

Customer Information and Insurance Policy Terms and Conditions (T&C) for Helvetic Basic

Customer information according to the Insurance Policies Act (IPA)

The following customer information provides a clear and concise overview of the identity of the insurer and the fundamental content of the insurance policy (Art. 3 of the Federal Act on Insurance Policies (IPA)). The Insurance Policy Terms and Conditions (T&C) solely govern the content and scope of rights and obligations under the insurance policy.

Who is the insurer?

The insurer is Helvetia Swiss Insurance Company Ltd, Dufourstrasse 40, CH-9000 St. Gallen.

Who is the provider?

The provider is Helvetic Assistance GmbH, Industriestrasse 12, CH-8305 Dietlikon.

Who is the policyholder?

The policyholder is the person designated as such in the insurance policy.

What persons are insured?

For insurances with a term of less than one year (short-term insurances), the persons listed in the insurance policy are insured.

For insurances with a term of one year (annual insurances), the insurance policy states whether the insurance coverage applies to the policyholder alone (individual) or to the policyholder and the people living in the same household as him or her, as well as any underage children not living in the same household (family insurance). The insured persons are identified in each case by the insurance policy and the Insurance Policy Terms and Conditions (T&C).

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

The risks insured as part of the respective insurance policy and the scope and restrictions of the insurance cover arise from the insurance policy and the Insurance Policy Terms and Conditions. A summary description of the insurance components offered is provided below for easier orientation:

- Cancellation costs

Coverage of the cancellation costs owed by the insured person (up to the maximum sum insured stated in the confirmation), where the person is unable to start or must cancel a booked trip due to serious illness or accident, death, pregnancy complications, severe property damage to their property at home, delays and breakdowns of means of transport en route, hazards at the travel destination (war, terrorist attacks, civil unrest, natural disasters), strikes, unemployment or unexpected start of employment.

- Assistance

Organisation and coverage of costs for transfer to the nearest hospital, repatriation to a hospital or the place of residence (with or without medical supervision) if the insured person becomes seriously ill or is badly injured during the trip or if there is an unexpected deterioration of a chronic condition as certified by a doctor; organisation and coverage of the costs of the extra return journey due to the interruption of a trip by a travel companion or a family member, interruption of a trip due to illness, accident or death affecting a close relative not travelling or the deputy in the workplace, or due to severe damage to property belonging to the insured person at his or her place of residence, or due to civil unrest, terrorist attacks, natural disasters and/or strikes at the travel destination; organisation and coverage of costs for repatriation in case of death. For certain benefits there is a limited sum insured.

When does the insurance cover begin and end?

Insurance coverage for the cancellation costs insurance begins on the day the booking is made, or on the date the insurance policy begins for annual insurance and ends when the policyholder starts the trip. The assistance begins when the trip starts and ends when it finishes. Insurance policies with a duration of one year (annual insurance policies) will be automatically extended by a further year when they expire, provided neither the beneficiary nor Helvetic Assistance have terminated the policy by giving notice of three months before term, in writing. Further causes of termination can be set out in the Insurance Policy Terms and Conditions and the IPA.

Temporal and territorial validity of the insurance coverage

The insurance cover applies worldwide during the period of insurance.

What basic exclusions apply?

The following list includes only the main exclusions of the insurance coverage. Further exclusions arise from the exclusion provisions ("Events and benefits not insured") in the Insurance Policy Terms and Conditions (T&C) and the IPA:

- Basically, there is no insurance coverage for events that have already occurred at the time of conclusion of a contract or booking or commencement of the booked service; the same applies for events that could have been foreseen at the time of conclusion of a contract or booking or commencement of the booked service.
- There is also no insurance coverage for events such as abuse of alcohol, drugs or pharmaceuticals, suicide or attempted suicide, participation in strikes or civil unrest, in racing and training sessions involving motor vehicles or boats, participation in reckless actions where one is knowingly exposing oneself to risk, or grossly negligent or deliberate action/inaction.
- The cover for cancellation costs specifically does not include insurance coverage in case of a "poor healing process", i.e. for illnesses and the consequences of an accident, an operation or a medical intervention which already existed at the time of booking or conclusion of a contract and had not healed by the start of the trip, course, seminar or rental period; the same applies for official orders.
- The Assistance cover does not include benefits, in particular, if the Helvetic Assistance emergency call centre did not authorise the benefits in advance; the same applies, for example, if the responsible travel company did not provide the contractual services or did so only partially.

What are the obligations of the insured persons?

The following list contains only the most common obligations. Other obligations can be found in the Insurance Policy Terms and Conditions (T&C) and the IPA:

- Within the scope of the cover for cancellation costs, upon the occurrence of the insured event, the policyholder must immediately cancel the booked trip with the agent and then report the claim to Helvetic Assistance online, providing the requisite documents (see T&C B 4.5) (for the contact address see T&C A 9).
- Within the scope of the Assistance cover, following the occurrence of the insured event, the policyholder must inform the Helvetic Assistance emergency call centre immediately and obtain their authorisation for any assistance measures as well as for payment thereof. The Helvetic Assistance emergency call centre is open around the clock (conversations with the call centre are recorded): Phone: +41 44 563 62 63.
- In any case, the insured person has an obligation to do all they can to help minimise and clarify the damage; in the case of damages resulting from an injury or illness, the insured person must make sure that the attending doctors have been exempted from their obligation to maintain confidentiality towards Helvetic Assistance.
- If the eligible person neglects their obligations, Helvetic Assistance has a right to refuse or reduce benefits.

How high is the premium?

The level of the premium depends on the insured risks and the agreed cover. The level of the premium is defined upon booking and is stated in the insurance policy.

How does Helvetic Assistance handle data?

The processing of personal data forms an indispensable basis of the insurance activities. When processing personal data, Helvetic Assistance observes the Swiss Data Protection Act (FADP). If necessary, Helvetic Assistance obtains from the insured person any consent required for data processing.

The personal data processed by Helvetic Assistance includes the data relevant for conclusion of the policy and for policy processing and claims settlement. It is primarily the insured persons' information from the insurance application and the notice of claim that are processed. In the interests of all insured persons, in some circumstances data exchange with claim management companies, previous insurers, reinsurers and insurers in Switzerland and abroad takes place. In addition, Helvetic Assistance also processes personal data in connection with product optimisation and for its own marketing purposes.

Helvetic Assistance retains data electronically or physically in accordance with the statutory provisions.

Pursuant to the FADP, people whose personal data is processed by Helvetic Assistance have the right to request information as to whether Helvetic Assistance processes their data and what data of theirs it processes; they are further entitled to request the rectification of incorrect data.

Contact address for complaints

Helvetic Assistance GmbH
Industriestrasse 12
CH-8305 Dietlikon

Insurance Policy Terms and Conditions (T&C)

The insurance coverage from Helvetic Assistance LLC, hereinafter referred to as Helvetic Assistance, is defined by the following Policy Terms and Conditions.

A General

1 Insured persons

The person(s) insured is/are listed in the insurance policy if their permanent residence is in Switzerland. If a family insurance policy is concluded, then this covers all those living in the same household, as well as any underage children not living in the same household. Conclusion of a Junior policy is available to those under the age of 26 only.

Except for annual policies, the insurance covers people listed in the insurance policy if they live abroad, as long as they booked their trip in Switzerland.

2 Duration of the insurance

The insurance coverage of the cancellation costs insurance begins on the day of the booking and/or for annual insurance on the start date of the insurance policy and ends when the policyholder begins the trip. The assistance begins when the trip starts and ends when it finishes.

3 Territorial validity

The insurance coverage is valid worldwide throughout the duration of the insurance.

4 Breach of obligations

If the eligible person neglects their obligations, Helvetic Assistance has a right to refuse or reduce benefits.

5 Definitions

5.1 Persons close to the insured

Persons close to the insured include:

- Family members (married or common law partners as well as their parents, children, relatives in a direct line, siblings, first cousins, first aunts and uncles)
- Persons caring for either underage children not travelling or care-dependent relatives
- Very close friends with whom there is intense contact

5.2 Travel companies

"Travel companies" (travel agents, airlines, car rental companies, hotels, organisers of courses, etc.) refers to all companies that provide travel services for the insured person on the basis of a contract with them.

5.3 Public transportation

Public transportation is deemed to be any means of transportation that runs regularly on the basis of a timetable and where a ticket must be bought to use the service. Taxis and rental cars are not deemed to be public transportation.

5.4 Breakdown

A breakdown is any sudden and unforeseeable failure of the vehicle as a result of an electrical or mechanical defect, which makes it impossible to continue the journey or, as a result of which, it is no longer legally permissible to continue a journey. The following are also considered to be breakdowns: Tyre faults, fuel shortages, vehicle keys locked in the vehicle or flat batteries. Loss of or damage to the vehicle keys or filling up with the wrong kind of fuel are not considered to be breakdowns and are not insured.

5.5 Personal accident

An accident is deemed to be the sudden, unintentional and damaging effect of an extraordinary external factor on the human body.

5.6 Motor vehicle accident

An accident is deemed to be damage to the insured motor vehicle as a result of a sudden and violent event occurring externally, which renders it impossible to continue a journey or means continuation of the journey is no longer legally permissible. This includes, in particular, events involving collisions, prangs, overturning, crashes and sinking.

5.7 Serious illness/serious consequences of an accident

Illnesses or consequences of an accident are considered to be serious if they result in a temporary or unlimited incapacity for work or a forced inability to travel.

6 Multiple insurance and claims against third parties

6.1 In the case of (voluntary or mandatory) multiple insurance, Helvetic Assistance shall provide its benefits as subsidiary benefits, subject to an identical clause in the other insurance policy. In such a case, the statutory rules on double insurance apply.

6.2 If an insured person has a claim arising from another (voluntary or mandatory) insurance policy, the cover is restricted to the part of Helvetic Assistance's benefits that exceeds the benefits of the other insurance policy. Costs are only reimbursed once in total.

6.3 If Helvetic Assistance provides benefits despite existing subsidiary status, these benefits are deemed an advance payment, and the insured person and/or beneficiary shall assign his/her claims against the third party (voluntary or mandatory insurance) in this amount to Helvetic Assistance.

6.4 If the insured person and/or person who is entitled to make claims is reimbursed by a liable third party or his/her insurer, no reimbursement will be made on the basis of this policy. If legal action is taken against Helvetic Assistance instead of against the liable party, the insured person or person who is entitled to make claims must transfer his/her liability claims up to the level of the reimbursement received from Helvetic Assistance.

7 Prescription

All claims under the insurance policy are subject to a prescription period of two years after the occurrence of the event for which there is an obligation to pay benefits.

8 Legal venue and applicable law

8.1 Lawsuits against Helvetic Assistance can be filed at the court, at the company's registered place of business or at the Swiss domicile of the insured or eligible person.

8.2 In addition to these provisions, the Swiss Federal Act on Insurance Policies (IPA) applies.

9 Contact address

Helvetic Assistance GmbH, Industriestrasse 12, CH-8305 Dietlikon, info@helvetic-assistance.ch, online claims reporting www.helvetic-assistance.ch/claim

B Cancellation costs

1 Insurance benefits

1.1 Cancellation costs

If the insured person cancels the contract with the travel company because of an insured event, Helvetic Assistance will pay the cancellation costs required by the contract up to the agreed sum insured. No compensation will be paid for costs, fees or reductions in credit in relation to the loss or expiration of air miles, prizes or other usage rights (time-sharing, etc.).

1.2 Delayed commencement of travel

If the insured person starts the trip late because of an insured event, Helvetic Assistance will cover the following, in place of cancellation costs (up to a maximum of the cost of cancellation):

- The additional travel costs incurred in connection with the delayed start of the trip
- The costs of the unused part of the trip, proportionate to the insured arrangement price (without transport costs). The day of arrival is deemed to be the arrangement day used.

1.3 Expenditure for disproportionate or repeated processing fees and for insurance premiums are not reimbursed.

2 Insured events

2.1 Illness, accident, death, pregnancy

2.1.1 Serious illness, serious accident, pregnancy complications or death suffered by one of the following persons, where the event concerned took place after the time of booking or conclusion of an insurance policy:

- the insured person
- an accompanying traveller booked simultaneously
- a person close to the insured person or accompanying traveller
- the deputy at the workplace

- 2.1.2 In the case of chronic illness, insurance coverage only applies if the trip must be cancelled due to an unexpected and acute deterioration of the condition as certified by a doctor. This applies on the condition that at the time the trip is booked or the insurance contract concluded, the state of health must be demonstrably stable and the person fit to travel.
- 2.1.3 In the case of pregnancy, the insurance coverage only applies if the pregnancy occurred after the trip was booked or the insurance contract concluded and the date of return travel is beyond the 24th week of pregnancy, or if the pregnancy occurred after the trip was booked or the insurance contract concluded and a vaccination required for the destination presents a risk to the unborn child.
- 2.2 Damage to property at the place of residence
If the insured person's property at his or her permanent place of residence is seriously damaged as a result of theft, fire or damage caused by natural forces and the person therefore needs to be present at the home.
- 2.3 Delay or failure of the means of transport en route to the destination
If the insured person is unable to begin the booked trip due to delay or failure of the means of public transport used for travel to the point of departure as foreseen in the trip arrangements.
- 2.4 Failure of vehicle en route
If, during the direct journey to the point of departure as foreseen in the trip arrangements, the private vehicle or taxi used becomes unroadworthy due to an accident or breakdown. Failures of keys or fuel are not insured.
- 2.5 Strikes
If strikes (excluding strikes within the travel company and/or its service providers) render it impossible to make the journey.
- 2.6 Hazards at the travel destination
If the insured person is not able to take the trip or the holiday due to natural disasters (e.g. earthquake, storm, tsunami or hurricane, or volcanic eruption), quarantine, epidemic, radiation, warlike events, revolution, rebellion, civil unrest, uprising or terrorist attacks, as confirmed by an official body (e.g. the Federal Department of Foreign Affairs).
- 2.7 Unemployment/unexpected start of employment
If the insured person unexpectedly starts a new job within the last 30 days before departure and/or if the unexpected start of employment falls within the period of travel, or if the insured person receives notice of termination of his or her employment relationship through no fault of their own.
- 2.8 Official summons
If the insured person unexpectedly receives a summons to appear as a witness or as a juror in a court. The court dates must fall within the period of travel.
- 2.9 Theft of passport or identity card
If the insured person's passport or identity card is stolen immediately before departure, rendering it impossible for them to take the trip.
- 2.10 Pets
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 boarding facility as a result, Helvetic Assistance will pay up to CHF 1,000.00 per event.
- 2.11 Event tickets
If the insured person is unable to use a previously bought ticket for an event because he or she has had an accident, fallen ill or died, and if cancellation is not possible, Helvetic Assistance will cover the costs of the ticket up to CHF 1,000.00.

3 Events and benefits not insured

- 3.1 If an event has already occurred upon conclusion of the contract, booking of the trip or commencement of the booked service, or the occurrence of such an event was foreseeable to the insured person upon conclusion of the contract, booking of the trip or commencement of the booked service, he or she will have no entitlement to benefits.
- 3.2 Events not insured include those the insured person has brought about in the following ways:
- Abuse of alcohol, drugs or pharmaceuticals
 - Suicide or attempted suicide
 - Participation in strikes or unrest
 - Participation in racing or training with motor vehicles or boats
 - Participation in risky activities in which the policyholder knowingly exposes him or herself to risk
 - Grossly negligent or wilful action/inaction
 - Involvement or attempted involvement in illegal or criminal activities
- 3.3 Also not insured are any activities connected to an insured event, for example, replacement costs for the insured items, or for police purposes.
- 3.4 Also not insured are the consequences of events involving decisions made by the authorities, such as the confiscation of assets, arrest or travel bans, or closure of airspace.
- 3.5 If the person providing an expert opinion (experts, doctors, etc.) is a direct beneficiary or is related either directly or through marriage to the insured person.
- 3.6 Poor recovery
If an illness or the consequences of an accident, an operation or a medical intervention has already occurred before the time of booking or conclusion of a contract, and the person has not recovered from this by the date of travel. If the consequences of an operation/medical intervention that was already planned at the time of booking or conclusion of a contract but only carried out afterwards have not healed sufficiently by the date of travel.
- 3.7 Orders from the authorities
If orders from the authorities make it impossible for the insured person to take the trip as planned.

4 Obligations in case of a claim

- 4.1 The insured person undertakes to do all they can to help minimise and clarify the damage involved.
- 4.2 The insured person must fully comply with the obligations set out in the contract or in law with regard to reporting, providing information, or general conduct (including immediate notification of the insured event using the contact address stated in T&C A 9).
- 4.3 If the damage occurs due to an illness or injury, then the insured person must ensure that the doctor treating them has been exempted from their obligation to maintain confidentiality towards Helvetic Assistance.
- 4.4 If the insured person is also able to claim benefits that Helvetic Assistance has provided from a third party, then these entitlements must be declared and passed on to Helvetic Assistance.
- 4.5 In order to be able to claim the benefits from Helvetic Assistance, the insured or eligible person must cancel the booked trip with the agent as soon as the insured event occurs and then report the claim to Helvetic Assistance online (see T&C A 9). The following documents must be included with the online claim report:
- Proof of insurance or insurance policy
 - Calculation of cancellation costs
 - Booking confirmation
 - Documents and/or official certificates proving the damage (e.g. detailed doctor's certificate stating diagnosis, a certificate from the employer, a police report, etc.)

C Assistance

1 Sum insured

The sum insured is unlimited.

2 Insured events and benefits

In order to be able to claim benefits from Helvetic Assistance, the insured or eligible person must inform the Helvetic Assistance emergency call centre immediately following the occurrence of the insured event and obtain their authorisation for any assistance measures as well as for payment thereof. The Helvetic Assistance emergency call centre is open around the clock (conversations with the call centre are recorded).

Phone no. +41 44 563 62 63

In the case of medical benefits, it is only the doctors of Helvetic Assistance who may decide on the type and scheduling of the measure.

2.1 Assistance benefits

- 2.1.1 Transfer to the nearest suitable hospital
If the insured person becomes seriously ill or is severely injured during the trip, or if a doctor certifies that a chronic condition has deteriorated unexpectedly, then Helvetic Assistance will organise and pay for transfer to the nearest hospital able to provide treatment based on corresponding medical results.
- 2.1.2 Medically supervised repatriation to a hospital at the place of residence
If medically necessary, Helvetic Assistance will organise and pay for medically supervised repatriation to a hospital able to provide treatment in the insured person's place of residence, under the same conditions as under T&C C 2.1.1.
- 2.1.3 Repatriation to the place of residence without medical supervision
Helvetic Assistance will organise and pay for repatriation without medical supervision by healthcare personnel to the insured person's place of residence based on corresponding medical findings and in accordance with the conditions set out in T&C C 2.1.1.

- 2.1.4 Return travel due to interruption of a trip by a travel companion or a family member
If a travel companion, a person close to the insured person or a family member also travelling has to be repatriated or the trip must be interrupted for another insured reason, Helvetic Assistance will organise and pay for the additional costs of the extra return journey (first-class train ticket, economy-class flight ticket) for the insured person and for the insured family member.
- 2.1.5 Care of underage children also travelling
If both parents or the only parent taking the trip must be repatriated to their place of residence, Helvetic Assistance will also organise the care of underage children having to continue the trip or travel home alone and will pay the costs of travel to and from the relevant destination for the carer (first-class train ticket, economy-class flight ticket).
- 2.1.6 Premature return travel due to illness, accident or death of a person close to the insured person but not travelling, or of their deputy in the workplace.
If a person close to the insured person but not travelling or the insured person's deputy in the workplace suffers a serious illness, a serious accident or death, then Helvetic Assistance will organise and pay for the additional costs of the extra return journey (first-class train ticket, economy-class flight ticket) for the insured person to their permanent place of residence.
- 2.1.7 Premature return travel for other important reasons
If the property of an insured person at their place of residence is seriously damaged as a result of theft, fire, water or damage caused by natural forces, then Helvetic Assistance will organise and pay for the additional costs of the extra return journey (first-class train ticket, economy-class flight ticket) for the insured person to their place of residence.
- 2.1.8 Temporary return trip home
Helvetic Assistance will organise and pay for a temporary return trip home (travel to and from the place of residence) for the insured person for the same reasons as under T&C C 2.1.6 and C 2.1.7 (first-class train ticket, economy-class flight ticket). The expenditure for the unused part of the trip will not be refunded.
- 2.1.9 Repatriation in case of death
If an insured person dies, then Helvetic Assistance will cover the costs of cremation outside of their country of residence or the additional costs for the fulfilment of the International Agreement on the Transfer of Corpses (minimum requirements such as zinc coffin or lining) as well as transportation of the coffin or the urn to the last place of residence of the insured person. Disposal of the zinc coffin is also covered.
- 2.1.10 Return travel due to civil unrest, terrorist attacks, natural disasters or strikes
If a strike, damage caused by natural events, fire, earthquake, volcanic eruption, quarantine, epidemic, radiation, warlike events, revolution, rebellion, civil unrest or uprising in the travel destination demonstrably prevents continuation of the trip or presents a specific danger to the life and property of the insured person, then Helvetic Assistance will organise and pay for the additional costs of the extra return journey (first-class train ticket, economy-class flight ticket).
- 2.1.11 Return journey due to failure of the means of public transport as a result of a breakdown or an accident
If the means of public transport booked or used for the journey fails as a result of breakdown or an accident and it thus becomes impossible to continue the trip as planned, Helvetic Assistance will organise and pay for the extra return journey or the delayed onward journey of the insured person. Delays or detours in the means of transport booked or used are not considered failures.
- 2.1.12 Consequences of document theft
In the case of theft of personal documents (passport, identity card, driving licence and accommodation voucher), which make it temporarily impossible for the insured person to continue the trip or return to Switzerland, then Helvetic Assistance will cover the additional costs of the stay (hotel, transport costs locally, additional costs of the return journey), provided that the relevant police authorities are notified immediately, up to a maximum of CHF 2,000.00 per event.
- 2.2 Visitor trip
If the insured person must be hospitalised abroad for more than seven days, Helvetic Assistance will organise and pay for a trip for up to two persons close to the insured person to visit them in hospital (first-class train ticket, economy-class flight ticket, mid-range hotel) up to a maximum of CHF 5,000.00.
- 2.3 Helvetic Assistance services
- 2.3.1 Cost advance to a hospital
If the insured person must be hospitalised outside of their country of residence, Helvetic Assistance will provide an advance of CHF 5,000.00 for the hospital costs where necessary. The advance amount must be paid back to Helvetic Assistance within 30 days of release from the hospital.
- 2.3.2 Travel helpline
The travel helpline is available to the insured person without limitation throughout the entire duration of the insurance. The insured person receives support over the phone around the clock for all matters both before and after the trip (e.g. travel notifications at the destination, medical advice, credit card blocking service, workman service, mobile phone blocking service, interpreting service, etc.).
- 2.4 Refund of costs
- 2.4.1 Refund of expenditure for the unused part of the trip
If an insured person must interrupt the trip prematurely due to an insured event, the costs for the unused part of the trip will be refunded to them by Helvetic Assistance proportionately according to the price of the insured arrangements. The compensation is limited to the amount stated in the confirmation of insurance. If the confirmation of insurance does not state any specific amount, the compensation is limited to the amount of the insured cancellation costs. There will be no refund for the cost of the originally booked trip home or for the unused, originally booked accommodation if Helvetic Assistance is covering the costs of the replacement accommodation.
- 2.4.2 Unforeseen expenditure for repatriation, an extra journey home, interruption of travel or delayed travel home
If unforeseen expenditure arises in connection with an insured event (taxi, phone costs, etc.), then Helvetic Assistance will cover these additional costs up to a total of CHF 750.00 per person.
- 2.4.3 Additional costs for accommodation and meals (hospital costs and costs for medical treatment are not covered)
Maximum of CHF 1,000.00 per insured person if an accident or illness means the insured person must add an unforeseen stay, extend their stay or move to accommodation better suited for their care.
- 2.4.4 Snowfall, risk of avalanche, landslide
If the insured person cannot commence the return journey as planned as a result of snowfall, risk of avalanche or landslide due to the selected holiday location being cut off from the outside world. Additional accommodation and meal costs (hospital costs and costs of medical treatment are not covered), maximum CHF 1,000.00 per insured person for an unforeseen stay.
- 2.4.5 Loss of medication
If the life-saving medication of an insured person is destroyed, stolen or lost. Repayable advance on costs if abroad, a maximum of CHF 1,000.00 per insured person for essential medication.
- 2.4.6 Search and rescue costs
If the insured person goes missing during the trip abroad or has to be physically rescued in an emergency situation, then Helvetic Assistance will pay the necessary search and rescue costs up to a maximum of CHF 30,000.00 per event.
- 2.4.7 Vehicle return
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.
- 2.4.8 Informing relatives
If measures are taken by Helvetic Assistance, it will notify the relatives at the request and on the instructions of the insured person.
- 2.4.9 Interpreting costs
Helvetic Assistance will pay up to CHF 500.00 for interpreting costs for events abroad.
- 3 Events and benefits not insured**
- 3.1 No authorisation from the Helvetic Assistance emergency call centre
If the Helvetic Assistance emergency call centre has not given prior authorisation for the benefits.
- 3.2 The costs for in-patient or out-patient treatments are not covered by Helvetic Assistance.
- 3.3 Costs for loss of income and other financial losses.
- 4 Obligations in case of a claim**
- 4.1 In order to be able to claim benefits from Helvetic Assistance, the insured or eligible person must inform Helvetic Assistance immediately following the occurrence of the insured event and obtain their agreement to any assistance measures or the payment thereof (see T&C C 2).
- 4.2 In case of a claim, Helvetic Assistance must be provided with hard copies of the following documents (online claim notification) for the insured event, to be sent to the address listed in T&C A 9:
- Proof of insurance or insurance policy
 - Original booking confirmation
 - Documents and/or official certificates proving the occurrence of the damage (e.g. detailed medical certificate with diagnosis)
 - Original receipts for unforeseen expenditure/additional costs