

## Cancellation costs insurance for arrangements of Swiss Youth Hostels

AWP P&C S.A., Saint-Ouen (Paris), Wallisellen Branch (Switzerland), hereinafter referred to as Allianz Travel, grants the benefits agreed under the collective insurance contract with Swiss Youth Hostels (policyholder) and outlined in the General terms and conditions of insurance (GTC). In addition, the provisions of the Swiss Insurance Contract Act (ICA) apply.

### General terms and conditions of insurance (GTC)

#### 1 Who is insured?

- 1.1 The insurance covers whoever is named as insured in the confirmation of booking.
- 1.2 In the case of group visits, the insurance covers whoever is named as group leader and all those named as group members in the confirmation of booking.

#### 2 Type of insurance

The Cancellation costs insurance is an indemnity insurance.

#### 3 Right of revocation

The insured person may revoke his/her accession to the collective insurance contract within a period of 14 days of entering into the insurance scheme by notifying the insurer in text form (e.g. letter, e-mail). The right of revocation is excluded for provisional cover commitments and insurance cover with a duration of less than one month.

#### 4 When does the insurance apply?

From the time of booking up to the agreed end date of the rental / hotel package.

#### 5 What expenses are insured?

##### 5.1 Cancellation costs for group members

If the insured group member is unable to keep to the contract with the renter or the hotel business, for a reason covered by the insurance, and cancels the contract, Allianz Travel will pay the contractually-owed cancellation costs proportionally, up to the amount of the package price entered on the Internet confirmation.

##### 5.2 Cancellation costs for the group leader

If the group leader has to cancel the visit for an insured reason, and is unable to find a replacement leader, despite demonstrable attempts to do so, Allianz Travel will pay the contractually-owed cancellation costs for the whole group, up to the amount of the agreed insured sum.

##### 5.3 Delay in joining trip

If, for an insured reason, the insured person can only join the trip, hire or Hotel arrangement late, instead of the cancellation costs Allianz Travel will assume the following costs (up to a maximum of the costs for cancellation):

- the additional travel expenses incurred in connection with the delayed departure and
  - the costs for the unused part of the stay pro rata to the arrangement price (without transport costs).
- The outward journey counts as a used arrangement day.

##### 5.4 Curtailment of hire arrangements

If these are curtailed as a result of an insured event, Allianz Travel will pay a proportionate refund for the services not received (without return travel expenses). The day of departure counts as a used arrangement day.

#### 6 In what cases can a benefit be claimed?

##### 6.1 Illness, accident, death or pregnancy

In the event of serious illness (including being diagnosed with an epidemic or a pandemic disease such as e. g. COVID-19), serious consequences of an accident or as a result of death, as long as the event concerned occurred after the time of booking;

- of the insured person;
- of a closely related person who booked the same trip (see section 6.1.2);
- of a closely related person to the insured person or person travelling with him who is not travelling with him (see section 6.1.2);
- of the replacement at the workplace and the presence of the insured person is essential;
- of the group leader, in so far as it is possible to demonstrate that no adequate re-

placement could be found, despite extensive attempts to do so.

- 2 If the person whose affliction causing the cancellation is neither related nor related by marriage to the insured person, an entitlement to benefit only exists if the insured person would have to join the trip alone.
- 3 If the insured person or the person close to him who has booked the same trip is suffering from a mental illness, cover is only granted if the illness is established and certified by a psychiatrist and a stay in hospital is necessary.
- 4 If the illness is chronic or reoccurring without causing doubt about participation in the trip at the time of booking, cover is only granted if the trip has to be cancelled because of a medically certified unexpected acute deterioration or an unexpected relapse or as a result of unexpected death.
- 5 If the insured person or the person close to him who has booked the same trip (see section 6.1.2) is pregnant, if the pregnancy started after the time of booking and it is as a result impossible or unreasonable to join the trip.

##### 6.2 Quarantine

If the insured person or a travelling companion is quarantined before their trip by order or other requirement of a government or public authority, based on their suspicion that the insured person or a travelling companion, specifically, has been exposed to a contagious disease (including an epidemic or a pandemic disease such as e. g. COVID-19). This does not include any quarantine that applies generally or broadly to some or all of a population or geographical area, or that applies based on where the person is travelling to, from or through.

##### 6.3 Delay or failure of the means of transport for the outgoing journey

If the package cannot be started because of a delay or failure (within the Swiss area) of the means of public transport that is being used to reach the departure point planned in the package trip.

##### 7 When is there no entitlement to benefit?

- 7.1 If an illness or consequences of an accident or an operation already existed at the time of booking and have not cleared up by the date of the trip. If the consequences of an operation already planned when the trip was booked but only carried out afterwards have not cleared up by the date of the trip.
- 7.2 If the hirer, is objectively not in a position to provide the contractual services in full or in part, cancels the trip, or would have to cancel the trip on the basis of the concrete circumstances.
- 7.3 If official instructions render the planned completion of the booked journey impossible, except as expressly covered under section 6.2.
- 7.4 If the insured person has travelled against advice in connection with an epidemic/pandemic of their home country's government or of local authority at their trip destination.
- 7.5 If the insured person caused the event or affliction by:
  - 1 abuse of alcohol, drugs or medicines;
  - 2 active participation in strikes or unrest;
  - 3 participation in races with motor vehicles or boats and training for such events;
  - 4 participation in hazardous Actions where the insured person knowingly exposes himself to risk;
  - 5 gross negligence, intentional acts, or negligent omission;
  - 6 committing a crime or offence, or intending to do so.

#### 8 Definitions

##### 8.1 Epidemic

A contagious disease recognized by the World Health Organization (WHO) or an official government authority in the insured person's country of residence or trip destination.

##### 8.2 Pandemic

An epidemic that is recognized as a pandemic by the World Health Organization (WHO) or an official government authority in the insured person's country of residence or trip destination.

##### 8.3 Quarantine

Mandatory confinement (including ordered isolation), intended to stop the spread of a contagious disease to which the insured person or a travelling companion has been exposed.

#### 9 What must be done in the event of loss?

- 9.1 In order to be able to claim the benefits from Allianz Travel, the individual entitled to claim must inform the renter or the hotel business and Allianz Travel in writing, without delay, as soon as the event or the condition occurs.
- 9.2 The person entitled to claim must do everything he can to reduce and clarify the damage.
- 9.3 If the loss has occurred as a result of illness or injury, the insured person must ensure that the treating doctors are released from their confidentiality obligation vis-à-vis Allianz Travel.
- 9.4 If the insured person can also claim benefits that he has obtained from Allianz Travel from third parties, he must protect these rights and transfer them to Allianz Travel.
- 9.5 The following documents must be sent to Allianz Travel:
  - booking confirmation;
  - bill for cancellation costs;
  - original bills for additional travel costs;
  - certificate from a neutral doctor with diagnosis, in the case of mental illness from a neutral psychiatrist;
  - death certificate.

#### 10 What are the consequences if information and conduct obligations are breached?

If the person entitled to claim breaches his contractual or legal reporting, information or conduct obligations, or the discovery of the loss/damage or the cause of the loss/damage is affected, Allianz Travel may refuse or reduce its benefits.

#### 11 What is the time limit on claims from the insurance contract?

Claims are time barred five years after occurrence of the fact on which the compensation obligation is based.

#### 12 Which is the competent court for disputes arising from this contract?

Legal action can be brought against Allianz Travel at the court in the place where the Company has its seat or in the place where the person entitled to claim has his home in Switzerland.

#### 13 Legal application

The Swiss Insurance Contract Act (ICA) applies in addition to these provisions.

#### 14 What benefits will be provided if there is more than one form of insurance cover?

If an individual is entitled to claim benefits from other insurance contracts, cover will be limited to that part of the benefits that exceeds the benefits that are provided by the other insurance contracts. No benefit will be paid to cover excess payments associated with other insurance contracts.

#### 15 Hierarchy of standards in case of doubt

If there are any differences in wording between the French, English and German versions of the General terms and conditions of contract, the German version will always apply.