

Edition 01/2022

General conditions of insurance (GCI). neon Mastercard metal.

European Travel Insurance ERV
St. Alban-Anlage 56, P.O. Box, 4002 Basel
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Information about your insurance policy

Dear customer,

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

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

Who are your contractual partners?

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

Who is the individual policyholder?

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

Who is liable for the premium?

The premium is paid by the individual policyholder.

What law or contractual basis applies?

This contract is governed by Swiss law. The contractual basis comprises e.g. the customer information, the General Conditions of Insurance and, if applicable, further special conditions or supplementary provisions, and also the policy. The Swiss Federal Law on Insurance Contracts also applies.

What risks are covered and what scope does the insurance cover have?

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

What type of insurance is it?

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

What insurance benefits are paid?

The amount or ceiling and type of insurance benefits can be found in these GCI. The same applies to deductibles.

What persons are insured?

On the basis of the group insurance contract concluded with the individual policyholder, ERV only grants insurance coverage to the cardholder of a valid neon Mastercard metal issued in Switzerland by the individual policyholder, as well as a direct right of claim in connection with the insurance benefits. The co-insured persons are the following persons living in the same household as the cardholder: his/her spouse or cohabiting partner, parents, grandparents and children. Under-age children not living in the joint household as well as under-age holiday and foster children are also insured. A family also means 2 people living together with their children, if any. This list is exhaustive.

What are the obligations of the insured persons?

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

- If a loss occurrence occurs, it must be reported to ERV immediately.
- In the event of investigations by ERV, e.g. in the event of a loss occurrence, the insured person must co-operate (obligation to co-operate).
- In the event of a loss occurrence, reasonable actions must be taken to mitigate and elucidate loss (duty to mitigate losses).

When does the insurance coverage begin and end?

The insurance coverage begins with the conclusion of the "neon metal" card contract and ends with the termination of the card contract (cancellation or definitive blocking without a replacement card by the individual policyholder or the cardholder) or upon the expiry of the validity of the neon Mastercard metal. In addition, insurance coverage ends on termination of the group insurance contract between neon and ERV.

What personal data is processed and why?

All personal data will be processed in accordance with the applicable data protection legislation. The body responsible for processing your personal data is European Travel Insurance ERV, a subsidiary of Helvetia Swiss Insurance Company Ltd, St. Alban-Anlage 56, P.O. Box, CH-4002 Basel.

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

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

Overview of insurance benefits

It should be noted that the travel cover includes solely the benefits and sums insured set out in the table below. In any case, the benefits/sums insured of the travel insurance taken out remain decisive.

Description of the insurance benefit	Sums insured Maximum benefit amounts in CHF per insurance year	
	neon Mastercard metal (insurance coverage up to card revenue of CHF 15,000)	neon Mastercard metal "travel package" (insurance coverage from card revenue of CHF 15,000)
Shopping insurance		
Best-price guarantee (maximum 5 events per year)	1,000	1,000
Warranty extension 3 years	6,000	6,000
Search, rescue and transport		
24-hour emergency call centre		
Transport to the hospital		100,000
Search and rescue costs		100,000
Medical and hospital expenses worldwide		
Treatment costs supplement in case of illness and accident abroad (maximum age 80)		200,000
Cancellation costs		
Ticket cover (concert tickets, entry fees or other event tickets)	1,000	1,000
The travel service does not take place due to illness, accident, death, etc.		15,000
Flight delay		
Additional costs for flight delay >3 hours		1,000
Baggage		
Theft, robbery, delay, damage or destruction as well as loss by the operators of public means of transport		2,000

General conditions of insurance (GCI)

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1 General provisions

1.1 Insured persons, special provision

- A The insurance is only valid for persons who have their civil domicile or habitual residence in Switzerland or the Principality of Liechtenstein.
- B Chronically ill persons must have their fitness to travel confirmed in a medical certificate to be issued immediately before booking a travel service.
- C Insurance coverage exists if at least 80% of the original service (subject. travel service) was paid with a valid neon Mastercard metal issued by the individual policyholder.

1.2 Scope

The insurance cover is valid worldwide.

1.3 General exclusions

The following events are not insured:

- a) having already occurred, or that were manifest when the travel service was booked or when the insurance was concluded. The provisions for exacerbation of chronic illnesses are reserved.
- b) arising in connection with illnesses and accidents which were not diagnosed by a doctor at the time of occurrence and documented by means of a medical certificate;
- c) where the assessor (expert, doctor, etc.), who reaches conclusions about the claim event, is a direct beneficiary of or is related by birth or by marriage to the policyholder;
- d) which are attributable to a consequence of acts of war or terrorism, subject to the provisions in the event of a travel incident;
- e) in connection with strikes or unrest of any kind or natural events, with the exception of cancellation or travel incidents.
- f) in connection with abduction;
- g) which are a consequence of official orders;
- h) which occur on the occasion of participation in
 - competitions, races, rallies or training sessions with motor vehicles or boats,

- competitions or training sessions in connection with professional sport or an extreme sport,
- trekking trips and mountain tours when sleeping at altitudes of over 4,000 m above sea level,
- expeditions.
- acts of daring (reckless actions), in which the person concerned knowingly exposes himself to a particularly great risk;
- i) which occur when driving a motor vehicle or a boat without the legally required driving licence or in the absence of the legally required accompanying person;
- k) which are caused by deliberate or grossly negligent action or omission or are the result of disregard of the common duty of care;
- l) which occur under the influence of alcohol, drugs, narcotics or pharmaceuticals;
- m) which arise on the occasion of the intentional commission of crimes and misdemeanours and the attempt to do so, subject to vandalism, theft or robbery by third parties in the case of fully comprehensive cover for rental vehicles;
- n) which the insured person causes in connection with suicide, self-mutilation and the attempt to do so;
- o) which are caused by ionising rays of any kind, in particular as a result of nuclear reactions;
- p) as a result of an epidemic or pandemic (all conclusively listed insured events are reserved).

1.4 Claims against third parties

- A If the insured person has been indemnified by a liable third party or its insurer, no compensation will be paid on the basis of this contract. If ERV is sued instead of the liable party, the insured person must assign his/her liability claims up to the amount of the expenses incurred by ERV.
- B In the case of multiple insurance (voluntary or compulsory insurance) ERV provides its benefits on a subsidiary basis, unless the terms and conditions of insurance of the other insurer likewise contain a subsidiary clause. In this case the statutory provisions for double insurance are applicable.
- C Costs will only be reimbursed, in total, once even where there is more than one insurance policy with licensed companies.

1.5 Other provisions

- A Claims lapse five years after any loss occurrence.
- B The person entitled to the payment may exclusively choose his Swiss place of residence or the domicile of ERV, Basel, as the place of jurisdiction.
- C Any benefits unduly received from ERV must be refunded to ERV within 30 days, together with any expenses incurred.
- D The insurance contract is governed exclusively by Swiss law, in particular by the Swiss Federal Insurance Contract Act/[Bundesgesetz über den Versicherungsvertrag] (VVG).
- E When assessing whether a trip to a country is or is not reasonable due to strikes, unrest, war or terrorist attacks, the applicable recommendations of the Swiss authorities are generally authoritative. These are in the first instance the Federal Department of Foreign Affairs (EDA) and the Federal Department of Health (BAG).

- F ERV pays its benefits in principle in CHF. Foreign currencies are converted at the exchange rate of the day on which these costs were paid by the insured person.
- G When ERV pays the claim, the individual policyholder shall assign their claim resulting from the insurance contract as an automatic lump sum to ERV.
- H ERV will only provide insurance coverage and be liable for claims or other benefits insofar as they do not contravene any sanctions or restrictions imposed by UN resolutions or any trade or economic sanctions imposed by Switzerland, the European Union or the United States of America.

1.6 Procedure upon loss occurrence

- A In the event of a loss occurrence, please contact
- in the event of a loss occurrence, contact the ERV Claims Service, P.O. Box, CH-4002 Basel, phone +41 58 275 27 27, schaden@erv.ch,
 - **in an emergency**, contact the Central Call-out Service with 24-hour service, either on **+41 848 801 803** or **freephone +800 8001 8003**. This service can be contacted day and night (also on Sundays and public holidays). The Central Call-out Service will advise you on the appropriate course of action and organise the necessary assistance.
- B The insured must do everything before and after the loss occurrence to help avert or reduce the loss and clarify it.
- C The insurer
- the information requested,
 - the necessary documents must be submitted, and
 - account details (IBAN of bank or post office account) – should this be omitted, the insured will bear all bank transfer charges of CHF 40.
- D In the event of illness or accident, a doctor must be consulted immediately; the doctor must be informed of your travel plans and you must follow their instructions. The insured/entitled person must release the doctors who treated him/her from the duty of secrecy with respect to the insurers.
- E 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.
- F ERV will not make any payments if
- false representations are made,
 - facts are concealed or
 - the required obligations (including police report, statement of facts, confirmation and receipts) are not met,
- if the insurer suffers a disadvantage as a result.

2 Shopping insurance

2.1 Best-price guarantee

2.1.1 Insured items

- A The best-price guarantee assures the insured person of the best price when purchasing an item.
- B The price difference between the price originally paid and the price of the same, identical item offered at a lower price within a limited period of time must be at least CHF 30 or more. The identical item offered at a lower price must be of the same brand, the same model, the same name and/or the same number and must have been offered by a commercial supplier registered in Switzerland (shop, mail order company, internet provider or website, department store).
- C **The original item must have been at least 80% paid for with the card for which the insurance is valid.**
Minimum value: CHF 50

2.1.2 Duration of the insurance

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

2.1.3 Insured benefits

The insurer reimburses the

- price difference between the price originally paid with the insured card as per the purchase receipt (including VAT) and/or statement as per the neon app and the lower price of the same item.

Pursuant to the overview of insurance benefits, the sum insured is limited per insurance year.

2.1.4 Uninsured objects:

- cash, cheques, tickets, shares or other negotiable securities, precious metals, stamps, lottery tickets, admission cards;
- furs, jewellery, jewels or other precious stones and articles containing gold or other precious metals of any kind;
- art, antiques, weapons or other collectors' items;
- any motor vehicles including cars, boats, aircraft and/or any equipment required to operate one;
- live animals or plants;
- perishable goods such as food, drink, tobacco or fuel;
- bespoke or personalised one-off items;
- used, recycled or recovered items or used cars;
- sale offers such as 'sale due to closure of business';
- items sold by means of manufacturer's coupons or employee discounts or items sold by means of special discounts, free or single products, contract bonds or other limited offers;
- items from special shops offered in places not open to the public, such as clubs or associations;
- items offered outside Switzerland or by companies or websites not registered in Switzerland.

2.1.5 Uninsured events and costs:

- offers that have been published before the purchase date or more than 14 days thereafter;
- transport and handling costs or taxes;

- services purchased along with the item, such as contract labour, maintenance, repair or installation of products, goods or property or professional advice of any kind.

2.1.6 Procedure upon loss occurrence

- A The person entitled to claim must immediately notify ERV of any damage caused as soon as it is determined.
- B In order to assert claims, the person entitled to claim shall provide the insurer with the following evidence:
- a claim form, completed and signed;
 - original or copy of the proof of purchase;
 - statement of account or proof of transaction (screenshot) from the neon app showing that at least 80% of the purchase price was paid with the card; and
 - proof (e.g. prospectus) showing the identical item purchased together with the date of sale and/or issue and the lower offer price of the third-party provider.

2.2 Warranty extension

2.2.1 Insured items

- A The warranty extension protects newly purchased equipment with a valid manufacturer's warranty and extends them for the agreed duration. **The item must have been at least 80% paid for with the card for which the insurance is valid.**
- B The insurance covers:
- electrical household appliances («white goods», such as washing machines, tumble dryers, dishwashers, cooking hobs, ovens, refrigerators, vacuum cleaners, irons, toasters and electric toothbrushes);
 - electronic entertainment equipment («brown goods», such as televisions, DVD players, home cinema systems, hi-fi systems, MP3 players, photo cameras, video cameras and GPS devices);
 - electrical communication devices («grey goods», such as mobile phones, computers, notebooks, copiers, fax machines, scanners and game consoles).
- Minimum value: CHF 50**

2.2.2 Duration of the insurance

The warranty extension period starts with the end of the manufacturer's warranty and lasts 36 months (3 years).

2.2.3 Insured benefits

- A The insurance extends the manufacturer's warranty and reimburses the costs
- for repair or replacement in the event of damage which would be covered by the original manufacturer's warranty.
- B The compensation after expiry of the manufacturer's warranty is 90% of the original purchase price in the first year, 80% in the second year and 70% in the third year. Pursuant to the overview of insurance benefits, the sum insured is limited per insurance year.

2.2.4 Uninsured objects:

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

2.2.5 Uninsured events and costs:

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

2.2.6 Procedure upon loss occurrence

- A The person entitled to claim must immediately notify ERV of any damage caused as soon as it is determined.
- B In order to assert claims, the person entitled to claim shall provide the insurer with the following evidence:
- a claim form, completed and signed;
 - original or copy of the proof of purchase;
 - statement of account or proof of transaction (screenshot) from the neon app showing that at least 80% of the purchase price was paid with the neon Mastercard metal;
 - original or copy of the manufacturer's warranty;
 - contact details of the company/person that detected the defect on the device and may carry out the repair as a certified repair point of the respective manufacturer, including a repair cost estimate;
 - any other relevant documents that are required.

3 Search, rescue and transport

3.1 Scope, duration, special provision

- A The insurance coverage begins when a card turnover of CHF 15,000 has been transacted on the neon Mastercard metal at the time of booking the travel service and since the beginning of the "neon metal" card contract and ends after the end of the travel service (maximum travel duration: 90 days). The cover is valid worldwide.

- B At least 80% of the original travel service must have been paid for with the card for which the insurance is valid.

3.2 Insured events

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

B If an insured person suffers from a chronic illness without the travel service appearing to be in question because of this at the time the insurance is taken out or at the time of booking or before the start of the travel service, ERV will pay the insured costs incurred in the event of unforeseeable, severe acute exacerbation of such illness or if death occurs as a result of the chronic illness (provided fitness to travel has been confirmed by a doctor in writing or in any other text form at the time the travel service is booked).

3.3 Insured benefits

A The extent of entitlement to benefits is determined by the event that triggers the costs. Prior or subsequent events are not taken into account.

B If the insured event occurs, ERV will pay

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

ERV is responsible for the decision on the necessity, nature and timing of these benefits.

3.4 Exclusions

The insured person shall make use of the benefits via the Central Call-Out Service and have them approved in advance by the Central Call-Out Service or ERV. **Otherwise, benefits are limited to a maximum of CHF 400 per person and event.**

Payments are excluded:

- if the card turnover at the time of booking the travel service or event ticket is less than CHF 15,000;
- if the service provider (travel company, hirer, event organiser, etc.) changes or interrupts the agreed service or, as the case may be, should have changed or interrupted the service for objective reasons;
- in the event of a claim to benefits in respect of illness without medical indication (e.g. if adequate medical care was available locally) or if no doctor was consulted locally;
- if the condition that triggers the costs was a complication or consequence of a medical treatment or operation already planned before commencement of the insurance term or at the time of booking or before the start of the travel service.

3.5 Procedure upon loss occurrence

A In order to claim benefits from ERV, the Central Call-Out Service or ERV must be notified immediately if an insured event occurs.

B The following documents, among others, must be submitted to ERV:

- the booking confirmation (original or copy),
- a medical certificate incl. diagnosis, official certificates, the certificate of death, receipts, bills concerning insured additional costs, tickets and/or police reports (originals),
- the copy of the card statement for the travel service paid for.

4 Medical and hospital costs

4.1 Special provision, scope, period of insurance

A The insurance coverage begins when a card turnover of CHF 15,000 has been transacted on the neon Mastercard metal at the time of booking the travel service and since the beginning of the "neon metal" card contract and ends after the end of the travel service (maximum travel duration: 90 days). The cover is valid worldwide with the exception of Switzerland. Insurance is only valid for persons who have their civil-law domicile or habitual residence in Switzerland and have not yet reached the age of 80.

B At least 80% of the original travel service must have been paid for with the card for which the insurance is valid.

4.2 Uninsured accidents

The insurance does not cover

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

4.3 Uninsured illnesses

The insurance does not cover

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

4.4 Insured events and benefits

In the event of accident or illness, ERV shall reimburse the costs incurred abroad for outpatient treatment or an inpatient stay in a general hospital ward in accor-

dance with the statutory Swiss social insurance schemes (Healthcare Insurance Act (HIA), Accident Insurance Act (AIA)) and taking into account the benefits of any other supplementary insurance schemes for

- medically necessary treatment measures (including therapeutic agents) prescribed or implemented by a licensed doctor/chiropractor;
- medically prescribed hospital stays (including subsistence costs) and services provided by qualified nursing staff;
- purchase, rental, replacement or repair of medical aids such as artificial limbs, glasses or hearing aids if they are a consequence of an accident and prescribed by a doctor;
- medically necessary rescue and transport costs to the nearest appropriate hospital for treatment, to max. 10% of the sum insured.

These benefits are paid up to 90 days beyond the agreed insurance period provided the insured event (illness or accident) occurred during the insurance period.

4.5 Exclusions

The insurance does not cover

- if the card turnover at the time of booking the travel service or event ticket is less than CHF 15,000;
- deductibles and franchises from other insurances;
- participation in riots and demonstrations of any kind;
- benefits for illnesses or accidents which were in existence before the commencement of the insurance – an exception is an unforeseen acute deterioration in health due to a chronic condition;
- benefits for treatments or care abroad when the insured person went to the place for such treatment;
- benefits for treatments which are not effective according to scientifically demonstrable methods, expedient and performed economically (art. 32 and 33 KVG – Health Insurance Act);
- benefit reductions imposed by other insurances.

4.6 Reimbursement of costs

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

4.7 Procedure upon loss occurrence

A In the event of accident or illness a doctor must be consulted as soon as possible and their instructions must be followed.

B The following documents, among others, must be submitted to ERV:

- a detailed medical certificate,
- the medical, hospital and pharmacy bills,
- the copy of the card statement for the travel service paid for.

C The insured person must agree at all times to be medically examined by an independent medical examiner of ERV and at its (the Company's) expense.

5 Cancellation costs

5.1 Special provision, scope, period of insurance

A The insurance coverage begins when a card turnover of CHF 15,000 has been transacted on the neon Mastercard metal at the time of booking the travel service and since the beginning of the "neon metal" card contract (excluding ticket cover) and ends with the start of the insured travel service (check-in, boarding the booked means of transport, etc.). The cover is valid worldwide.

B At least 80% of the original travel service must have been paid for with the card for which the insurance is valid.

5.2 Insured events

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

- unforeseeable serious illness, serious injury, serious pregnancy complications or death of an insured person, a person travelling with the insured person, a person not travelling with the person covered – who is very close to the insured person – the direct deputy at the place of work, so that the presence of the insured person at that place is indispensable;
- strikes (except in the case of active participation) on the designated travel route abroad;
- unrest of any kind or natural events at the travel destination, should the life and property of the insured person be at real risk;
- severe damage to the insured's property at his place of residence as a consequence of fire, storm, theft or water damage, so that his presence at home is indispensable;
- non-functioning or delay both caused by personal accident or by a technical defect of the public means of transport to be used to reach the official place of departure in the country of residence (airport, departure railway station, port or coach boarding place);
- if within the last 30 days prior to departure
 - the insured person unexpectedly takes up a new permanent job with a new employer (promotions, etc. are excluded) or
 - the employment agreement of the insured person is terminated by their employer through no fault of their own;
- theft of tickets, passport or identity card

B If the person touching off the claim through an insured event is neither related by birth nor marriage to the insured, there is only an entitlement to benefits if the latter would have to start/continue the journey alone.

C If an insured person suffers from a chronic illness without the travel service appearing to be in question because of this at the time of taking out the insurance or booking the travel service, ERV will pay the insured costs incurred if the

travel service has to be cancelled due to unforeseen, severe acute exacerbation of such illness or if death occurs as a result of the chronic illness (subject to fitness to travel being confirmed by a doctor in writing or in any other text form at the time of booking the travel service).

5.3 Insured benefits

Travel services

- A Decide when assessing the entitlement to benefits is the event which triggers the cancellation of the travel service. Previous or subsequent events are not taken into account.
- B If the insured event occurs, ERV shall pay the cancellation costs actually incurred (excluding handling charges, security and airport taxes). Overall, this benefit is limited by the arrangement price or the insured sum.
- C ERV reimburses the additional costs for the delayed start of the journey if the travel service cannot be commenced at the scheduled time as a result of the insured event; such benefit is limited to the price of the travel service or the cancellation cost sum insured specified in the policy. Should additional expenses be claimed, the claim to cancellation costs will lapse.
- Ticket cover for events**
- D **At least 80% of the original ticket must have been paid for with the card for which the insurance is valid.**
- E Ticket cover benefits are limited to concert tickets, entry fees for city runs or other event tickets. The same insured events, exclusions and procedures in the event of a loss occurrence apply as listed under the section "Cancellation costs".

5.4 Exclusions

Payments are excluded:

- if the card turnover at the time of booking the travel service or event ticket is less than CHF 15,000 (excluding ticket cover).
- if the service provider (travel company, hirer, organiser, etc.) cancels the agreed service or should have cancelled the service for objective reasons;
- if the illness/complaint which gave rise to the annulment is a complication or consequence of an operation or medical treatment already planned prior to the commencement of insurance coverage or at the time the travel service was booked;
- if an illness or the consequences of an accident, an operation or medical treatment already exist at the time of booking the trip and have not been resolved by the time of departure;
- in the event of cancellation in respect of illness or injury without medical indication, and if the medical certificate was not made out as soon as the inability to travel could have been established or was obtained by means of a telephone consultation;
- if a cancellation is due to a mental or psychosomatic condition
 - which cannot be substantiated by a finding and attestation by a psychiatric specialist and
 - of persons in gainful employment which cannot be additionally substantiated by the presentation of a certificate of 100% absence issued by the employer for the duration of the inability to travel certified by a medical practitioner.

5.5 Procedure upon loss occurrence

- A The booking office (travel agency, transport company, landlord, etc.) must be notified immediately after the event occurs.
- B The following documents, among others, must be submitted to ERV:
- the booking confirmation/invoice for the arrangement as well as the invoices for the cancellation or post-travel costs (originals),
 - a detailed medical certificate or a certificate of death or any other official document,
 - the copy of the card statement for the travel service paid for.

6 Flight delay

6.1 Scope, duration, special provision

- A The insurance coverage begins when a card turnover of CHF 15,000 has been transacted on the neon Mastercard metal at the time of booking the travel service and since the beginning of the "neon metal" card contract and ends after the end of the travel service (maximum travel duration: 90 days). The cover is valid worldwide.
- B **At least 80% of the original travel service must have been paid for with the card for which the insurance is valid.**

6.2 Insured event and benefit

If an airport connection between two flights is missed due to a delay of at least three hours due to the sole and exclusive fault of the first airline, ERV shall assume the costs in addition to the benefits paid by the airline (hotel costs, rebooking costs, telephone charges) for the continuation of the travel service. Such benefit is limited to the sum insured.

6.3 Exclusions

Benefits are excluded if

- the insured person is responsible for the delay;
- the card turnover at the time of booking the travel service or event ticket is less than CHF 15,000.

6.4 Procedure upon loss occurrence

- A In order to claim ERV benefits, the event must be notified immediately in writing or in any other text form.
- B The following documents, among others, must be submitted to ERV:
- a proof of delay from the air transport company,
 - a confirmation of the benefits paid by the airline,
 - the confirmation of the booking,

- the original receipts concerning additional costs,
- the copy of the card statement for the travel service paid for.

7 Baggage

7.1 Scope, duration, special provision

- A The insurance coverage begins when a card turnover of CHF 15,000 has been transacted on the neon Mastercard metal at the time of booking the travel service and since the beginning of the "neon metal" card contract and ends after the end of the travel service (maximum travel duration: 90 days). The cover is valid worldwide.
- B **At least 80% of the original travel service must have been paid for with the card for which the insurance is valid.**

7.2. Insured items

- Insured are all items which the insured persons take along on the journey for their own personal use.
- Sports equipment, wheelchairs and children's prams are insured only if they are handed over to a public means of transport for carriage. The insurance cover applies for the period during which such objects are in the custody of the transport operator.

7.3. Non-insured items

The insurance does not cover

- cash and travel tickets (subject to par. 7.5), securities, official deeds and documents of all kinds (subject to par. 7.5), software, precious metals, precious stones and pearls, postage stamps, commercial goods, samples of goods and objects with an artistic or collection value, musical instruments, motor vehicles, bicycles, trailers, boats, surfboards, caravans and aircraft, in each case with their accessories;
- objects purchased or received as gifts during the travel (such as souvenirs) which are not personal travel effects;
- items of value covered by special insurance.
- objects which are carried on the journey otherwise than for own personal use (gifts, goods for third parties etc.).

7.4. Insured events

The insurance covers:

- theft, breaking and entry, robbery,
- damage, destruction,
- Loss during carriage by operators of public means of transport.
- Late delivery (at least six hours) by a public means of transport.
- During camping, events described in par. 7.4 are only insured within official campsites.

7.5. Insured benefits

- A The time of the event at which the baggage is affected by an insured event is decisive for assessment of the claim to benefits.
- B The insurer provides the following benefits up to the maximum amount per insured event in total as set out in the overview of insurance benefits:
- in the event of total loss of insured items, the full replacement value;
 - in the event of partial loss, the costs of repair, subject to a maximum of the full replacement value;
 - cash and tickets exclusively in the event of robbery, up to 20% of the sum insured;
 - damage caused by breakage, up to a limit of 20 % of the insured sum;
 - spectacles, contact lenses, prosthetic devices and wheelchairs up to a limit of 20 % of the insured sum;
 - in the event of theft or loss of a passport, identity card, driving licence, vehicle log book and similar documents and keys, the replacement costs;
 - in the event of theft or loss of credit cards and mobile phones, the organisation (but not the cost) of registering opposition;
 - for non-valuable items left in a locked motor vehicle, boat or tent up to 50% of the sum insured.

7.6. Exclusions

Payments are excluded:

- if the card turnover at the time of booking the travel service or event ticket is less than CHF 15,000.
- damage caused by wear and tear, deliberate damage, exposure to adverse weather conditions, inadequate or defective characteristics or packaging of the objects;
- damage caused by leaving behind, misplacing, losing and dropping;
- objects which were left, even temporarily, in a place which is accessible to the public outside the area of influence of the insured person;
- objects which are kept in a manner inappropriate to their value;
- valuable objects which are left in a vehicle, boat or tent or entrusted to a transport company for carriage and for as long as said objects are in the custody of the transport operator;
- objects which are left behind on or in vehicles, boats or tents overnight (22:00 to 06:00).

7.7. Obligations when travelling

- A Valuable objects, if they are not worn or used, must
- have been handed over to an overnight accommodation provider or a guarded cloakroom for custody or
 - be stored in a locked room which is not accessible to the public and kept under separate lock and key in that room; bags of all kinds, beauty and attaché cases, as well as jewellery boxes, are not regarded as sufficient containers.
- B The travel advice issued by the Federal Department of Foreign Affairs (EDA) for the particular travel destination, in particular concerning local crime and the precautionary measures to be taken, must be complied with.

7.8. Procedure upon loss occurrence

- A The insured person shall comply with the following measures
- in the event of theft or robbery, within 48 hours seek an official investigation at the nearest police station or obtain a report of the incident (police report, report of loss of air ticket, etc.),
 - in the event of damage or loss during transport of the baggage by the responsible body (hotel management, travel leader, transport company, etc.), without delay arrange for the causes, circumstances and extent of the damage to be confirmed in a statement of facts and must therein apply for compensation,
 - on return from the travel service, immediately inform the insurer in writing or any other text form and state the reasons for claiming.
- B The insured person must immediately notify any damage caused as soon as it is determined:
In the event of a loss occurrence, please contact
- the ERV Claims Service, P.O. Box, CH-4002 Basel, phone +41 58 275 27 27, schaden@erv.ch.
- C The following documents, among others, must be submitted to the insurer:
- the original of the statement of facts (police report, airline ticket loss report, etc.),
 - the original confirmation, receipts or purchase confirmations.
- Damaged items must be kept at the disposal of the insurer.

8 Baggage during transport

8.1 Scope, duration, special provision

- A The insurance coverage begins when a card turnover of CHF 15,000 has been transacted on the neon Mastercard metal at the time of booking the travel service and since the beginning of the "neon metal" card contract and lasts as long as the insured items are in the care of a transport company. The cover is valid worldwide.
- B At least 80% of the original travel service must have been paid for with the card for which the insurance is valid.

8.2 Insured benefits

Payments are limited by the insured value or to a maximum of CHF 2,000 per person. For other provisions, see par. 7.3–7.8.

9 Glossary

A Abroad

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

Accident

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

E Epidemic

An epidemic is an infectious disease which occurs to an above-average extent, in terms of both place and time, if it poses a threat to life and limb.

Expedition

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

Extreme sport

Exercising exceptional sporting disciplines, whereby the person concerned is exposed to the highest physical and mental stress (e.g. Ironman Hawaii distance).

G Gross negligence

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

I Illness

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

Insured persons

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

Isolation/quarantine

isolation or quarantine are measures intended to interrupt infection chains and thus contain the further spread of an infectious disease.

N Natural event

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

O Official order

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

P Pandemic

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

Place of residence/state of residence

Country of residence is the country in which the insured person has his/her civil-law domicile or habitual abode or which he/she had before commencement of the insured stay.

Policyholder

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

Public transport/aircraft

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

S Switzerland

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

Sporting equipment

Sports equipment is all items needed to practise a sport (bicycles, skis, snowboards, hunting rifles, diving and golf equipment, rackets, etc.), including accessories.

T Terrorism

Terrorism is any use or threat of violence with the purpose of achieving a political, religious, ethnic, ideological or similar objective. The act or threat of violence is likely to spread fear or terror among the population or parts of the population or to influence a government or state institutions.

Travel service

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

U Unrest of any kind

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

V Valuable items

Valuable items include jewellery with or without precious metal; furs; watches; binoculars; leather clothing; hardware; mobile phones; photographic, cinematographic, video and audio equipment; and apparatus of all kinds, each including accessories.