

General Insurance Conditions (GIC)

Cancellation cost insurance Air Communication Sàrl /

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Summary of the main points

The intermediary Air Communication Sàrl, Grand'Rue 21, 2054 Chézard-St-Martin, is a partner of AXA Insurance Ltd, which has its head office in Winterthur, for the insurance product referred to below. AXA is responsible for errors, negligence and incorrect advice on the part of the intermediary for this insurance. Agreements or confirmations on the part of the intermediary will only be binding on AXA if they have been confirmed by the latter in writing.

Who is the insurer?

AXA Insurance Ltd, General Guisan-Strasse 40, 8401 Winterthur (hereinafter referred to as "AXA"), limited liability subsidiary of the AXA Group which has its head office in Winterthur.

Who is the intermediary?

Air Communication Sàrl, Grand'Rue 21, 2054 Chézard-St-Martin.

Who are the insured persons?

The insured person is the owner of the event ticket with a valid insurance certificate (the purchase receipt) and issued by the policyholder.

What is the insured risk?

Cancellation costs.

What are the most important insured benefits?

Payment of contractually owed cancellation costs.

What are the most important exclusions?

Events which have already happened or which the insured or the policyholder should have been aware of when the policy was taken out.

Where is the insurance valid?

The insurance is valid in Switzerland.

What action must be taken in the event of a claim?

To claim benefits, it is important to inform AXA immediately when a loss occurs. If AXA has not been contacted beforehand, it is released from its obligation to pay benefits. Please use the claim declaration form.

The original unused event ticket or purchase receipt must be submitted in all cases.

What are the provisions governing premium payments?

Air Communication Sàrl bills the insured for the insurance premiums together with the price of the event ticket.

What are the policyholder's obligations?

Immediate notification of AXA in the event of a loss:
Tel.: 0844 802 008.

When does insurance coverage start and end?

The insurance enters into force upon payment being made for the event ticket and the insurance premium and ends when the event starts.

What data does AXA use and how?

See Article B1 of the GIC.

General Insurance Conditions (GIC)

Risks covered

This policy applies only if insurance was obtained from and paid for to the policyholder at the same time as the event ticket. In the event of a claim, please send the unused event ticket or purchase receipt directly to AXA Insurance Ltd, Service Center, P.O. Box 357, 8401 Winterthur, citing policy no. 14.670.681.

A1 Insured

The owner of the event ticket and valid insurance certificate (purchase receipt) issued by the policyholder.

A2 Validity and term of insurance

The insurance enters into force upon payment being made for the event ticket and upon payment of the insurance premium and ends when the event starts.

A3 Insured events

Accident, sickness and death

- The insured suffers an accident, falls ill or dies.
- One of the people close to the insured suffers an accident, falls ill or dies.

A4 Insured cancellation costs

AXA pays the cancellation costs owed under the contract concluded with the policyholder, if the insured is unable to attend the reserved event due to an insured event. The maximum amount payable by AXA is the participation fee.

In the case of registration by stages, AXA will pay compensation in proportion to the stages elapsed.

A5 Uninsured risks

Events which have already taken place or which the insured person ought to have been aware of at the time when the insurance was taken out.

If the organizer cancels the reserved event, any performance obligation will no longer apply.

A6 Action in the event of a claim

To claim benefits, it is important to inform AXA immediately when a loss occurs. If AXA has not been contacted beforehand, it is released from its obligation to pay benefits.

The original unused event ticket or purchase receipt must be submitted in all cases.

A7 Applicable law

The Federal Act on Insurance Policies (IPA) is also applicable in addition to these provisions.

A8 Department to be contacted in the event of a claim

AXA Winterthur
Service Center
P.O. Box 357
8401 Winterthur

Telephone: 0844 802 008

Data protection

B1 Data protection

The following data are transmitted to AXA when drafting and executing the contract:

- Customer data (name, address, date of birth, sex, nationality, payment details, etc.), stored in electronic client files;
- Contract data (duration of contract, insured risks and benefits, etc.), stored in contract management systems, e.g. physical policy files and electronic risk databases;
- payment-related data (date of receipt of premiums, arrears, reminders, balances, etc.), stored in payment collection databases;
- Data relating to any claims (claims declarations, clarification reports, proof of invoices, etc.), recorded in physical claims files and electronic claims management systems.

These data are required in order to verify and assess risk, manage the contract, demand premiums on time and, in the event of benefits payments, in order to process the claim correctly. The data must be retained for at least 10 years after termination of the contract. The minimum retention period for data relating to a claim is 10 years from the settlement of the claim.

Where necessary, data are passed on to third parties involved, and in particular to other insurance companies, the authorities, attorneys-at-law and external experts. The data may also be passed on for purposes of detecting or preventing insurance fraud.

For purposes of administrative simplification and marketing (in order to optimize the range of products and services offered to their customers), Companies of the AXA Group operating in Switzerland and the Principality of Liechtenstein grant each other mutual rights of access to customer master data (for identification purposes) and contract master data (excluding data relating to proposals and claims), as well as to customer profiles prepared.