

Travel insurance: overview of benefits

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Insured benefit		Scope of benefits
Territorial scope		
• Europe	■	
• Worldwide	○	
Person(s) insured		
• Individual cover	■	
• Family cover	○	
Cancellations and assistance		
• Cancellations	■	Individual cover up to CHF 10 000.–
• Delays to start of journey		Family cover up to CHF 20 000.–
• Early termination of rentals, courses and seminars		Sickness, accident, death, pregnancy
		Damage to property at place of residence
		Delayed/cancelled transportation during the outward journey
		Hazards at the destination
		Strikes and natural disasters
		Unemployment
		Bankruptcy of travel agency (no cover for package holidays)
• Person assistance	■	Unlimited amount, insofar as no limit specified hereinafter
		Transfer to nearest suitable hospital
		Repatriation – with medical supervision if needed
		Repatriation of remains in the event of death
		Return journey due to curtailment of trip by a fellow traveller
		Supervision of minors travelling with the insured party
		Return journey to place of residence of the insured party due to sickness, accident or death of a family member at home or of their deputy at work
		Return journey for other important reasons
		Temporary return
		Return journey due to unrest, natural disasters, strikes or epidemics
		Return journey due to failure of means of transport
		Search and recovery costs CHF 30 000.–
		Sickbed visits in the event of hospitalization lasting more than 7 days
		Repeat trip: – Individual cover CHF 10 000.–
		– Family cover CHF 20 000.–
		Reimbursement of travel costs: – Individual cover CHF 10 000.–
		– Family cover CHF 20 000.–
		Advance payment on costs (hospital) CHF 5 000.–
		Bankruptcy of travel agency (per person) up to CHF 1 000.–
		Interpreters' fees while abroad CHF 500.–
		Additional costs for accommodation and meals due to delayed homeward journey caused by heavy snowfall (per person) up to CHF 500.–

■ Primary cover

○ Optional cover items

Insured benefit	Scope of benefits
<ul style="list-style-type: none"> Person assistance 	<ul style="list-style-type: none"> <input checked="" type="checkbox"/> Damages to property carried by the traveller(s) caused by fire, natural hazards, water and theft or misdirected luggage (per person) up to CHF 1000.– <ul style="list-style-type: none"> – For additional costs for accommodation and meals – For additional transport costs Fire, natural hazard and water damage to accommodation For additional costs for accomm. and meals (per person) up to CHF 1000.– Assumption of costs for forwarding of essential medication In the event of repatriation, extra return travel, interruption of travel, delayed return journey (per person) up to CHF 500.– <ul style="list-style-type: none"> – For the cost of a return journey due to sickness, accident or death of a family member at home, or of a deputy at work, or for other important reasons – For unexpected expenses
<ul style="list-style-type: none"> Car assistance (territory: Europe only) 	<ul style="list-style-type: none"> <input type="checkbox"/> Motor vehicles used as driver (passenger cars and camper vans up to 3.5 tonnes, motorcycles, camping trailers) <ul style="list-style-type: none"> Local roadside assistance/towing to the nearest suitable garage Recovery charges (returning the vehicle to the road): <ul style="list-style-type: none"> – Switzerland CHF 1000.– – Abroad CHF 2000.– Overnight stay: <ul style="list-style-type: none"> – Switzerland, per passenger CHF 120.– – Abroad, per passenger and night CHF 120.– Maximum per event CHF 1200.– Travel home / vehicle recovery: <ul style="list-style-type: none"> – Switzerland Public transport By rail, 1st class if not possible: (taxi/rental car) CHF 300.– – Abroad Public transport By rail, 1st class Flight, economy Onward or return travel, abroad, with rental car: <ul style="list-style-type: none"> Per day, max. 8 days CHF 150.– Replacement driver for travel home Recovery of vehicle, trailer or caravan Delivery of spare parts to foreign country
<ul style="list-style-type: none"> Delayed flight 	<ul style="list-style-type: none"> <input checked="" type="checkbox"/> Continuation of journey CHF 2000.–
<ul style="list-style-type: none"> Blocking service 	<ul style="list-style-type: none"> <input checked="" type="checkbox"/> 24-hour, year-round assistance in the event of theft, misplacement or loss of mobile phones or bank/post office/credit cards
<ul style="list-style-type: none"> Travel Hotline 	<ul style="list-style-type: none"> <input checked="" type="checkbox"/> 24-hour, year-round assistance: travel information, finding of hospitals and doctors abroad, advisory service, notification service (family members/employers)
Legal protection for travellers	
<ul style="list-style-type: none"> Europe (excl. CH / FL) 	<ul style="list-style-type: none"> <input type="checkbox"/> Benefits provided by the CAP legal service <ul style="list-style-type: none"> Cash benefits CHF 250 000.–
<ul style="list-style-type: none"> Worldwide (excl. CH/FL) 	<ul style="list-style-type: none"> <input type="checkbox"/> Benefits provided by the CAP legal service <ul style="list-style-type: none"> Cash benefits (Europe) CHF 250 000.– Cash benefits (outside Europe) CHF 50 000.–
Luggage	
<ul style="list-style-type: none"> Luggage (module 1) 	<ul style="list-style-type: none"> <input type="checkbox"/> Damage/destruction or sudden, unexpected loss; failure to deliver luggage by the delegated carrier
<ul style="list-style-type: none"> Luggage (module 2) 	<ul style="list-style-type: none"> <input type="checkbox"/> Theft; damage, destruction, lost, misplaced or forgotten items or sudden, unexpected loss; failure to deliver luggage by the delegated carrier.

Primary cover Optional cover items