



General Insurance Conditions (GIC)

Cancellation cost insurance for rental arrangements

Version 04.2021

Key points at a glance

This overview provides you with information about the material content of the insurance contract, in accordance with Art. 3 of the Insurance Contract Act (ICA). The rights and obligations of the contracting parties arise on conclusion of the insurance contract, in particular on the basis of the booking confirmation, the contractual conditions, and the statutory provisions.

Who is the insurance carrier?

The insurance carrier is AXA Insurance Ltd, General Guisan-Strasse 40, 8401 Winterthur (hereinafter referred to as "AXA"), a stock corporation with registered office in Winterthur and a subsidiary of the AXA Group.

Who is the intermediary and the policyholder?

The tour operator or transportation company or property owner with which the insured has definitively booked a rental arrangement and taken out insurance.

Who is insured?

Persons who have their domicile, as defined by civil law, in Switzerland or the Principality of Liechtenstein.

Insurance policies for rental arrangements in Switzerland may also be concluded by foreigners.

The person who has definitively booked a rental arrangement with the intermediary and taken out insurance. All persons are insured who are included in the booking confirmation and for whom a corresponding premium has been paid.

What is covered and what benefits will AXA pay?

Cancellation cost insurance (GIC B2)

Assumption of the cancellation costs owed in accordance with the intermediary's booking confirmation/cancellation policy.

Cancellation cost insurance is a form of indemnity insurance pursuant to the Insurance Contract Act (ICA).

What does the insurance not cover, inter alia?

- Events that had already occurred when the insurance was taken out/the rental arrangement was booked or that the insured must have been aware of.
- Events in connection with mental illness. Exception: A qualified psychiatrist provides a medical certificate confirming the mental illness.
- Events in connection with a pandemic are not insured.
- Events under Part B of the General Insurance Conditions (GIC) connected with coronavirus SARS-CoV-2 and the illness COVID-19 (including mutations) are not insured.

How much is the premium and when is it due?

The amount of the premium and date on which it falls due are specified in the intermediary's booking confirmation.

Since the insurance begins on the day when the rental arrangement is definitively booked, the insurance premium is owed to AXA if the insured is able to withdraw from the rental arrangement free of charge.

What are the insured's main obligations in the event of a claim?

To notify the intermediary immediately (GIC A6).

When does the claim notice need to be submitted?

Once the intermediary has been notified, the loss event must be reported to AXA using the claim form.

Either by email: schaden@axa.ch or to the following address: AXA, Service Center, P. O. Box 357, 8401 Winterthur, phone 0844 802 008, from abroad +41 58 218 11 00.

When does the insurance begin and end?

The insurance begins on the day the rental arrangement is definitively booked and continues until it ends.

How can the right of withdrawal be exercised?

The insured can withdraw from the insurance within 14 days of accepting it. This deadline will be met if the withdrawal is communicated to the intermediary in writing or another text form (e.g. by email).

As a consequence of withdrawal, benefits already received must be paid back.

In the case of a group personal insurance contract, the right of withdrawal is excluded for the intermediary/policyholder.

What data does AXA use and how?

AXA uses data in compliance with the applicable statutory provisions. More information may be found at [AXA.ch/data-protection](https://www.axa.ch/data-protection).

A12 Non-insured events

- A12.1** Events that had already occurred when the insurance contract was taken out/the rental arrangement was booked or that the insured should have been aware of.
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- A12.2** Events in connection with mental illness. Exception: The mental illness is confirmed by a psychiatrist by means of a medical certificate.
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- A12.3** Events in connection with war, revolution, rebellion, civil unrest, or revolt if the insured was actively involved.
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- A12.4** Events in connection with participation in races, motor rallies and similar competitive driving, and in all driving on racetracks or training circuits (e.g. skid training, competitive driving courses).
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- A12.5** Events in connection with changes in the program or itinerary of the booked rental arrangement by the operator or transportation company, including those resulting from an official ruling.
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- A12.6** Events in connection with the premeditated commission or attempted commission of crimes or misdemeanors.
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- A12.7** Events in connection with acts of daring involving the deliberate exposure to risk.
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- A12.8** Events in connection with a pandemic are not insured.
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- A12.9** Events under Part B of the General Insurance Conditions (GIC) connected with coronavirus SARS-CoV-2 and the illness COVID-19 (including mutations) are not insured. This does not include B1.2.

A13 Definitions

- A13.1 Natural-hazard events**
“Natural-hazard events” refer to the events in the following exhaustive list: high water, flooding, wind, hail, avalanche, risk of avalanche, snow, snow pressure, snowslide, rockslide, earthquake, landslide, rockfall, volcanic eruptions.
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- A13.2 Pets**
“Pets” are defined as animals that normally cohabit with the insured.
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- A13.3 Authorities**
“Authorities” are defined as responsible official departments (especially the Federal Department of Foreign Affairs (FDFA) and the Federal Office of Public Health (FOPH)).



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