

General Terms and Conditions of Insurance Secure Trip

Information for customers in accordance with the VVG (the Swiss law governing insurance contracts)

The following information for customers provides a clear and concise overview of the identity of the Insurer and the most important points contained in the insurance contract (Art. 3 of the Swiss law governing insurance contracts, the VVG).

Who is the Insurer?

The Insurer is SOLID Försäkrings AB, called SOLID in the following text. The insurance products are sold under the CORIS brand. The headquarters of the company is at Route de la Fonderie 2, CH-1705 Fribourg.

What risks does the insurance cover, and what is the scope of the insurance protection?

The insured risks and the scope of insurance cover are set out in the policy and the General Terms and Conditions of Insurance.

Who are the people covered by the insurance?

In the case of insurance policies with durations of less than one year (short-term insurance policies) the insured individuals are those specified in the policy.

In the case of insurance policies with durations of one year (annual insurance policies), the policy will specify whether the insurance protection applies to the Policy Holder alone (single person) or for the Policy Holder and the people living in the same household as the Policy Holder, together with any under-age children who do not live in the same household (family insurance).

The insured individuals are listed in the policy and the General Terms and Conditions of Insurance.

What are the important exclusions?

- Events that have already occurred at the time of concluding the contract or booking the trip, or events that were discernible for the insured individual at the time of concluding the contract or booking the trip.
- Ski alpine, Off-Piste skiing and all Ski races.
- Events connected with participation in risky actions, where the individual is knowingly exposed to danger.

This list only contains the most common exceptions. Further exceptions are set out in the General Terms and Conditions of Insurance and the VVG.

How much is the premium?

The level of the premium depends on the insured risks in each case, and on the cover required. The level of the premium will be defined at the time of application, and is set out in the policy.

What are the duties of the Policy Holder and the insured individuals?

- To fulfil their contractual and legal duties of notification, information and conduct in full (e.g. prompt notification of a case of loss/damage to SOLID).
- To do all that they can to help minimise and clarify the loss/damage (e.g. authorising SOLID to issue the relevant documents, information etc. to third parties to clarify the case of loss/damage).

This list only contains the most common duties. Further duties are set out in the General Terms and Conditions of Insurance and the VVG.

When does the insurance cover begin and end?

The beginning and end of the insurance cover are defined in the application and specified in the policy.

- In the case of insurance policies with durations of one year (annual insurance policies), the policies will be automatically extended by a further year when they expire. Either the Policy Holder or SOLID can terminate annual insurance policies by giving notice of 3 months to the end of their terms, in writing.
- Insurance policies with durations of less than one year (short-term insurance policies) end automatically on the day defined in the application and set out in the policy.

The insurance cover can be ended prematurely by giving notice of termination:

- Following a case of loss/damage for which SOLID has provided benefits, as long as the notice of termination takes place at the time of the pay-out, at the latest.
- If SOLID changes the premiums. In this case, notice of termination must reach SOLID on the last day of the insurance year.
- In the event of insurance fraud.

This list only contains the most common causes of termination. Further causes of termination are set out in the General Terms and Conditions of Insurance and the VVG.

How do SOLID and CORIS handle information?

SOLID handles information that arises from the contractual documents or the processing of the contract, and uses this in particular to establish the premiums, clarify risk, handling benefits cases, statistical evaluations and marketing purposes. The information is stored physically or electronically.

If necessary, the information is passed to involved third parties, to the extent needed. These third parties might be other participating insurers, the authorities, lawyers or external experts. Information may also be passed on in order to reveal or prevent the misuse of insurance.