

Standard Terms of Insurance (STI)

Helvetia private customers insurance

Assistance

October 2012 edition

Table of Contents

Cancellation costs	3
Personal assistance	5
Motor vehicle assistance	9
General	11
Explanation of terms	12

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

Cancellation costs

Insured events	
<p>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.</p>	
<p>A1 Illness, accidents and death</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 mentioned persons dies, becomes severely ill, suffers from severe pregnancy-related problems or has a severe accident, and if the trip or holiday cannot be taken due to the instructions of a physician or if this person suffers a medically certified deterioration of a chronic disorder.</p>
<p>A2 Loss of employment</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>A3 Failure of public transportation</p>	<p>If public transportation used or planned by the insured person (excluding taxis) for transport to the airport or departure railway station within the Swiss territorial area is delayed or cancelled and departure is missed as a result of this.</p>
<p>A4 Burglary, events related to fire, water events or natural forces at the place of residence</p>	<p>If the property of the insured person at their place of residence is severely damaged as a result of burglary, fire, water events or natural forces, thus requiring their presence during the planned trip.</p>
<p>A5 Fire, water events, natural forces and strikes at the holiday domicile</p>	<p>If the insured person is unable to take the trip or holiday following confirmation from an official body as a result of strikes, fire, water events or natural forces.</p>
<p>A6 Other events abroad</p>	<p>If the insured person is unable to take the trip or holiday following confirmation from an official body as a result of earthquake, volcanic eruption, devastation by tsunami or hurricane, quarantine, epidemic, radioactivity, war events, revolution, rebellion, civil unrest or uprising.</p>
<p>A7 Theft of documents</p>	<p>If credit cards, cheques, identity documents or the personal ticket of the insured person is stolen on the day of departure and the trip or holiday cannot be taken or can only be taken with a delay as a result. The matter must be reported. Examples of proof would be a police report, confirmation that cards have been blocked, or confirmation from an airline.</p>

Insured benefits	
<p>B1 Cancellation costs</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 and does not take the trip or holiday, 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>B2 Delayed commencement of travel</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>B3 Pets</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>B4 Entry tickets, unlimited tickets, season tickets</p>	<p>If the insured person is unable to use a previously bought entry ticket for an event due to an insured event, having had an accident, fallen ill or died, and if cancellation is not possible, 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.

Uninsured events	
<p>C1 Check-in times at airport</p>	<p>If the specified check-in times at the airport are not observed and the trip cannot be taken as a result.</p>
<p>C2 Activities as organiser</p>	<p>In the case of events related to activities as a travel organiser (including expeditions) or as an organiser or speaker for courses and seminars.</p>
<p>C3 Poor recovery</p>	<p>If a disease or the consequences of an accident or operation already existed at the time the travel was booked and there has been no full recovery before the date of travel.</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.	E1 Call-back and transport costs	E2 Refundable cost advances abroad	E3 Additional costs for accommodation and catering (hospital costs and costs for medical treatment are not covered)	E4 Services unused due to early termination of the trip or holiday	E5 Search, rescue and recovery costs	E6 Other benefits
<p>D1 Illness, accident or death of an insured person If, after the trip commences, an insured person becomes severely ill, suffers from severe pregnancy-related problems, is severely 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 for events abroad.</p>
<p>D2 Illness, accident or death of a person close to the insured or the workplace deputy of an insured person 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) suffers from severe pregnancy-related problems, is severely 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 for events abroad.</p>
<p>D3 Sickness, accident or death of the accompanying person or a person close to them If the accompanying person who booked simultaneously or a person close to them becomes severely ill, suffers from severe pregnancy-related problems, is severely injured or dies after the trip commences and the presence of the accompanying person is required at home.</p> <p>If the person triggering the abandonment, interruption or extension of the trip as a result of the insured event is related to the insured person neither through marriage nor blood, an entitlement is only recognised if the insured person would have to continue the trip alone.</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 for events abroad.</p>
<p>D4 Failure to perform or delay of public transportation If the public transportation selected for the trip does not perform as a result of collision, theft, breakdown or is damaged as a result of 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. If the selected transportation is an airplane, the cancellation in its own right is deemed to be 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>Max. CHF 500 for interpreting and telephone costs for events abroad.</p>
<p>D5 Damage to property at the residential address 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 for events abroad.</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.	E1 Call-back and transport costs	E2 Refundable cost advances abroad	E3 Additional costs for accommodation and catering (hospital costs and costs for medical treatment are not covered)	E4 Services unused due to early termination of the trip or holiday	E5 Search, rescue and recovery costs	E6 Other benefits
D6 Damage to or theft of brought property 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 for events abroad.
D7 Damage to accommodation 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 for events abroad.
D8 Travel hindrances caused by the following events If the trip cannot be continued as planned following confirmation from an official body as a result of strike, natural forces, fire, earthquake, volcanic eruption, quarantine, epidemic, radioactivity, war events, revolution, rebellion, civil unrest or uprising.	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 abroad.	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 for events abroad.
D9 Theft of documents If credit cards, cheques, identity documents or personal tickets of the insured person are stolen. The matter must be reported. Examples of proof would be a police report, confirmation that cards have been blocked, or confirmation from an airline.	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 for events abroad.
D10 Snowfall, risk of avalanche, landslide If the insured person cannot commence the home 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.			Max. CHF 2'000 per insured person for an unforeseen stay.			Max. CHF 500 for interpreting and telephone costs for events abroad.
D11 Loss of medication 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 for events abroad. Costs for sending this medication (not including the costs of the medication itself).
D12 Bankruptcy of the travel agent If the insured person is unable to continue or end their trip or holiday booked and paid for with a Swiss travel agent or one of the directly adjoining countries (excluding package holiday) as planned due to the travel agent entering bankruptcy.	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 for events abroad.
D13 Early abandonment of language course holidays, courses and seminars 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.		
D14 Unlimited tickets, season tickets 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.		
The insurance does not cover						
D15 General	Helvetia will not provide any benefits related to an insured event for brought items such as luggage, merchandise etc.					

Territorial validity

The insurance is valid throughout the world.

Motor vehicle assistance

Insured vehicles																															
F1	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 and car sharing scenes (e.g. mobility vehicles) are excluded.																														
Insured events																															
F2	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.																														
Insured benefits																															
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.																															
F3 Breakdown assistance	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).																														
F4 Towing services	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.																														
F5 Vehicle recovery	If the vehicle is unroadworthy, the costs for recovering the vehicle are insured.																														
F6 Search, rescue and recovery costs	Search, rescue and recovery costs are paid for the insured person.																														
F7 Return costs	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.																														
F8 Shipment costs	For spare parts.																														
F9 Costs of hiring a car	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: Related to bodywork damage in Switzerland/Principality of Liechtenstein <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> Related to a breakdown or insured bodywork damage in other foreign countries <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. Replacement vehicles can only be arranged if the insured person is in possession of a credit card.	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
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																														
F10 Submission and customs costs	Customs costs, scrapping costs, fees and charges for disposal are paid abroad for the insured vehicle, trailer or vehicle parts.																														
F11 Base and additional transport costs	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.																														

F12 Return by a hired driver in the event of illness, accident or death of the driver	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, serious pregnancy-related problems or death of the driver and no other passenger holds a legally valid driver's licence.
F13 Additional costs for accommodation and catering	Up to a maximum of CHF 1'000 per person during the unforeseen repair of the vehicle outside of the place of residence.
F14 Refundable cost advance abroad	Max. CHF 2'000 per insured person for absolutely necessary acquisitions.
F15 Other costs	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.
F16 Benefits for uninsured persons	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.

Uninsured benefits

G1 Brought items	Related to an insured event for the items carried in the vehicle or trailer.
-------------------------	--

Exclusions

G2 Requisitioning	Damage occurring during requisitioning of the vehicles by the military or authorities.
G3 Natural events	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.
G4 Journeys without permission or authorisation	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.
G5 Ionisation	Damage due to the effects of ionising radiation.
G6 Misappropriation and embezzlement	Loss caused by misappropriation or embezzlement.
G7 Service and warranty work	Costs related to service or warranty work.
G8 Payment of benefits	The insurance does not cover 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.
G9 Poor maintenance of transportation	The insurance does not cover damage attributable to poor maintenance of the transportation.

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 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.

General

General exclusions	<ul style="list-style-type: none"> 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; b) Events caused by civil unrest (subject to article D8, personal assistance), 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; c) Events from participation in races, rallies or similar competitions as well as any journey on race or training tracks; d) Events related to the abuse of medication, narcotics or chemicals; 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 or as a result of an official decree; 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; g) Other exclusions are listed in the individual insurance policies.
---------------------------	--

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.

Arrangement	The booking of trips, courses, seminars and language course holidays or the rental of holiday apartments, vehicles, ships and similar for private purposes.
Breakdown	A breakdown is deemed to be any technical fault, damaged tyres, lack of fuel, discharged batteries, or locked-in, damaged or lost vehicle keys.
Burglary	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.
Civil unrest	Violence committed against persons or property in the course of riots or turmoil.
Close person	Married or common law partners as well as their parents, children, relatives in a direct line, siblings, first cousins, first aunts and uncles.
Collision	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.
Entry tickets, unlimited tickets, season tickets	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.
Fire	<ul style="list-style-type: none"> a) Fire, smoke (sudden and accidental effects), lightning, explosion, implosion and detonation; b) Extinguishing water; c) Crash-landings and emergency landings of aircraft, spacecraft or parts thereof; d) Losses resulting from the aforementioned events; e) Scorch damage and damage caused by friendly fire, artificially generated heat and implosions occurring suddenly and accidentally.
Insured person	<p>In the case of individual insurance, the policyholder is insured.</p> <p>If there is a form of cohabitation (marriage, common-law partnership), the insurance coverage is extended to cover the family. The extended coverage is void unless Helvetia is notified in writing of this within a year of the change. The premium for the family insurance is payable from the first premium due date after the cohabitation has taken effect.</p> <p>Family insurance</p> <p>This covers the policyholder, their married or common-law partner living in the same household (a common-law partner is deemed to be a person maintaining a relationship resembling marriage with the policyholder) as well as the following, provided that they live in the same household as the policyholder:</p> <ul style="list-style-type: none"> 1) their children and foster children under the age of 20; 2) underage co-occupants; 3) their parents; 4) other persons named specifically in the policy. <p>Minors</p> <p>Minors travelling with the policyholder or their married or common-law partner are also insured. Those travelling with the party in a professional capacity, as a hitchhiker or as part of a youth group are excluded.</p> <p>Specifically in relation to motor vehicle assistance</p> <p>The insurance covers all persons travelling in these vehicles (max. number of persons stated in vehicle documents).</p>
Natural forces /events	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.
One-way fee	Costs for returning the rental car to its original place of receipt.
Public transportation	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. Taxis and rental cars do not fall under public transportation.
Trip/journey	For the purposes of cancellation costs and personal assistance, a trip begins as soon as an insured person leaves their place of residence. Trips and journeys do not include, by way of example, travelling to and from work, school or another place of education or the performance of ordinary day-to-day activities such as shopping, administrative tasks etc.
Water event	<ul style="list-style-type: none"> a) Discharges of water and liquids from water pipes that only serve the building; b) Entry of rain, snow and water from melting snow into the building through the roof, gutters or outdoor drainpipes, as well as through closed windows, doors and skylights; c) Backwater from the sewers and groundwater inside the building; d) Odourisation of movable property due to the leakage of oil and other liquids from heating systems.

Helvetia Swiss Insurance Company Ltd., St.Gallen
Helvetia private customers insurance
Assistance
October 2012 edition

12-9886 06.15

Helvetia Insurance

Dufourstrasse 40, 9001 St. Gallen

T +41 58 280 1000 (24 h), F +41 58 280 1001

www.helvetia.ch

Your Swiss Insurer.

