

# **Standard Terms of Insurance (STI)**

## **Helvetia private customers insurance**

Assistance

September 2021 edition

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The original German wording governs the legal interpretation of your policy.

## Cancellation costs

Insured events	
<p><b>Do you want to know how you are insured?</b>  <b>Your insurance coverage is listed in your policy as you requested and applies solely to private individuals.</b></p>	
<p><b>A1 Illness, accidents and death</b></p> <p>a) suffered by the insured person            b) suffered by an accompanying traveller booked simultaneously            c) suffered by a person close to the insured person or accompanying traveller            d) suffered by the deputy at the workplace</p>	<p>If one of the persons listed here dies, falls ill, suffers from pregnancy-related problems or has an accident, and is not able to commence the journey or holiday on doctor's orders, or if the attending physician certifies that the person has experienced a deterioration of an existing chronic ailment.</p>
<p><b>A2 Loss of employment</b></p>	<p>If, following the booking of the holiday or travel service, the employment contract of the insured person or the simultaneously-booked accompanying traveller is unexpectedly terminated.</p>
<p><b>A3 Failure and delays</b></p>	<p>If, either before beginning a journey or while en route to the point of departure of a booked trip, the insured person experiences one of the following events:</p> <p>a) failure or delay of public transport or means of transportation;            b) the vehicle or taxi used for transportation cannot be driven (is unroadworthy) due to breakdown, accident, theft, fire or natural forces.</p>
<p><b>A4 Burglary, events related to fire, water events or natural forces at the place of residence</b></p>	<p>If the property of the insured person at their place of residence or second home is severely damaged as a result of burglary, fire, water or natural forces, thus requiring their presence during the planned trip.</p>
<p><b>A5 Events during a journey or at the final destination</b></p>	<p>If, as confirmed by an official body, the insured person cannot begin the journey or holiday due to strike, fire, water, natural forces, snowfall, avalanche, earthquake, volcanic eruption, destruction caused by a tsunami or hurricane, quarantine, epidemic, radioactive radiation, acts of war, terrorism, revolution, rebellion, civil commotion or insurrection.</p>
<p><b>A6 Theft of documents</b></p>	<p>If credit cards, cheques, identity documents or the insured person's personal ticket are stolen on the day before, or the day of, departure and the insured person is unable to begin the journey or holiday on time or is prevented from doing so altogether. The incident must be reported.</p>
<p><b>A7 Grounding of aircraft, strike or insolvency</b></p>	<p>If the insured person is unable to commence the journey due to the grounding of aircraft, a strike, or insolvency of the airline or tour operator. All services booked via a third-party operator (package tours and charter flights) are insured on a subsidiary basis.</p>

Insured benefits	
<p><b>B1 Cancellation costs</b></p>	<p>If, as a result of an insured event, the insured person is unable to meet their obligations arising from a contract with the travel or transport company, the hotel, the landlord, or the organiser of courses, language course holidays or seminars, Helvetia will cover the costs owed for cancelling the enforceable contract, including processing charges and airport fees, up to a maximum of the agreed sum insured.</p>
<p><b>B2 Delayed commencement of travel</b></p>	<p>If, as a result of an insured event, the insured person cannot take a trip or enter a rented property or event until after the originally agreed date, then instead of covering the cancellation costs, Helvetia will cover the additional costs incurred in relation to the delayed departure and the costs for the unused part of the stay in proportion to the arrangement price (not including transport costs). The benefits are limited to the amount of the agreed arrangement price. The day of arrival is deemed to be the used arrangement day.</p>
<p><b>B3 Pets</b></p>	<p>If the pet of the insured person cannot be housed with the planned care person prior to the commencement of the trip due to the care person suffering an accident, illness or death, and if the pet needs to be housed in an animal shelter as a result, Helvetia will pay up to CHF 1'000 per event.</p>
<p><b>B4 Entry tickets, unlimited tickets, season tickets</b></p>	<p>If the insured person is unable to use a previously bought entry ticket for an event due to an insured event and if cancellation is not possible free of charge, Helvetia will cover the costs of the ticket up to CHF 1'000.</p> <p>If the insured person is unable to use previously bought and unused unlimited tickets or season tickets due to an insured event and a refund or later usage is not possible, Helvetia will cover the resulting costs of up to CHF 1'000.</p>

### Territorial validity

The insurance is valid throughout the world.

### The insurance does not cover

<p><b>C1 Failure and delays</b></p>	<p>If the specified check-in times at the airport are not observed and the journey cannot be commenced as a result.</p> <p>Delays for which the insured person is responsible (e.g. mishaps with petrol, misplacing keys).</p>
<p><b>C2 Poor recovery</b></p>	<p>If an illness or the consequences of an accident or operation existed when the journey was booked and the insured person has not yet recovered by the departure date. This does not include chronic ailments, provided the attending physician confirms that the insured person was fit to make the planned journey at the time of booking.</p> <p>If the consequences of an operation already planned at the time the trip was booked but not performed until afterwards have not fully healed by the date of travel.</p>

## Personal assistance

The insurance covers						
Do you want to know how you are insured? Your insurance coverage is listed in your policy as you requested and applies solely to private individuals.	<b>E1 Call-back and transport costs</b>	<b>E2 Refundable cost advances abroad</b>	<b>E3 Additional costs for accommodation and catering</b> (hospital costs and costs for medical treatment are not covered)	<b>E4 Services unused due to early termination of the trip or holiday</b>	<b>E5 Search, rescue and recovery costs</b>	<b>E6 Other benefits</b>
<p><b>D1 Illness, accident or death of an insured person</b> If, after the trip commences, an insured person becomes ill, suffers from pregnancy-related problems, is injured, dies, or suffers a medically certified deterioration of a chronic disorder</p>	<p>The costs required for transport to the nearest suitable physician or hospital. If the trip or holiday cannot be continued afterwards, we will cover the additional transport costs required for direct return to the permanent residence. If continuation is possible, additional transport costs up to a maximum of CHF 2'000 will be paid per insured person;</p> <p>Return transport to a hospital at the place of residence or to the permanent residence will be paid by Helvetia if medically necessary and ordered by a physician. Helvetia will also pay the costs for a travel escort ordered by a physician;</p> <p>If the insured person dies, the costs of recovery and transport of the deceased to their permanent residence will be paid. If the insured person dies abroad, the costs will on request be covered for cremation and transport of the ashes or for funeral costs abroad. The funeral costs are insured up to the amount of the equivalent home transport costs;</p> <p>Max. CHF 3'000 for transport costs for a one-time visit for persons close to the insured, upon death or if the hospital stay abroad lasts for longer than seven days and if no repatriation or discharge from hospital is planned as of the day that the visitors depart.</p>	<p>Max. CHF 10'000 for the medical treatment.</p>	<p>Max. CHF 2'000 per insured person if the insured person requires an unforeseen stay, an unforeseen extension to their stay, or must acquire more suitable accommodation for care purposes;</p> <p>Max. CHF 2'000 for a one-time visit to the hospital for persons close to the insured, if the hospital stay abroad lasts longer than seven days, and if no repatriation or discharge from hospital is planned as of the day that the visitors depart.</p>	<p>For the costs of the unused part of the stay in proportion to the arrangement price (not including transport costs). The return day is deemed to be the used arrangement day.</p>	<p>Up to a maximum of CHF 50'000 per insured person</p>	<p>The costs for the return of the vehicle by a driver to the permanent residence of the insured person, if no other accompanying traveller is able to return the roadworthy vehicle;</p> <p>If measures are taken by Helvetia, Helvetia will notify the relatives at the request and on the instructions of the insured person;</p> <p>Max. CHF 500 for interpreting and telephone costs.</p>
<p><b>D2 Illness, accident or death of a person close to the insured or the workplace deputy of an insured person</b> If an insured person has to travel back because a person close to them or their deputy at work (whose presence at the workplace is required) becomes ill, suffers from pregnancy-related problems, is injured, dies or suffers a medically certified deterioration of a chronic disorder after the trip commences.</p>	<p>The additional call-back and transportation costs for the direct return to the permanent residence. If continuation of the previously commenced trip or holiday is possible afterwards, additional transport costs up to a maximum of CHF 2'000 will be paid per insured person;</p>		<p>Max. CHF 2'000 per insured person for an unforeseen stay abroad.</p>	<p>For the costs of the unused part of the stay in proportion to the arrangement price (not including transport costs). The return day is deemed to be the used arrangement day.</p>		<p>Max. CHF 500 for interpreting and telephone costs.</p>
<p><b>D3 Sickness, accident or death of the accompanying person or a person close to them</b> If the accompanying person who booked simultaneously or a person close to them becomes ill, suffers from pregnancy-related problems, is injured or dies after the trip commences and the presence of the accompanying person is required at home.</p>	<p>The costs required to accompany the accompanying person to the nearest suitable hospital;</p> <p>Additional costs incurred for the direct return trip if the insured person wishes to return to their place of residence;</p> <p>If continuation of the previously commenced trip or holiday is possible afterwards, additional transport costs up to a maximum of CHF 1'000 will be paid per insured person;</p>		<p>Max. CHF 2'000 per insured person for an unforeseen stay abroad.</p>	<p>For the costs of the unused part of the stay in proportion to the arrangement price (not including transport costs). The return day is deemed to be the used arrangement day.</p>		<p>Max. CHF 500 for interpreting and telephone costs.</p>
<p><b>D4 Failure or delay</b> If continuation of the journey in line with the original itinerary cannot be guaranteed due to one of the following events: a) failure or delay of public transport or means of transportation; b) the vehicle or taxi used for transportation cannot be driven (is unroadworthy) due to breakdown, accident, theft, fire or natural forces.</p> <p>The benefits will only be provided if the scheduled delay exceeds one hour as a result of an insured event. Benefits will only be provided for missed connections if there are more than three hours between the scheduled arrival and departure times.</p>	<p>Additional transport costs up to a maximum of CHF 2'000 per insured person.</p>		<p>Max. CHF 2'000 per insured person for an unforeseen stay abroad.</p>	<p>For the costs of the unused part of the stay in proportion to the arrangement price (not including transport costs). The return day is deemed to be the used arrangement day.</p>		<p>Max. CHF 500 for interpreting and telephone costs.</p>
<p><b>D5 Damage to property at the residential address</b> If property of the insured person at their permanent residence or a second residence is significantly affected by a fire, natural forces, water event or theft event and the insured person is unable to continue the trip or holiday as planned.</p>	<p>The additional call-back and transportation costs for the direct return to the permanent residence. If continuation of the previously commenced trip or holiday is possible afterwards, additional transport costs up to a maximum of CHF 2'000 will be paid per insured person.</p>		<p>Max. CHF 2'000 per insured person for an unforeseen stay abroad.</p>	<p>For the costs of the unused part of the stay in proportion to the arrangement price (not including transport costs). The return day is deemed to be the used arrangement day.</p>		<p>Max. CHF 500 for interpreting and telephone costs.</p>

<b>The insurance covers</b>						
<b>Do you want to know how you are insured? Your insurance coverage is listed in your policy as you requested and applies solely to private individuals.</b>	<b>E1 Call-back and transport costs</b>	<b>E2 Refundable cost advances abroad</b>	<b>E3 Additional costs for accommodation and catering (hospital costs and costs for medical treatment are not covered)</b>	<b>E4 Services unused due to early termination of the trip or holiday</b>	<b>E5 Search, rescue and recovery costs</b>	<b>E6 Other benefits</b>
<b>D6 Damage to or theft of brought property</b> If brought property of the insured person is significantly affected by fire, natural forces, water or theft, or is lost in transit.		Max. CHF 2'000 per insured person for absolutely necessary acquisitions.				Max. CHF 500 for interpreting and telephone costs.
<b>D7 Damage to accommodation</b> If fire, natural forces or water events prevent the insured person from utilising the accommodation booked for the trip or holiday or selected for the trip.	Additional transport costs for the direct return to the permanent residence or max. CHF 2'000 per insured person if the trip can be continued.		Max. CHF 2'000 per insured person for replacement accommodation.	For the costs for the unused part of the stay in proportion to the arrangement price (not including transport costs). The return day is deemed to be the used arrangement day.		Max. CHF 500 for interpreting and telephone costs.
<b>D8 Travel hindrances caused by the following events</b> If, as confirmed by an official body, the insured person cannot continue the journey or holiday as planned due to strike, fire, water, natural forces, snowfall, avalanche, earthquake, volcanic eruption, destruction caused by a tsunami or hurricane, quarantine, epidemic, radioactive radiation, acts of war, terrorism, revolution, rebellion, civil commotion or insurrection.	Additional transport costs for the direct return to the permanent residence or max. CHF 2'000 per insured person if the trip can be continued.		Max. CHF 2'000 per insured person for an unforeseen stay.	For the costs for the unused part of the stay in proportion to the arrangement price (not including transport costs). The return day is deemed to be the used arrangement day.		Max. CHF 500 for interpreting and telephone costs.
<b>D9 Theft of documents</b> If credit cards, cheques, identity documents or personal tickets of the insured person are stolen. The matter must be reported.	Max. CHF 2'000 per insured person for additional transport costs.	Max. CHF 2'000 per insured person for absolutely necessary acquisitions.	Max. CHF 2'000 per insured person for an unforeseen stay abroad.			Max. CHF 500 for interpreting and telephone costs.
<b>D10 Loss of medication</b> If the life-saving medication of an insured person is destroyed, stolen or lost.		Max. CHF 2'000 per insured person for absolutely necessary medication.				Max. CHF 500 for interpreting and telephone costs.  Costs for sending this medication (not including the costs of the medication itself).
<b>D11 Grounding of aircraft, strike or insolvency</b> If the insured person cannot continue or conclude the booked and paid journey or booked and paid holiday in the manner planned because of aircraft grounding, strike or insolvency of the airline or tour operator. All services booked via a third-party operator (package tours and charter flights) are insured on a subsidiary basis.	Max. CHF 2'000 per insured person for additional transport costs so that the insured person can continue/complete their trip or holiday as planned.		Max. CHF 2'000 per insured person for an unforeseen stay abroad.			Max. CHF 500 for interpreting and telephone costs.
<b>D12 Early abandonment of language course holidays, courses and seminars</b> If the insured person has to abandon a privately booked language course holiday, course or seminar due to an insured event.				For the costs for the unused part of the stay in proportion to the arrangement price (not including transport costs). The return day is deemed to be the used arrangement day.		
<b>D13 Unlimited tickets, season tickets</b> If the insured person is unable to use previously bought unlimited or season tickets after their first use due to an insured event and a refund or later use is not possible.				Up to a maximum of CHF 1'000 for the costs of the unused share (regardless of whether a journey or holiday is involved).		

<b>The insurance does not cover</b>	
<b>D14 General</b> Helvetia will not provide any benefits related to an insured event for brought items such as luggage, merchandise etc.	
<b>D15 Failure and delays</b> If the specified check-in times at the airport are not observed and the journey cannot be commenced as a result. Delays for which the insured person is responsible (e.g. mishaps with petrol, misplacing keys).	

**Territorial validity**  
The insurance is valid throughout the world.

## Motor vehicle assistance

Insured vehicles	
<b>F1</b>	Registered motor vehicles and motorcycles up to total weight of 3'500 kg and attached trailers, provided that they are under the control of an insured person. Taxis, rental cars (except for F17) and car sharing scenes (e.g. mobility vehicles) are excluded.

  

Insured events	
<b>F2</b>	Loss of vehicle use as a result of collision, unroadworthiness, snow accident, glass breakage, collision with animals, deliberate damage, theft or damage to the vehicle caused by fire or natural forces.  In the case of rental cars, the insured events listed under F17 apply.

  

Insured benefits																															
<b>The insurance covers the following benefits. For each event, the combined benefits are limited to the insured sum agreed in the policy and are payable only once. These benefits cannot be combined with the benefits from personal assistance or cancellation costs.</b>																															
<b>F3 Breakdown assistance</b>	Costs for breakdown assistance, including spare parts for restoring the vehicle's function at the breakdown location. Spare parts are deemed to be only those parts ordinarily transported by breakdown assistance vehicles (fuel and vehicle batteries are not insured).																														
<b>F4 Towing services</b>	If the vehicle's function cannot be restored at the breakdown location, the costs for towing and transporting the vehicle to the nearest suitable vehicle repair shop for the work in question or to a location suitable for storage are covered.																														
<b>F5 Vehicle recovery</b>	If the vehicle is unroadworthy, the costs for recovering the vehicle are insured.																														
<b>F6 Search, rescue and recovery costs</b>	Search, rescue and recovery costs are paid for the insured person.																														
<b>F7 Return costs</b>	For the return of the unroadworthy vehicle to the place of residence or to the local garage of the registered vehicle holder if the vehicle cannot be repaired within 24 hours (Switzerland and the Principality of Liechtenstein) or, according to an expert opinion or professional evaluation, the vehicle cannot be repaired within five days (abroad) and if the repair and return costs are less than the present market value of the vehicle.  If the costs of returning the insured vehicle from abroad exceed the present value of the insured vehicle, the costs will be covered for up to the maximum of the present market value after the insured event if the return service has been commissioned by the insured person.																														
<b>F8 Shipment costs</b>	For spare parts.																														
<b>F9 Costs of hiring a car</b>	Upon loss of function of the used vehicle, we will cover the rent of a replacement vehicle of the same vehicle type and same price category, not exceeding the following amounts:  <b>Related to bodywork damage in Switzerland/Principality of Liechtenstein</b> <table border="1"> <thead> <tr> <th>Catalogue price of the insured compensation vehicle</th> <th>Maximum compensation Per day</th> <th>Maximum Per claim</th> </tr> </thead> <tbody> <tr> <td>up to CHF 30'000</td> <td>CHF 43</td> <td>CHF 600</td> </tr> <tr> <td>up to CHF 50'000</td> <td>CHF 60</td> <td>CHF 900</td> </tr> <tr> <td>up to CHF 70'000</td> <td>CHF 76</td> <td>CHF 1'100</td> </tr> <tr> <td>up to CHF 90'000</td> <td>CHF 92</td> <td>CHF 1'300</td> </tr> <tr> <td>over CHF 90'000</td> <td>CHF 110</td> <td>CHF 1'500</td> </tr> </tbody> </table> <b>Related to a breakdown or insured bodywork damage in other foreign countries</b> <table border="1"> <thead> <tr> <th>Catalogue price of the insured vehicle</th> <th>Maximum compensation per claim</th> </tr> </thead> <tbody> <tr> <td>up to CHF 30'000</td> <td>CHF 600</td> </tr> <tr> <td>up to CHF 50'000</td> <td>CHF 900</td> </tr> <tr> <td>up to CHF 70'000</td> <td>CHF 1'100</td> </tr> <tr> <td>up to CHF 90'000</td> <td>CHF 1'300</td> </tr> <tr> <td>over CHF 90'000</td> <td>CHF 1'500</td> </tr> </tbody> </table> In addition to the maximum compensation, the one-way fee will also be paid.  <b>Replacement vehicles can only be arranged if the insured person is in possession of a credit card.</b>	Catalogue price of the insured compensation vehicle	Maximum compensation Per day	Maximum Per claim	up to CHF 30'000	CHF 43	CHF 600	up to CHF 50'000	CHF 60	CHF 900	up to CHF 70'000	CHF 76	CHF 1'100	up to CHF 90'000	CHF 92	CHF 1'300	over CHF 90'000	CHF 110	CHF 1'500	Catalogue price of the insured vehicle	Maximum compensation per claim	up to CHF 30'000	CHF 600	up to CHF 50'000	CHF 900	up to CHF 70'000	CHF 1'100	up to CHF 90'000	CHF 1'300	over CHF 90'000	CHF 1'500
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<b>F10 Submission and customs costs</b>	Customs costs, scrapping costs, fees and charges for disposal are paid abroad for the insured vehicle, trailer or vehicle parts.
<b>F11 Base and additional transport costs</b>	For direct return to the permanent residence or up to a maximum of CHF 2'000 per insured person for continuing the trip with public transportation, including taxis.
<b>F12 Return by a hired driver in the event of illness, accident or death of the driver</b>	To return the passengers to their Swiss place of residence by the most direct and shortest route if continued or return travel is not possible as a result of illness, accident, pregnancy-related problems or death of the driver and no other passenger holds a legally valid driver's licence.
<b>F13 Additional costs for accommodation and catering</b>	Up to a maximum of CHF 1'000 per person during the unforeseen repair of the vehicle outside of the place of residence.
<b>F14 Refundable cost advance abroad</b>	Max. CHF 2'000 per insured person for absolutely necessary acquisitions.
<b>F15 Other costs</b>	Up to CHF 500, such as: a) Costs for telephone calls that you need to make in order to reorganise yourself (e.g. reservations, notifying relatives etc.) due to the unroadworthiness of your vehicle or another insured event; b) The costs incurred due to the loss of vehicle registration documents and vehicle documents; c) Garaging costs (storage charges); d) Interpreting costs.  The insurance does not cover materials and other repair costs not listed above.
<b>F16 Benefits for uninsured persons</b>	If an uninsured person uses a vehicle that is registered to an insured person, the benefits for breakdown coverage and towing, rental car costs, vehicle recovery, storage charges and vehicle returns will be paid.
<b>F17 Damage to rental cars</b>	a) The insurance covers the costs of repair and replacement – up to an amount of CHF 5,000 – provided those costs fall within the deductible of the rental car's property damage insurance. b) The insurance covers the costs of repair and replacement – up to an amount of CHF 5,000 – that are not covered by the rental car's property damage insurance, but only for damage due to: ■ filling the tank with the wrong fuel (but excluding damage to the engine); ■ glass breakage, i.e. the breakage of vehicle parts made of glass or materials used to replace glass as well as light bulbs, to the extent that they are destroyed by the glass breakage; ■ tyre damage; ■ Damage to or loss of car keys, including replacement of the lock cylinder where necessary.

### The insurance does not cover

<b>G1 Brought items</b>	Related to an insured event for the items carried in the vehicle or trailer.
<b>G2 Requisitioning</b>	Damage occurring during requisitioning of the vehicles by the military or authorities.
<b>G3 Natural events</b>	Damage caused by earthquake, volcanic eruption and changes in nuclear structure, unless the registered vehicle holder can plausibly demonstrate that they or the driver have taken reasonable precautions to prevent the damage, or can provide evidence that the damage is not at all related to these events.
<b>G4 Journeys without permission or authorisation</b>	Damage due to: a) Journeys undertaken without official approval; b) Journeys made by drivers who are not in possession of a legal driving licence; c) Journeys made by drivers not under way with the accompaniment required by law; d) Journeys made by drivers transporting persons in violation of statutory provisions; e) Journeys made by persons who are making unauthorised use of vehicles entrusted to them; f) Journeys made by persons having stolen the vehicle.  However, we will grant the insured persons coverage if these faults could not have been recognised even with due attention.
<b>G5 Ionisation</b>	Damage due to the effects of ionising radiation.
<b>G6 Misappropriation and embezzlement</b>	Loss caused by misappropriation or embezzlement.
<b>G7 Service and warranty work</b>	Costs related to service or warranty work.

The insurance does not cover	
<b>G8 Payment of benefits</b>	Benefits for measures that are not organised or ordered by Helvetia. This exclusion does not apply to the benefits under points F6, F9, F11, F12, F13, F14 and F15.
<b>G9 Poor maintenance of transportation</b>	Damage attributable to poor maintenance of the transportation.
<b>G10 Damage to rental cars</b>	<ul style="list-style-type: none"> <li>a) Follow-up costs, e.g. loss of no-claims bonus, increase in premium or forgone rental income;</li> <li>b) Damage for which the compensating motor vehicle insurance does not stipulate a deductible;</li> <li>c) Damage in connection with a violation of the contract with the car rental company;</li> <li>d) Damage to vehicles with a total weight of over 3,500 kg;</li> <li>e) Damage caused when the vehicle is not on a public road or is on an unofficial road (except for direct access roads to car parks or hotel premises).</li> </ul>
<b>G11 Alcohol abuse</b>	Events in connection with alcohol abuse.

### Territorial validity

The insurance policy is valid in Switzerland, the Principality of Liechtenstein, the member nation states of the International Insurance Card System (Green Card), non-European nations bordering the Mediterranean Sea and islands in the Mediterranean Sea.

The insurance cover is valid for damage to rental cars worldwide.

The insurance is not valid in the Russian Federation, Belarus, Georgia, Armenia, Azerbaijan, Iran and Kazakhstan. Transports by sea do not interrupt the insurance coverage, provided that the places of departure and destination are valid within the scope of the policy.

## Motorbikes and electric bicycles

Insured vehicles	
<b>H1</b>	<ul style="list-style-type: none"> <li>■ Motorcycles</li> <li>■ Lightweight motorcycles with an electric motor with a maximum power of 500 W and power pedal assist up to a maximum speed of 25 km/h</li> <li>■ Motorcycles with an electric motor with a maximum power of 1,000 W and power pedal assist up to a maximum speed of 45 km/h</li> </ul>
The insurance does not cover e-bikes that have been rented/leased or are being tested, or bicycle trailers. If the insured e-bike is being transported, the trailer belonging to it should, where possible, be transported with it.	

Insured events	
<b>H2 Breakdowns</b>	Mechanical and electrical defects with the insured e-bike/motorcycle that make it impossible or illegal to continue riding it, as well as mishaps involving keys, tyre damage and flat batteries.
<b>Accidental damage event</b>	An accidental damage event is defined as the inability to use the insured e-bike/motorcycle as a result of a collision, fall, damage due to fire, natural forces, glass breakage or vandalism, theft or robbery, or attempted theft or robbery.
<b>Illness or accident affecting the insured person</b>	If the insured person is unable to continue the journey due to an accident or illness.

Insured benefits	
<b>The insurance covers the following benefits. For each event, the combined benefits are limited to the insured sum agreed in the policy and are payable only once. These benefits cannot be combined with the benefits from personal assistance or cancellation costs.</b>	
<b>H3 Breakdown assistance</b>	Costs for breakdown assistance, including spare parts needed to make the vehicle roadworthy again at the breakdown location. Spare parts are deemed to be only those parts normally carried in roadside assistance vehicles.
<b>H4 Towing services</b>	The cost of transporting the e-bike/motorcycle to the insured person's place of residence or temporary holiday domicile or to the nearest repair shop or the insured person's usual repair shop.
<b>H5 Vehicle recovery</b>	If the vehicle is unroadworthy, the costs for recovering the vehicle are insured.
<b>H6 Storage</b>	If the e-bike/motorcycle has to be stored in a safe place prior to being repaired, the cost of storage is covered up to a maximum of CHF 100.
<b>H7 Return costs</b>	To return the unroadworthy e-bike/motorcycle to the owner's place of residence or usual motor garage if the e-bike/motorcycle cannot be repaired within 24 hours (Switzerland or the Principality of Liechtenstein) or, according to an expert opinion or professional assessment, within 5 days (abroad).
<b>H8 Transport and additional transport costs</b>	The costs incurred by the insured person to return home or to continue the journey by public transport or taxi to his/her place of work, place of residence or temporary holiday domicile.  Taxi costs are covered up to a maximum of CHF 300.
<b>H9 Rental costs</b>	The costs incurred to rent a comparable e-bike/motorcycle, up to a maximum of CHF 300.

The insurance does not cover	
<b>I10 Inadequate maintenance</b>	Damage due to inadequate maintenance of the means of transport.
<b>I11 Spare and replacement parts</b>	Benefits regarding spare and replacement parts.
<b>I12 Unauthorized use</b>	Benefits for damage caused by unauthorized use of the e-bike/motorcycle.
<b>I13 Alcohol abuse</b>	Events in connection with alcohol abuse.

### Territorial validity

The insurance is valid in Switzerland and the Principality of Liechtenstein as well as in neighbouring foreign countries within a distance of 150 km (as the crow flies) from the common border.

Outside the territorial scope of the policy, Helvetia also covers the costs up to the agreed sum insured. However, the policyholder is responsible for organizing the necessary assistance himself.

## General

<b>General exclusions</b>	<p>a) Events that had already occurred when the insurance policy was concluded, when the trip or holiday had been booked or started, or which should have been obvious to the insured person (with the exception of chronic ailments in accordance with Article A1);</p> <p>b) Events caused by civil unrest, damage caused by states of war, neutrality violations, revolution, rebellion and uprising, and by any measures taken against these, unless the insured person can plausibly demonstrate that they have taken reasonable measures to prevent the damage or can provide evidence that the damage is not related in any way to these events (this shall not affect Articles A5 and D8);</p> <p>c) Events from participation in races, rallies or similar competitions as well as any journey on race or training tracks;</p> <p>d) Events related to the abuse of medication, narcotics or chemicals;</p> <p>e) Events related to changes made by the organiser to the itinerary or schedule of the booked trip or holiday or by the transport company;</p> <p>f) Events arising from the deliberate perpetration of crimes, offences, or from the attempt to commit such crimes or offences, or from participation in fights;</p> <p>g) Travel undertaken in connection with professional employment;</p> <p>h) Shares of uninsured persons;</p> <p>i) Other exclusions are listed in the individual insurance policies.</p>
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## Explanation of terms

Contractual disputes often arise because both contracting parties use one and the same term, but make different associations with this term. We will therefore explain the most important expressions here in alphabetical order.

<b>Arrangement</b>	The booking of trips, courses, seminars and language course holidays or the rental of holiday apartments, vehicles, ships and similar for private purposes.
<b>Breakdown</b>	A breakdown is deemed to be any technical fault, damaged tyres, lack of fuel, discharged batteries, or locked-in, damaged or lost vehicle keys.
<b>Burglary</b>	Theft by criminals who enter a building or a room of a building by force or break into a container in the room. Burglary does not include theft from aircraft, watercraft or motor vehicles with their trailers, regardless of where they are located.
<b>Civil unrest</b>	Violence committed against persons or property in the course of riots or turmoil.
<b>Close person</b>	Married or common law partners as well as their parents, children, relatives in a direct line, siblings, first cousins, first aunts and uncles.
<b>Collision</b>	The sudden and violent external effect of an impact, collision, overturning or crashing, subsiding and sinking, even if such damage occurs subsequent to damage due to operation, breakage or wear and tear. Damage caused by the deliberate or malicious actions of third parties is deemed to be collision.
<b>Courses and seminars</b>	Courses and seminars involve gaining a particular qualification or acquiring knowledge, with the focus falling on making personal or professional progress. A confirmation of attendance is usually issued at the end of a course or seminar.
<b>Entry tickets, unlimited tickets, season tickets</b>	Entry tickets for one-time events such as concerts, open-air events, theatrical performances, TV shows, sporting events and similar. Unlimited tickets, season tickets such as ski passes, football season tickets, swimming pool and fitness club subscriptions and similar.
<b>Epidemic</b>	An epidemic is deemed to exist when an infectious disease arises in a strong cluster and is restricted to a particular place and time. Decisive for an insured event is that there is an epidemic along the route or at the destination of the chosen journey, regardless of whether it has assumed the proportions of a pandemic.
<b>Fire</b>	<p>a) fire, smoke (sudden and accidental influence) and water used to extinguish fire;</p> <p>b) lightning and overvoltage;</p> <p>c) explosion, detonation and implosion;</p> <p>d) crashlandings or emergency landings of aircraft, spacecraft or parts thereof, meteorites and other celestial bodies;</p> <p>e) pressure waves emitted by aircraft flying at supersonic speeds;</p> <p>f) Losses resulting from the aforementioned events;</p> <p>g) scorch and smoulder damage.</p>
<b>Natural forces/events</b>	Flooding, inundation, storm (i.e. wind of at least 75 km/h that uproots trees or takes the roofs off buildings in the vicinity of the insured property), hail, avalanche, snow pressure, rockslide, rock impact and landslide.

<b>One-way fee</b>	Costs for returning the rental car to its original place of receipt.
<b>Persons insured</b>	<p>Depending on what is agreed in the policy, the insurance covers the policyholder (one-person household) or the policyholder and all persons cohabiting with the policyholder (multi-person household).</p> <p>In addition, under-age children travelling in the care of an insured person are also covered.</p> <p>One-person household: The insurance covers the policyholder. If the policyholder enters into a relationship (marriage, cohabitation), the scope of the insurance cover shall increase to that of a multi-person household. This expanded insurance cover expires if Helvetia is not informed of the relationship in writing or any other text form within one year of the change. The policyholder must pay Helvetia the premium for multi-person household cover as of the next due date after the start of the relationship.</p> <p>Multi-person household: The insurance covers the policyholder and all persons sharing the household with him/her on a permanent basis. The deciding factor is that the persons are officially resident at this location (e.g. certificate of residence, registration).</p> <p>Motor vehicle assistance: The insurance covers all persons travelling in these vehicles (maximum number of persons stated in vehicle documents).</p>
<b>Public transportation</b>	Public transportation deemed to be any means of transportation that runs on the basis of a schedule and where a ticket must be bought to use the service (e.g. train, plane, ferry). Taxis and rental cars do not fall under public transportation.
<b>Trip/journey</b>	A journey begins as soon as an insured person leaves his place of residence. The term "journey" does not include, for example, travel to and from work, school or education facilities or trips made in the course of everyday life, such as for shopping, attending to chores, etc.
<b>Water event</b>	<p>a) leakage of liquids and gas:</p> <ul style="list-style-type: none"> <li>■ from pipelines or connected installations or apparatus;</li> <li>■ from mobile installations such as decorative fountains, aquaria, waterbeds, pools;</li> <li>■ and resulting odour absorption as well as loss of liquids or gases;</li> </ul> <p>b) water condensation from cooling equipment and devices;</p> <p>c) penetration of rain and melting snow into the building through the roof, from roof gutters or from outdoor drain pipes, through closed windows, doors and skylights;</p> <p>d) backpressure from sewage ducts as well as underground slope water, ground water, rock water and seepage water inside the building;</p> <p>e) frozen or frost-damaged pipelines, tanks, containers and equipment, instruments and systems connected to them and located in the building interior which have been installed by the policyholder as tenant. Costs for thawing frozen pipes are covered;</p> <p>f) fungal or pest infestation of any kind if proven to have been caused by insured water damage, if reported to Helvetia immediately, and provided that the construction has not been modified or extended in any way in the meantime.</p>



