cash) and withdrawal of cash not authorized by the insured person within 48 hours of an assault/robbery.
- c) **Amount insured:**  
Maximum of CHF 5,000 per claim, per year for withdrawals from ATMs in Switzerland and abroad.

### 8.3 Key replacement insurance and assistance

- a) **Insurance coverage:**  
Pursuant to Article 10, the Insurer refunds the costs demonstrably and directly incurred as a result of the claim event for the replacement of keys (home, office, and car keys of an insured person) and/or the lock, or the costs of a company whose services are engaged either by the Insurer or by the insured person to open the lock.
- b) **Assistance benefits:**  
In the event of a claim, the Insurer commissions a company to open the lock for the insured person in an emergency. In such an emergency, you can reach our emergency call center round the clock, every day of the year at +41 44 655 11 46.  
The insurance coverage is extended to places/territory in Switzerland and in the Principality of Liechtenstein.
- c) **Claim:**  
Removal of the keys resulting from assault or theft or loss of the keys.
- d) **Amount insured:**  
Maximum of CHF 1,000 per claim, per year.

#### 8.4 Extended warranty:

**a) Insurance coverage:**

The Insurer refunds the costs demonstrably and directly incurred as a result of the claim event for the repair or replacement of the registered insured appliance.

The warranty extension period begins upon the expiration of the manufacturer's warranty and lasts for 24 months (2 years).

**b) Insured appliance:**

The newly purchased appliance which was paid for with the card and carries a valid manufacturer's warranty. The insurance covers electrical household appliances ("white goods" such as washing machines, drying machines, dishwashers, stoves, ovens, refrigerators, vacuum cleaners, electric irons, toasters, or electric toothbrushes), electronic entertainment appliances ("brown goods," such as television sets, DVD players, home cinema systems, hi-fi equipment, MP3 players, photographic cameras, video cameras, or GPS devices), electrical communication appliances ("gray goods", such as cell phones, computers, notebook computers, copiers, fax machines, scanners, or game consoles).

**Minimum value of the goods: CHF 50**

**c) Claim:**

The newly purchased appliance paid for with the card that suffers damage covered by the manufacturer's warranty and during the agreed warranty extension period.

**d) Amount insured:**

CHF 3,000 per claim, per year.

**e) Exclusions:**

- Insured appliances that cost less than the minimum purchase price of CHF 50
- External influences caused either directly or indirectly by transportation, delivery, or installation, together with accidental damage, inappropriate use, damage by fire, water, or fluids, corrosion, lightning strike, sand, damage due to negligence, loss of power, power fluctuations, or wrongly connected supply leads and outgoing leads
- Appliances that do not have a serial number or are not covered by a manufacturer's warranty
- Errors or incorrect use that are not covered by the manufacturer
- Consequential damage, third-party costs, service, inspections, cleaning, cosmetic repairs that do not influence the functions, consumables, viruses, software defects, or fuses
- Repair or replacement of the insured appliance that has not been approved in advance by the Insurer

## 9. General exclusions

The Insurer provides no benefits

- if the damage was caused deliberately by the insured person;
- for consequences of actions suffered by the insured person during a civil war or war;
- for damage caused by the fact that the insured person has failed to comply with his obligations arising out of the card agreement concluded with Cornèr (in particular, the obligation of due diligence pursuant to the applicable general terms and conditions).

## 10. In the event of a claim

The insured person must report a claim, as soon as it comes to light, immediately by telephone to:

**Helvetia Swiss Insurance Company Ltd**

**Dufourstrasse 40**

**9001 St. Gallen**

**Switzerland**

**Phone: +41 44 655 11 46**

**Online claim notification: [cornercard.ch/e/claim\\_Helvetia](https://cornercard.ch/e/claim_Helvetia)**

In the event of an assault or theft, an appropriate report must be made immediately to the police, no later than 24 hours after the occurrence has come to light.

For all other claims, a report must be made to the Insurer at the above telephone number or online no later than 7 days after the occurrence of the claim event.

The insured person must arrange for any repairs or possible replacement of the insured appliance during the warranty extension period to be approved in advance by the Insurer; otherwise, the Insurer is entitled to decline to provide the insurance benefit under the terms of the Swiss Federal Insurance Act.

To enforce claims, the insured person must supply the following evidence to the Insurer. The Insurer further reserves the right to require further evidence to be provided.

**Handbag/business bag/wallet**

- Copy of the written attestation from the appropriate police station that recorded the report of theft, quoting the relevant report number
- Original of the purchase invoice or traceable documentation of the stolen or damaged handbag/business bag/wallet, together with the stolen items contained therein
- The insured person undertakes to make the damaged goods available to the Insurer for the purpose of inspection or disposal until the claim has been settled

**ATM mugging**

- In the event of an assault or theft, a copy of the written attestation from the appropriate police station that recorded the report of theft, quoting the relevant report number
- A copy of the monthly statement or evidence of payment with the date of debiting and the time of the transaction

**Key replacement – key assistance**

- In the event of an assault or theft, a copy of the written attestation from the appropriate police station that recorded the report of theft, quoting the relevant report number
- In the event of loss, a copy of the report to the lost property office
- Copy of the lock invoice for the replacement of keys and locks or of the invoice issued by the key service for opening the lock

**Extended warranty**

- Copy of the purchase receipt with the date (start of the manufacturer's guarantee)
- Copy of the monthly statement proving purchase of the new appliance
- Copy of the manufacturer's warranty
- Name, address, telephone number of the company/person that established the fault in the appliance and that may perform the repair work as a certified repair agency for the particular manufacturer

## 11. Applicable law

The conclusion and performance of the insurance contract will be governed by Swiss law, in particular the Swiss Federal Insurance Contract Act (VVG).

## 12. Place of jurisdiction

Legal actions against the Insurer may be taken at the court having jurisdiction at the Swiss place of residence of the insured person or the person who is entitled to claim. If the insured person or person entitled to claim resides abroad, St. Gallen will be the sole place of jurisdiction.

# Ticket Insurance for FCB Mastercard credit cards issued by Cornèr Bank Ltd.

General Terms of Insurance – Helvetia Swiss Insurance Company Ltd, St. Gallen – edition 10.2024

Only the masculine form is used in the following to facilitate legibility; however, the appropriate feminine form is also intended. The German wording prevails in case of litigation. Please keep this confirmation of insurance in a safe place together with your other insurance documents.

The following ticket insurance is an insurance against damages.

## 1. Amount insured

Maximum coverage per claim, per year (maximum 1 claim per year)  
CHF 200

## 2. Insurance coverage

The insurance covers non-attendance at an event if the insured person is unable to attend due to serious illness, serious accidental injury, serious pregnancy complications, severe damage to the insured person's property, failure or delay of public transportation, accident, or breakdown (see also definitions under point 8.1 b).

## 3. Insurance provider

Helvetia Swiss Insurance Company Ltd  
Dufourstrasse 40  
9001 St. Gallen  
Switzerland  
For information and inquiries:  
E-mail: partnerbusiness-nl@helvetia.ch  
Phone: +41 44 563 62 49

## 4. Insurance principles

General Terms of Insurance (GTI) for the group insurance contract No. 4.001.346.109 between Helvetia Swiss Insurance Company Ltd, Dufourstrasse 40, St. Gallen (hereinafter referred to as the "Insurer") and Cornèr Banca SA, Cornèrcard, Via Canova 16, 6901 Lugano, (hereinafter referred to as "Cornèr") for holders of an FCB Mastercard credit card.

## 5. Insured persons

The holder (hereinafter referred to as the "insured person") of a valid FCB Mastercard credit card issued in Switzerland by Cornèr for which notice of termination has not been given (hereinafter referred to as the "card").

## 6. Geographical scope of application

The insurance is valid worldwide.

## 7. Beginning, duration and basic prerequisite for insurance coverage

7.1 The insurance coverage applies from the date on which the card is issued by Cornèr to the insured person and ends upon the termination of the Cornèr card agreement (notice of termination given either by Cornèr or by the insured person) or upon expiration of the card.

7.2 With the termination of the group insurance contract between the Insurer and Cornèr, insurance coverage for the insured persons likewise ends. Where appropriate, the insured persons will be suitably informed by Cornèr in advance about the termination of the insurance coverage.

7.3 For the insured person to be entitled to claim an insurance benefit upon the occurrence of the insured event, at least 51% of the cost of the purchased tickets must have been paid for with the valid card issued by Cornèr.

## 8. Scope of insurance coverage

### 8.1 Ticket insurance

#### a) Insurance coverage

The Insurer refunds the cancellation costs (excluding handling fees) that are effectively incurred if the insured person is unable to attend the booked event due to a claim.

**Minimum purchase price: CHF 25**

#### b) Claim

The Insurer provides insurance coverage if the insured person is unable to attend the event due to any of the following circumstances:

- Unforeseen serious illness, serious injury, serious pregnancy complications (illnesses and injuries are deemed serious if they result in temporary or permanent incapacity for work)
- Death of the insured person or of a person who is very close to the insured person. Very close persons are:
  - Immediate family members (spouse, parents, children, parents-in-law, grandparents, and siblings)
  - Life partner and his parents and children
  - Caregivers of non-accompanying minor children, or relatives in need of care
  - Very close friends with whom intensive contact is maintained
- Severe damage to the property of the insured person at his place of residence by fire, natural hazard, theft, or flooding, therefore making his presence at home indispensable
- Failure or delay of the public means of transportation (all forms of transportation that regularly operate on a fixed route on the basis of a timetable or flight schedule are deemed to be public means of transportation) to be used to reach the event as a result of
  - a) a technical defect,
  - b) adverse weather conditions (in particular, flight cancellations due to fog, snowstorms, etc.),
  - c) strike.
    - Vehicle failure of the private vehicle or taxi during the direct journey to the event venue as the result of an accident or breakdown (excluding lack of fuel and key-related problems) An insured person's employment contract is terminated unexpectedly by the employer.
    - If an insured person suffers from a chronic illness (such as asthma, allergies, attacks of rheumatism, or cancer) without compromising the attendance at the event at the time when the insurance is contracted, the Insurer shall pay the resulting insured costs if attendance has to be canceled because of an unforeseen acute deterioration of this condition or in the event of death as a consequence of the chronic illness.

#### c) Amount insured

**Maximum CHF 200, one (1) claim per year**

#### d) Exclusions

No insurance coverage is granted if the insured person decides not to attend the event or is prevented from attending the event due to one of the following circumstances:

- If the organizer cancels the event for objective reasons
- If the condition that gave rise to the non-attendance was a complication or the result of an operation that was already planned at the time the ticket was purchased
- In the event of non-attendance without a medical indication
- As a result of events connected with epidemics or pandemics

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## 9. General exclusions

The Insurer provides no benefits:

- If the damage was caused deliberately by the insured person
- For the consequences of actions suffered by the insured person during a civil war or war
- For damage caused by the fact that the insured person has failed to comply with his obligations arising out of the card agreement concluded with Cornèrcard (in particular, the obligation of due diligence pursuant to the applicable General Terms and Conditions)

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## 10. Obligations in the event of a claim

The insured person must report a claim, as soon as it comes to light, to:  
Helvetia Swiss Insurance Company Ltd  
Dufourstrasse 40  
CH-9001 St. Gallen  
Switzerland  
Phone: +41 44 655 11 46  
Online claim notification: [cornercard.ch/e/claim\\_Helvetia](https://cornercard.ch/e/claim_Helvetia)

The insured person must report the claim to the Insurer at the above telephone number or online no later than 7 days after its occurrence.

In case of illness or accident, a doctor must be consulted immediately. The doctor is to be informed of the intention to attend the event and his instructions must be followed. The insured person must release the doctors who treated him from medical confidentiality obligation vis-à-vis the Insurer.

In the event of a culpable breach of obligations in connection with a claim, the Insurer has the right to reduce the compensation by the amount by which the compensation would have been reduced had the insured person complied with such obligations. The Insurer is not obliged to make any payments if the insured person makes false representations, conceals facts, or fails to cooperate as required, if such conduct is prejudicial to the Insurer.

To enforce claims, the insured person must supply the following evidence to the Insurer:

- Electronic or physical copy of the tickets
- Card statement on which the costs can be seen
- Original event invoice
- Documents or official statements proving the occurrence of the damage

The Insurer reserves the right to require further evidence.

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## 11. Double insurance

If the insured person has been compensated by a liable third party or by such party's insurer, benefits under this contract shall lapse. If a claim has been made to the Insurer instead of to the liable party, the insured person must assign his liability claims to the Insurer in an amount equivalent to its expenditure.

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## 12. Applicable law

The conclusion and performance of the insurance contract shall be governed by Swiss law, in particular the Swiss Federal Insurance Contracts Act (VVG).

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## 13. Place of jurisdiction

Legal actions against the insurer may be taken at the court having jurisdiction at the Swiss place of residence of the insured person or the person who is entitled to claim. If the insured person or person entitled to claim resides abroad, Basel is the sole place of jurisdiction.

Insurance coverage, premiums, and maximum amount insured	Platinum Visa and Mastercard		Gold Visa, Mastercard and Diners Club		Classic Visa, Mastercard and Diners Club		Prepaid Visa and Mastercard	
<b>Cyber Insurance</b>	Single coverage CHF 60/year Family coverage CHF 85/year		Single coverage CHF 60/year Family coverage CHF 85/year		Single coverage CHF 60/year Family coverage CHF 85/year		-	
- Legal Protection								
Computer and internet offences, infringement of personality rights and copyright infringement on the internet	CHF 20,000		CHF 20,000		CHF 20,000		-	
Disputes in connection with contracts concluded via the internet	CHF 350,000		CHF 350,000		CHF 350,000		-	
- e-Reputation Intervention								
Arrangement for a specialist to remove defamatory content	unlimited per event / max. 2/year		unlimited per event / max. 2/year		unlimited per event / max. 2/year		-	
Psychological support	CHF 3,000		CHF 3,000		-		-	
- Banking protection								
Reimbursement of unauthorized fraudulent monetary transaction	CHF 20,000		CHF 20,000		CHF 20,000		-	
Reimbursement of associated administrative expenses	CHF 300		CHF 300		CHF 300		-	
Theft, damage, loss or destruction of the physical payment means	CHF 300		CHF 300		CHF 300		-	
Reimbursement of authorized fraudulent monetary transaction and associated administrative expenses	CHF 1,000		CHF 1,000		CHF 1,000		-	
- Allyz Security App	Single coverage 3 devices Family coverage 5 devices		Single coverage 3 devices Family coverage 5 devices		Single coverage 3 devices Family coverage 5 devices		-	
- Data Recovery Intervention	unlimited per event / max. 2/year		unlimited per event / max. 2/year		unlimited per event / max. 2/year		-	
<b>Payment protection insurance<sup>1</sup></b>	-		0,49 % / monthly		0,49 % / monthly		-	
- Involuntary loss of employment, temporary total incapacity for work, permanent total disability	-		CHF 15,000		CHF 10,000		-	
- Death	-		CHF 40,000		CHF 10,000		-	
<b>Best-price guarantee<sup>2</sup></b>	free and included		free and included		free and included		-	
Compensation for any difference between the price paid and a cheaper offer for an identical item	CHF 4,000		CHF 2,000		CHF 1,000		-	
<b>Purchase protection insurance<sup>2</sup></b>	free and included		free and included		free and included		free and included	
Robbery, theft, damage, or destruction of the insured property	CHF 15,000		CHF 10,000		CHF 5,000		CHF 5,000	
<b>Legal protection insurance<sup>2</sup></b>	free and included		free and included		free and included		free and included	
Legal protection for the settlement of a claim or refund of costs for disputes connected to purchases or refund of costs	CHF 350,000		CHF 300,000		CHF 250,000		CHF 250,000	
<b>Travel insurance<sup>2</sup>:</b>	free and included		free and included		Individual coverage: CHF (USD or EUR) 35/Year	Family coverage: CHF (USD or EUR) 49/Year <sup>3</sup>	Individual coverage: CHF 35/Year <sup>2</sup>	Family coverage: CHF 49/Year <sup>2</sup>
- Cancellation costs	CHF 60,000		CHF 40,000		CHF 10,000	CHF 40,000	CHF 10,000	CHF 40,000
- Travel interruption and travel assistance	CHF 60,000		CHF 40,000		CHF 10,000	CHF 40,000	CHF 10,000	CHF 40,000
- Replacement trip	CHF 60,000		CHF 40,000		CHF 10,000	CHF 40,000	CHF 10,000	CHF 40,000
- Travel delay	CHF 5,000		CHF 3,000		-	-	-	-
- Travel baggage (theft, robbery, damage, or loss)	CHF 15,000		CHF 10,000		-	-	-	-
- Medical treatment and medical assistance expenses	CHF 1,500,000		CHF 1,500,000		-	-	-	-
- Deductible waiver for rental cars (CDW)	CHF 10,000		CHF 10,000		CHF 10,000	CHF 10,000	CHF 10,000	CHF 10,000
<b>Travel Accident Advantage<sup>2</sup></b>	free and included		Family coverage: CHF (USD or EUR) 35/Year		Family coverage: CHF (USD or EUR) 35/Year		-	
Endowment coverage in the event of permanent disability or death for travel accidents throughout your entire trip	CHF 1,000,000		CHF 500,000		CHF 500,000		-	
<b>Private and motor legal protection insurance</b>	Individual coverage: CHF (USD or EUR) 205/Year	Family coverage: CHF (USD or EUR) 280/Year	Individual coverage: CHF (USD or EUR) 205/Year	Family coverage: CHF (USD or EUR) 280/Year	Individual coverage: CHF (USD or EUR) 205/Year	Family coverage: CHF (USD or EUR) 280/Year	-	
Advice and support for litigation cases as a result of driving, both during leisure time and while on the job, including court costs and lawyer's fees	CHF 500,000	CHF 500,000	CHF 500,000	CHF 500,000	CHF 500,000	CHF 500,000	-	
<b>Extended Warranty<sup>2</sup></b>	free and included		free and included <sup>5</sup>		-		-	
Two-year extended warranty for electrical and electronic appliances	CHF 6,000		CHF 3,000		-		-	
<b>Optional Extended Warranty<sup>2,4</sup></b>	-		CHF (USD or EUR) 59		CHF (USD or EUR) 59		-	
Maximum two-year extended warranty for electrical and electronic devices.	-		CHF 3,000		CHF 3,000		-	

<sup>1</sup> Only valid for cards in CHF.

<sup>2</sup> Only valid if you paid using at least 51 % using your Cornercard.

<sup>3</sup> Free and included for Classic Family Package Visa and Mastercard.

<sup>4</sup> Clanq cards are not entitled to this benefit.

<sup>5</sup> easyTravel cards in EUR/USD are not entitled to this benefit.

<sup>6</sup> Miles & More cards, co-branded cards that, in addition to the Cornercard, Visa, Mastercard or Diners Club logo, also bear the logo of a partner company and cards issued through the employer or partner companies are not covered by the insurance.

**Product-specific additional insurance.**

The insurance coverage listed in the above table also applies.

Handbag Insurance, ATM Mugging Insurance, Key Replacement Insurance and Two-Years Extended Warranty	Gold Visa, Mastercard and Diners Club Gold Credit Cards <sup>1</sup>
<b>Insurance coverage, premiums, and maximum amount insured in CHF</b>	free and included
Handbag insurance	CHF 2,000
ATM mugging insurance	CHF 5,000
Key replacement insurance and assistance	CHF 1,000
Two-years extended warranty <sup>1</sup>	CHF 3,000

"Hole-in-one" insurance for Diners Club Golf cards <sup>2</sup>	Diners Club Golf Cards
<b>Insurance coverage, premiums, and maximum amount insured in CHF</b>	free and included
Costs for celebrations after hitting a hole-in-one during a round of golf	CHF 700

Travel Insurance single coverage <sup>2</sup>	easyTravel Prepaid Card in EUR / USD
<b>Insurance coverage, premiums, and maximum amount insured in CHF</b>	free and included
Cancellation costs	CHF 10,000
Travel interruption and travel assistance	CHF 10,000
Replacement trip	CHF 10,000
Deductible waiver for rental cars (CDW)	CHF 10,000

Ticket Insurance <sup>2</sup>	FCB Mastercard Credit Card	FCB Mastercard Prepaid Card
<b>Insurance coverage, premium, and maximum amount insured in CHF</b>	free and included	–
Ticket refund if the booked event cannot be attended due to an insured event	CHF 200	–

One-year extended warranty <sup>2</sup>	Clanq Visa Credit Card	Clanq Visa Prepaid Card
<b>Insurance coverage, premiums, and maximum amount insured in CHF</b>	free and included	–
One-year extended warranty for electrical and electronic devices	CHF 1,000	–

<sup>1</sup> Miles & More cards, co-branded cards that, in addition to the Cornèrcard, Visa, Mastercard or Diners Club logo, also bear the logo of a partner company and cards issued through the employer or partner companies are not covered by the insurance.

<sup>2</sup> Valid only if at least 51% was paid with a Cornèrcard card.

Insurance coverage, premiums, and maximum amount insured	Platinum Global Card Visa and Mastercard Global Card Visa Infinite		Gold Global Card Visa and Mastercard		Classic Global Card Visa and Mastercard		Direct Global Card Visa and Mastercard	
<b>Cyber Insurance</b>	Single coverage CHF 60/year Family coverage CHF 85/year		Single coverage CHF 60/year Family coverage CHF 85/year		Single coverage CHF 60/year Family coverage CHF 85/year		–	
- Legal Protection								
Computer and internet offences, infringement of personality rights and copyright infringement on the internet	CHF 20,000		CHF 20,000		CHF 20,000		–	
Disputes in connection with contracts concluded via the internet	CHF 350,000		CHF 350,000		CHF 350,000		–	
- e-Reputation Intervention								
Arrangement for a specialist to remove defamatory content	unlimited per event / max. 2/year		unlimited per event / max. 2/year		unlimited per event / max. 2/year		–	
Psychological support	CHF 3,000		CHF 3,000		–		–	
- Banking protection								
Reimbursement of unauthorized fraudulent monetary transaction	CHF 20,000		CHF 20,000		CHF 20,000		–	
Reimbursement of associated administrative expenses	CHF 300		CHF 300		CHF 300		–	
Theft, damage, loss or destruction of the physical payment means	CHF 300		CHF 300		CHF 300		–	
Reimbursement of authorized fraudulent monetary transaction and associated administrative expenses	CHF 1,000		CHF 1,000		CHF 1,000		–	
- Allyz Security App	Single coverage 3 devices Family coverage 5 devices		Single coverage 3 devices Family coverage 5 devices		Single coverage 3 devices Family coverage 5 devices		–	
- Data Recovery Intervention	unlimited per event / max. 2/year		unlimited per event / max. 2/year		unlimited per event / max. 2/year		–	
<b>Payment protection insurance<sup>1</sup></b>	–		0,49 % / monthly		0,49 % / monthly		–	
- Involuntary loss of employment, temporary total incapacity for work, permanent total disability	–		CHF 15,000		CHF 10,000		–	
- Death	–		CHF 40,000		CHF 10,000		–	
<b>Purchase protection insurance<sup>2</sup></b>	free and included		free and included		free and included		free and included	
Robbery, theft, damage, or destruction of the insured property	CHF 15,000		CHF 10,000		CHF 5,000		CHF 5,000	
<b>Legal protection insurance<sup>2</sup></b>	free and included		free and included		free and included		free and included	
Legal protection for the settlement of a claim or refund of costs for disputes connected to purchases or refund of costs	CHF 350,000		CHF 300,000		CHF 250,000		CHF 250,000	
<b>Travel insurance<sup>2</sup>:</b>	free and included		free and included		Individual coverage: CHF (USD or EUR or GBP) 35/Year	Family coverage: CHF (USD or EUR or GBP) 49/Year	Individual coverage: CHF (USD or EUR or GBP) 35/Year	Family coverage: CHF (USD or EUR or GBP) 49/Year
- Cancellation costs	CHF 60,000		CHF 40,000		CHF 10,000	CHF 40,000	CHF 10,000	CHF 40,000
- Travel interruption and travel assistance	CHF 60,000		CHF 40,000		CHF 10,000	CHF 40,000	CHF 10,000	CHF 40,000
- Replacement trip	CHF 60,000		CHF 40,000		CHF 10,000	CHF 40,000	CHF 10,000	CHF 40,000
- Travel delay	CHF 5,000		CHF 3,000		–	–	–	–
- Travel baggage (theft, robbery, damage, or loss)	CHF 15,000		CHF 10,000		–	–	–	–
- Medical treatment and medical assistance expenses	CHF 1,500,000		CHF 1,500,000		–	–	–	–
- Deductible waiver for rental cars (CDW)	CHF 10,000		CHF 10,000		CHF 10,000	CHF 10,000	CHF 10,000	CHF 10,000
<b>Travel Accident Advantage<sup>2</sup></b>	free and included		free and included		free and included		free and included	
Endowment coverage in the event of permanent disability or death for travel accidents throughout your entire trip	CHF 1,000,000		CHF 500,000		CHF 300,000		CHF 300,000	
<b>Private and motor legal protection insurance</b>	Individual coverage: CHF (USD or EUR or GBP) 205/Year	Family coverage: CHF (USD or EUR or GBP) 280/Year	Individual coverage: CHF (USD or EUR or GBP) 205/Year	Family coverage: CHF (USD or EUR or GBP) 280/Year	Individual coverage: CHF (USD or EUR or GBP) 205/Year	Family coverage: CHF (USD or EUR or GBP) 280/Year	–	
Advice and support for litigation cases as a result of driving, both during leisure time and while on the job, including court costs and lawyer's fees	CHF 500,000	CHF 500,000	CHF 500,000	CHF 500,000	CHF 500,000	CHF 500,000	–	
<b>Extended Warranty<sup>2</sup></b>	free and included		–		–		–	
Two-year extended warranty for electrical and electronic appliances	CHF 6,000		–		–		–	

<sup>1</sup> Only valid for cards in CHF.

<sup>2</sup> Only valid if you paid using at least 51 % using your Cornèrcard.

## Financial Institutions Co-Branded Products: BPS - Vontobel - Baloise

Insurance coverage, premiums, and maximum amount insured	Platinum Visa and Mastercard		Gold Visa and Mastercard		Classic Visa and Mastercard		Prepaid Visa and Mastercard	
<b>Cyber Insurance</b>	Single coverage CHF 60/year Family coverage CHF 85/year		Single coverage CHF 60/year Family coverage CHF 85/year		Single coverage CHF 60/year Family coverage CHF 85/year		-	
- Legal Protection								
Computer and internet offences, infringement of personality rights and copyright infringement on the internet	CHF 20,000		CHF 20,000		CHF 20,000		-	
Disputes in connection with contracts concluded via the internet	CHF 350,000		CHF 350,000		CHF 350,000		-	
- e-Reputation Intervention								
Arrangement for a specialist to remove defamatory content	unlimited per event / max. 2/year		unlimited per event / max. 2/year		unlimited per event / max. 2/year		-	
Psychological support	CHF 3,000		CHF 3,000		-		-	
- Banking protection								
Reimbursement of unauthorized fraudulent monetary transaction	CHF 20,000		CHF 20,000		CHF 20,000		-	
Reimbursement of associated administrative expenses	CHF 300		CHF 300		CHF 300		-	
Theft, damage, loss or destruction of the physical payment means	CHF 300		CHF 300		CHF 300		-	
Reimbursement of authorized fraudulent monetary transaction and associated administrative expenses	CHF 1,000		CHF 1,000		CHF 1,000		-	
- Allyz Security App	Single coverage 3 devices Family coverage 5 devices		Single coverage 3 devices Family coverage 5 devices		Single coverage 3 devices Family coverage 5 devices		-	
- Data Recovery Intervention	unlimited per event / max. 2/year		unlimited per event / max. 2/year		unlimited per event / max. 2/year		-	
<b>Payment protection insurance<sup>1</sup></b>	-		0,49% / monthly		0,49% / monthly		-	
- Involuntary loss of employment, temporary total incapacity for work, permanent total disability	-		CHF 15,000		CHF 10,000		-	
- Death	-		CHF 40,000		CHF 10,000		-	
<b>Best-price guarantee<sup>2</sup></b>	free and included		free and included		free and included		-	
Compensation for any difference between the price paid and a cheaper offer for an identical item	CHF 4,000		CHF 2,000		CHF 1,000		-	
<b>Purchase protection insurance<sup>2</sup></b>	free and included		free and included		free and included		free and included	
Robbery, theft, damage, or destruction of the insured property	CHF 15,000		CHF 10,000		CHF 5,000		CHF 5,000	
<b>Legal protection insurance<sup>2</sup></b>	free and included		free and included		free and included		free and included	
Legal protection for the settlement of a claim or refund of costs for disputes connected to purchases or refund of costs	CHF 350,000		CHF 300,000		CHF 250,000		CHF 250,000	
<b>Travel insurance<sup>2</sup>:</b>	free and included		free and included		Individual coverage: CHF (USD or EUR or GBP) 35/Year	Family coverage: CHF (USD or EUR or GBP) 49/Year	Individual coverage: CHF (USD or EUR or GBP) 35/Year	Family coverage: CHF (USD or EUR or GBP) 49/Year
- Cancellation costs	CHF 60,000		CHF 40,000		CHF 10,000	CHF 40,000	CHF 10,000	CHF 40,000
- Travel interruption and travel assistance	CHF 60,000		CHF 40,000		CHF 10,000	CHF 40,000	CHF 10,000	CHF 40,000
- Replacement trip	CHF 60,000		CHF 40,000		CHF 10,000	CHF 40,000	CHF 10,000	CHF 40,000
- Travel delay	CHF 5,000		CHF 3,000		-	-	-	-
- Travel baggage (theft, robbery, damage, or loss)	CHF 15,000		CHF 10,000		-	-	-	-
- Medical treatment and medical assistance expenses	CHF 1,500,000		CHF 1,500,000		-	-	-	-
- Deductible waiver for rental cars (CDW)	CHF 10,000		CHF 10,000		CHF 10,000	CHF 10,000	CHF 10,000	CHF 10,000
<b>Travel Accident Advantage<sup>2</sup></b>	free and included		Family coverage: CHF (USD or EUR or GBP) 35/Year		Family coverage: CHF (USD or EUR or GBP) 35/Year		-	
Endowment coverage in the event of permanent disability or death for travel accidents throughout your entire trip	CHF 1,000,000		CHF 500,000		CHF 500,000		-	
<b>Private and motor legal protection insurance</b>	Individual coverage: CHF (USD or EUR or GBP) 205/Year	Family coverage: CHF (USD or EUR or GBP) 280/Year	Individual coverage: CHF (USD or EUR or GBP) 205/Year	Family coverage: CHF (USD or EUR or GBP) 280/Year	Individual coverage: CHF (USD or EUR or GBP) 205/Year	Family coverage: CHF (USD or EUR or GBP) 280/Year	-	
Advice and support for litigation cases as a result of driving, both during leisure time and while on the job, including court costs and lawyer's fees	CHF 500,000	CHF 500,000	CHF 500,000	CHF 500,000	CHF 500,000	CHF 500,000	-	
<b>Extended Warranty<sup>2</sup></b>	free and included		-		-		-	
Two-year extended warranty for electrical and electronic appliances	CHF 6,000		-		-		-	

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