

coverio

08/2024 edition

Information about your insurance policy. coverio.

coverio, a brand of European Travel Insurance ERV
P.O. Box, CH-4002 Basel, +41 58 275 28 00
info@coverio.ch, www.coverio.ch

Information about your insurance policy.

Dear Client,

coverio is a brand of European Travel Insurance ERV. We would like to inform you about the identity of the insurer and the material content of the insurance contract (Article 3 of the Swiss Insurance Policies Act).

Whenever the context so requires, the use of any gender shall include all genders.

Who are your contractual partners?

The risk carrier for this insurance is: Helvetia Swiss Insurance Company Ltd, Dufourstrasse 40, CH-9001 St. Gallen. Responsibility for this insurance lies with: European Travel Insurance (referred to as coverio in the General Conditions of Insurance), a branch of Helvetia Swiss Insurance Company Ltd, domiciled at St. Alban-Anlage 26, P.O. Box, CH-4002 Basel. The risk carrier for the travel legal protection insurance is: Coop Rechtsschutz AG (referred to as CRS in the General Conditions of Insurance), Entfelderstrasse 2, CH-5001 Aarau.

What law or contractual basis applies?

This contract is governed by Swiss law. The contractual basis comprises, for example, the application, the customer information, the General Conditions of Insurance and, if applicable, further special conditions or supplementary conditions, and also the policy. In all other respects, the Swiss Insurance Policies Act applies. If the policyholder's place of residence/registered office is the Principality of Liechtenstein, the law of Liechtenstein applies together with the provisions of the Liechtenstein Insurance Policies Act.

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

The insurance application, the corresponding General Conditions of Insurance (GCI) and/or any Special Conditions (SC) stipulate the events upon whose occurrence coverio is required to pay a benefit.

What type of insurance is it?

Your insurance is generally insurance against loss. Fixed-benefit insurance policies are expressly designated as such in the contract documents (e.g. application, policy, GCI).

What insurance benefits are paid?

The amount and/or maximum limit and the type of insurance benefits can be found in the insurance application, the policy and the corresponding GCI or SC. The same applies to any deductibles or waiting periods.

How high is the premium payable?

The amount of the premium depends on the insurance cover selected and on the insured risks. Details of the premium and the statutory duties and fees (e.g. Swiss Federal stamp duty) can be found in the quote, the insurance application or in the policy and premium invoice. If the contract is terminated prematurely, coverio reimburses the unused portion of the premium in accordance with the statutory and contractual provisions.

What duties apply on concluding the contract?

As the applicant, the policyholder is obliged under Article 6 of the Swiss Insurance Policies Act to provide complete and correct answers to all the questions in the application (e.g. date of birth, prior claims). If, when concluding the contract, the policyholder or the insured person provides an incomplete or incorrect answer to a written question or a question in any other text form, coverio is entitled to terminate the contract within four weeks of becoming aware of the breach of the duty to notify. If the contract is terminated in this manner, the obligation to pay benefits also ceases for any loss already sustained if its occurrence or scope was influenced by the incorrectly or incompletely disclosed fact. If benefits have already been paid, repayment may be demanded.

What other duties do you, as policyholder, and the insured persons have?

The essential duties of the policyholder and the insured persons include the following, for example:

- If a loss event occurs, it must be reported to coverio immediately, e.g. using the 24-hour emergency number +41 848 801 803.
- The policyholder and insured persons must cooperate in investigations by coverio, for example in investigating a claim (obligation to cooperate).
- In the event of a claim, reasonable actions must be taken to mitigate and elucidate the loss (duty to mitigate loss).

When does your insurance contract commence and end?

The contract commences and ends on the date stated in the insurance application and in the policy. If proof of insurance or a provisional cover note was issued, coverio will grant insurance cover from the date specified therein until delivery of the policy. After expiration of the agreed contract period, the contract will be tacitly renewed for successive terms of 365 days unless one of the contractual partners gives 90 days prior notice of termination in writing or any other text form. To avoid a gap in cover, termination will only take effect if the policyholder has provided proof of the new insurer.

The contract may be terminated prematurely by tendering a notice of termination

- following a claim for which coverio has paid benefits:
 - by the policyholder within 14 days of being notified of the payment; the insurance cover terminates 14 days after receipt of the notice of termination;
- in the event of an increase in the premiums, deductibles or excesses, subject to a one-month notice period if the policyholder does not agree with the new arrangement. Officially prescribed adjustments shall be reserved in the case of cover regulated by law.
- If the policyholder leaves Switzerland permanently, the contract must be terminated on the date of departure. As proof, the policyholder is obliged to submit a confirmation of departure or deregistration from the municipality; this date is decisive for the end of the insurance cover. Policyholders who are not registered with a municipality due to the nature of their stay must provide a copy of their official permit or confirmation of the temporary stay; the end date of this temporary permit is decisive for the end of the insurance cover.

When is there a right of revocation?

The policyholder may revoke, in writing or any other text form, their application to conclude the contract or their declaration of acceptance of such contract. The period of revocation is 14 days and commences as soon as the policyholder has applied for or accepted the contract. This period is considered to have been met if the policyholder has notified coverio of the revocation or submitted their notice of revocation to the postal service on or by the last day of the revocation period. The right of revocation is excluded in the case of group personal insurance, provisional cover notes and agreements with a term of less than one month. An annual premium/single premium remains due if an injured third party can credibly make claims against coverio.

What personal data is processed and why?

All personal data is processed in accordance with current data protection legislation. coverio is responsible for processing your personal data. In the notes on data protection at www.erv.ch/datenschutz, you will find further information on the purposes for which personal data is processed (e.g. conduct of insurance business, marketing activities, pricing and individual product creation, risk assessment and settlement of claims, recipients in Switzerland and abroad), as well as your rights.

What fees are charged?

coverio will charge the following fees for reminders and debt enforcement:

- fee for a statutory reminder CHF 20.-;
- fee for initiating debt enforcement (plus official enforcement costs and court costs) CHF 50.-;
- fee for the deletion of a debt enforcement CHF 80.-. (Deletion will only be performed if all outstanding amounts have been settled.)