SOS 144 - Emergency Card (travel insurance)

Insurance product information document

Company:
European Travel Insurance, a branch of Helvetia Swiss Insurance Company Ltd, Switzerland

Product variants: Travel insurance
Products:
- SOS 144
- SOS 144 Pro
- SOS 144 Max
- SOS 144 Go

This document is for your information only and provides a summary of the key contents of your insurance. You will find full information in your contract documents (insurance policy and General Conditions of Insurance). To be fully informed, please read all the documents.

What type of insurance is it?

This is a travel insurance policy that provides comprehensive coverage in a variety of situations before and during your trip. These benefits supplement the cover provided by your Swiss accident or health insurance. Depending on the selected product variant, the cover modules and sums insured vary.

What is insured?

The insurance covers the remaining costs only after deduction of the benefits provided by the Swiss health insurance. The insured events vary depending on the product variant:

- ✓ Illness
- ✓ Injury/accident
- ✓ Severe pregnancy complications
- ✓ Death
- ✓ Vehicle breakdown
- ✓ Strike/armed conflict
- ✓ Insolvency of a service provider
- ✓ Volcanic eruption and natural disasters

Which benefits are insured?

- ✓ Search and rescue costs
- ✓ Repatriation costs
- ✓ Cancellation costs before and during the trip
- ✓ Medical and hospital expenses worldwide
- ✓ Legal expenses insurance for travel in Europe / worldwide
- ✓ Dogs and cats (cancellation costs & SOS coverage)

The effective limits of indemnity are stated in your insurance policy and the General Conditions of Insurance (GCI). These are decisive in every case.

What is not insured?

The main uninsured events and benefits are as follows:

- ✗ those which had already occurred or were manifest when the insurance was taken out or the event was booked;
- ✗ those caused by deliberate or grossly negligent acts or omissions;
- ✗ those occurring in connection with illnesses or accidents that were not diagnosed by a doctor at the time of occurrence and documented by a medical certificate;
- ✗ those in connection with epidemics or pandemics (excluding one's own illness and one's own isolation or quarantine).

Are there any limits to the cover?

No deductible or excess is levied on any product. The effective limits of indemnity are specified in your insurance policy and the General Conditions of Insurance (GCI). These are decisive in any case.

- ! Deliberately caused damage;
- ! Damage caused by reckless actions where the person knowingly exposes themself to a particularly high risk.

Where am I insured?

- ✓ All four product variants as well as the "MedRight" and "DriveCover" supplementary packages are valid worldwide.
- ✓ The "RoadAssist" supplementary product is valid only in Europe, including Switzerland.

What are my obligations?

- If a loss event occurs, it must be reported to ERV immediately.
- The policyholder and insured persons must cooperate in ERV's investigations, for example in investigating a claim (obligation to cooperate).
- In the event of a claim, reasonable steps must be taken to mitigate and clarify the loss (duty to mitigate losses).
- All information necessary to assess the claim must be provided.
- Any changes to the information provided in the insurance application must be reported to ERV and SOS 144 immediately; this applies in particular to changes of name, residential address and other personal information.
- Upon acceptance of the General Conditions of Insurance, all doctors who have treated the insured person are released from the duty of medical confidentiality towards the insurer.

When and how do I pay?

Premiums become due for payment on the date specified on the invoice. The premiums must be paid to the invoice issuer either in cash, online via e-banking, by credit card or by bank/post office transfer within 30 days of the invoice date.

When does the cover commence and end?

The insurance cover commences and ends on the date stated in your insurance application and in your policy. **Annual insurance policies are automatically renewed for an additional 365 days unless the contract is cancelled in a timely manner.** Short-term insurance policies expire at the end of the agreed term (max. 31 days).

How can I terminate the contract?

You or we may terminate the insurance contract at the end of the agreed contract term. Notice of termination must be given no later than 90 days before the end of the contract. In addition, both parties to the contract can terminate the contract prematurely in exceptional cases, e.g. in the event of a claim. Further details can be found in the General Conditions of Insurance.