



General Conditions of Insurance (GCI)

Leisure insurance
Version 02.2024

Information about your insurance policy

Dear customer
Dear customer

We would like to inform you about the identity of the insurer and the policyholder with whose collective contract you are affiliated via the declaration of accession. The neutral form (they) in this text always refers to all genders and is used to ensure better legibility.

1. Who are your contractual partners?

The risk carrier for the present insurance is: Helvetia Swiss Insurance Company Ltd, Dufourstrasse 40, 9000 St. Gallen, Switzerland. Responsibility for this insurance lies with Europäische Reiseversicherung ERV (referred to as ERV in the General Conditions of Insurance), a branch of Helvetia Swiss Insurance Company Ltd, domiciled at St. Alban-Anlage 56, P.O. Box, CH-4002 Basel.

2. Who is the individual policyholder?

The policyholder is Swisscom (Switzerland) Ltd at Alte Tiefenaustrasse 6, CH-3050 Bern, Switzerland.

3. What law or contractual basis applies?

This contract is governed by Swiss law. The contract is based on the contract of association for collective insurance and the applicable "General Conditions of Insurance (GCI) leisure insurance" The place of jurisdiction is the place of domicile of the insurer or the place of residence of the insured person.

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

The events for which ERV is obliged to pay benefits are set out in the contract of association and the corresponding GCI for leisure insurance.

5. Premiums, fees: What do I need to pay when and how?

a) Premium

As the policyholder, Swisscom owes ERV the insurance premium.

b) Fee

The fee is due upon conclusion of the contract of association. Swisscom charges the customer a fee (monthly or bimonthly) for the duration of the contract. The customer must pay by the date indicated on the invoice (expiry date).

If the customer does not pay the fee on time, they will be reminded as part of the Swisscom standard reminder process. If the fee is not paid within the set reminder period, Swisscom is entitled to terminate the contract of association without notice.

6. What insurance benefits are paid?

The amount and/or maximum limit and the type of insurance benefits are set out in the contract of association and the applicable GCI for leisure insurance.

7. What personal data is processed and why? (Data privacy)

a) Data processing by Swisscom

How Swisscom processes the customer's data and what influence the customer has on this is set out at www.swisscom.ch/privacy (not part of the contract).

The customer acknowledges that Swisscom may pass on such customer data to ERV

- that ERV needs for control and statistical purposes
- that ERV needs for processing legal cases and claims

b) Data processing by ERV in the event of a claim

ERV is authorized to pass on all data to the extent necessary to co-insurers and reinsurers, official agencies, insurance companies and institutions, central information systems of the insurance companies, other units of the Group, hospitals, doctors, external experts and other parties involved in Switzerland and abroad and to obtain information from all these agencies.

The authorization covers in particular the physical and/or electronic storage of data and use of the data for processing insurance claims and for combating abuse.

The data privacy provisions at www.erv.ch/datenschutz contain further details of how your information is processed.

8. What else must be considered?

The contract of association for collective insurance remains authoritative in every case.

In case of doubt about the interpretation and content of all documentation, the German version shall prevail.

Schedule of benefits

Description of the insurance benefit	Sums insured Maximum benefit sums in CHF
Scope	Worldwide unless otherwise stated
Deductible per claim	No deductible payable



Cancellation costs

The trip or leisure activity cannot be commenced.	according to the selected sum insured
The trip or leisure activity must be interrupted and cannot be continued (cancellation costs pro rata)	pro rata up to the selected sum insured



SOS assistance

Events during the trip or performance of the leisure activity:

Transfer to the nearest suitable hospital for treatment	unlimited
Medically attended emergency transport/repatriation	unlimited
Search and rescue costs	10'000.–
Repatriation in the event of death	unlimited
Additional costs for continuation of trip	1'500.–
Advance payment for hospitalization abroad	5'000.–
Additional costs of an unscheduled return journey	First-class rail, economy-class flight



Alarm center

In an emergency, the insured person can contact the alarm center, which provides a 24-hour service during the period stipulated in the policy. In the event of an incident during the trip, the alarm center must be contacted on:

+41 848 801 803 or
+800 8001 8003

1. General provisions

1.1 Insurance model

Swisscom (Switzerland) Ltd (hereinafter 'Swisscom') has taken out a collective insurance contract with Europäische Reiseversicherung (hereinafter 'ERV'), a branch of Helvetia Swiss Insurance Company Ltd (hereinafter 'Helvetia'). Helvetia is the risk carrier of the relevant insurance. ERV is responsible for the insurance.

Any private individual (i.e. natural person, not a company) who has a continuing obligation (e.g. subscription) with Swisscom as a customer may join the collective insurance with Swisscom by concluding a contract of association. The customer thereby becomes an insured person with a direct right to claim against ERV. Loss occurrences are settled directly between the customer and ERV. Swisscom informs the insured person and is liable to the customer for negligence, errors or incorrect information when consulting on the conclusion of the contract of association. If the continuing obligation with Swisscom expires during the term of the insurance, the insurance cover will continue until the end of the insurance period.

1.2 Insured persons, special provisions

1. The insured is the Swisscom customer whose legal place of residence is Switzerland, who joins the collective insurance by concluding the contract of association.
2. When concluding a family insurance, the following persons, in addition to the Swisscom customer whose legal place of residence is Switzerland who joins the collective insurance by concluding the contract of association, are insured: A family is deemed to be the persons living in a common household and in a marriage, partnership or cohabitation, including parents, grandparents and children. Minor children who do not live in the same household, as well as any under-age foster children and children for which they have holiday responsibility, are also considered to belong to the family. Two persons living in shared accommodation with their children are equivalent to a family.
3. When concluding a group insurance policy for a maximum of four persons and in addition to the Swisscom customer whose legal place of residence is Switzerland who joins the collective insurance by concluding the contract of association, the persons on the list of participants who book a joint trip and complete at least the outward and return journey together are also insured. The insured persons are entered on a list of participants which ERV receives in writing or another text form when the insurance is taken out. The selected sum insured for cancellation costs is divided proportionally between the participants.
4. In the case of family or group insurance, the customer confirms that the co-insured third parties have given their consent to be included in the group insurance and to their data being passed on to Swisscom. Furthermore, the customer is responsible for the accuracy of the data provided about the third parties and ensures that they are familiar with the relevant product information and the information on data protection (section 7 in "Information about your insurance").
5. Chronically ill persons must have their fitness to travel confirmed in a medical certificate to be issued immediately before booking a travel service.

1.3 Scope

The insurance cover is valid worldwide.

1.4 General exclusions

The insurance does not cover events

- a) which have already occurred or were manifest when the insurance was taken out or the travel service or leisure activity was booked or the ticket was purchased. The provisions for aggravation of chronic illness are reserved;
- b) which occur in connection with illnesses or accidents that were not immediately diagnosed by a doctor when they occurred or were only confirmed by telephone consultation;
- c) where the assessor (expert, doctor, etc.) who makes the findings on the loss event is a direct beneficiary or is related to the insured person by birth or marriage;
- d) which are a consequence of war like events or are due to terrorism, subject to the provisions for cancellation costs/leisure cover (for details see section 2.2 para. 1i);
- e) which are in connection with abductions;
- f) which are a consequence of official orders;
- g) which occur when taking part in
 - competitions, races, rallies or training sessions with motor vehicles or boats;
 - competitions or training sessions in connection with professional sport or an extreme sport;
 - trekking trips or mountain tours when sleeping at altitudes of over 4,000 m;
 - expeditions;
 - acts of daring (reckless actions) in which the person concerned knowingly exposes themselves to particularly great danger; the current SUVA classifications apply in principle;
- h) which occur when driving a motor vehicle or boat without the legally required and valid driving licence or in the absence of the legally required accompanying person;
- i) which are caused by deliberate or grossly negligent acts or omissions or are due to a failure to observe the generally accepted duty of care;
- k) which occur under the influence of alcohol, drugs, narcotics or pharmaceuticals;
- l) which occur on the occasion of the wilful or attempted commitment of crimes or offences;
- m) which the insured person causes in connection with suicide, self-harm and the attempt thereof;
- n) which are caused by ionizing rays of any kind, in particular as a result of nuclear reactions;
- o) as a result of a pandemic. Exceptions to this are your own illness and your own isolation/ quarantine in the case of infection (section 2.2 para. 1a and section 3.2 para. 1).

1.5 Claims against third parties

1. If the insured person has been compensated by a liable third party or by such party's insurer, benefits under this contract shall lapse. If a claim has been made to ERV instead of to the liable party, the insured person must assign their liability claims to ERV up to the amount of the expenses incurred.
2. In the case of multiple insurance (voluntary or compulsory insurance) ERV provides its benefits on a subsidiary basis, unless the terms and conditions of insurance of the other insurer likewise contain a subsidiary clause. In this case the statutory provisions for multiple insurance are applicable.
3. Costs will only be reimbursed, in total, once even where there is more than one insurance policy with licensed companies.

1.6 Further provisions

1. Any benefits unduly received from ERV must be refunded to ERV within 30 days, together with any expenses incurred.
2. When assessing whether or not a journey to a country is reasonable because of strikes, unrest, war or terrorist attacks, epidemics, etc., the current recommendations of the Swiss authorities apply in principle. This will normally be the Federal Department of Foreign Affairs (FDFA), the Federal Office of Public Health (FOPH) and the World Health Organization (WHO).
3. Changes of address must be reported immediately to Swisscom. If the insurance contract or the premium invoice cannot be delivered, the insurer's obligation to pay benefits will be suspended until the outstanding premium has been paid in full.
4. If a status entitling the insured person to benefits no longer exists, the insured person is obliged to inform the ERV immediately. Otherwise, the insurer reserves the right to reduce benefits in the event of a claim.
5. If cancellation insurance is taken out after commencement of the travel service, a waiting period of 24 hours applies to all benefits.
6. ERV generally pays its benefits in CHF. Foreign currencies are converted at the exchange rate of the day on which these costs were paid by the insured person.
7. When ERV pays the claim, the insured person shall assign their claim resulting from the insurance contract as an automatic lump sum to ERV.
8. If the contract of association is cancelled before the end of the insurance term for statutory or contractual reasons, ERV shall reimburse the unused premium unless it pays the insurance benefits and the insurance contract becomes invalid because the risk no longer applies (total loss or exhaustion of the benefits) or the Swisscom customer terminates the contract of association in the event of a claim and the contract of association was in force for less than 12 months at the time of the cancellation.
9. If the insured person who has taken out the insurance as a customer of Swisscom moves their civil domicile or habitual residence abroad, the insurance expires on the date of departure.
10. ERV only provides insurance cover and is only liable for claims or other benefits insofar as they do not conflict with sanctions or constitute a breach of sanctions under UN resolutions and do not breach trade or economic sanctions imposed by Switzerland, the European Union, the United Kingdom or the United States of America.

1.7 Obligations in event of a claim

Information on what to do in the event of a claim can be found at www.swisscom.ch or in the "My Swisscom" app.

1. In the event of a claim, the insured person/beneficiary should contact
 - www.swisscom.ch or log in to the "My Swisscom" app. Alternatively, please contact the ERV claims service, P.O. Box, CH-4002 Basel, www.erv.ch/schaden, phone +41 58 275 27 27, schaden@erv.ch directly.
 - In an emergency, in Switzerland please contact the emergency service on 144, if abroad call the local emergency number and contact the 24-hour alarm center on +41 848 801 803 or on free phone +800 8001 8003. It is available round the clock, seven days a week. The alarm center will advise the insured person/beneficiary on the appropriate course of action and organize the necessary assistance.
2. The insured person/recipient of benefits must do everything before and after the loss event to help avert or reduce the loss and clarify it.
3. The insurer
 - must be provided immediately with any information requested,
 - must be provided with the necessary documents, and
 - must be given payment details (IBAN of the bank or postal account).
4. In case of illness or accident, a doctor must be consulted immediately; the insured person should inform the doctor of the travel plans or leisure activities and follow the doctor's instructions. The insured person/recipient of benefits must release the doctors who have treated them from the duty of confidentiality towards ERV.
5. All original documents and damaged items must be retained and provided to ERV at its request.

2. Cancellation costs and leisure cover

2.1 Duration

The insurance cover begins with the conclusion of the contract of association and ends after the selected contract period.

2.2 Insured events

1. ERV shall provide insurance cover if the insured is unable to take up the booked travel service or leisure activity or has to discontinue or, interrupt or extend it as a result of any of the following events, provided this occurred during the travel or leisure activity or after conclusion of the insurance or booking of the travel service or leisure activity or the purchase of the ticket for the leisure activity:
 - a) unforeseeable serious illness, serious injury, serious pregnancy complications or death
 - of an insured person;
 - of a person travelling with the insured person;
 - of a person not travelling with the insured person, who is very close to the insured,
 - of the direct deputy at the place of work, so that the insured person's presence at work is essential;
 - b) strike (except in the case of active participation) on the planned travel route abroad; Unrest of any type, epidemics or natural disasters at the travel destination if the life and property of the insured person is at real risk and the continuation of the trip, stay or leisure activity is therefore rendered impossible or unreasonable and/or the Swiss authorities have issued an official travel warning for the destination;
 - c) severe damage to the property of the insured person at their place of residence by fire, natural disaster, theft or water damage, making their presence at home indispensable;
 - d) failure or delay – both as a result of technical defect or personal accident – of the means of public transport to be used as well as a booked or used means of public transport (incl. overhead lines, rails, electronics and control systems, exhaustive list) or taxis to the official place of departure (airport, departure railway station, port or coach boarding place) if the start or the continuation of the journey or leisure activity in accordance with the itinerary is not guaranteed. The same applies to subsequent rail vehicles that are therefore blocked. Delays or detours of the booked or used means of public transport will not be regarded as failure.
 - e) failure (vehicle incapacity) as a result of accident or breakdown (excl. mishaps including petrol, diesel, battery and key failures) of the private vehicle to be used to reach the official place of departure (airport, departure railway station, port or coach boarding) if the continuation of the journey or leisure activity according to the programme is thus not guaranteed;
 - f) if within the last 30 days before departure
 - the insured person unexpectedly takes up a permanent job with a new employer (promotions, etc. are excluded) or
 - the insured person's employment contract is terminated by their employer through no fault of their own;
 - g) theft of tickets, passport or identity card
 - h) pregnancy of an insured person if the date of return is after the 24th week of pregnancy, or if a vaccination that would present a risk to the unborn child is recommended for the travel destination, or if an official travel warning for pregnant women has been issued for the travel destination;
 - i) warlike events or terrorist attacks within 14 days of their first occurrence, if the insured person is caught unawares by them while abroad;
2. If the person who triggers the cancellation or interruption of the travel service or leisure activity as a result of an insured event is not related either by birth or by marriage to the insured person, entitlement to benefits will only exist if the latter would have to undertake or continue the trip alone.
3. If an insured person suffers from a chronic illness without that person's travel service or leisure activity appearing to be in question at the time of taking out the insurance, at the time of booking, or prior to the commencement of the travel service or leisure activity, ERV shall pay the insured costs incurred if the travel service or leisure activity has to be cancelled, interrupted or abandoned due to unforeseeable, serious acute aggravation of this illness or if death occurs as a result of the chronic illness (subject to section 1.2 para. 5).

2.3 Insured benefits

1. The event which triggers the cancellation, abandonment or interruption of the travel or leisure service is decisive when assessing the entitlement to benefits. Previous or subsequent events are not taken into account.
2. If the insured event occurs, ERV shall pay the cancellation costs actually incurred (excluding security and airport fees) as well as the proportionate costs of the unused travel or leisure service (excluding costs of the originally booked return journey). Overall, this benefit is limited by the travel service or leisure activity price or the sum insured specified in the policy. Disproportionate or repeated processing fees are not insured. No reimbursement shall be made for unused accommodation services if ERV covers the costs of alternative accommodation.
3. ERV shall pay the additional costs for delayed commencement of the trip or leisure activity if this cannot be commenced at the scheduled time as a result of the insured event; this benefit is limited to the price of the travel service or leisure activity or to the amount of the selected sum insured. If additional costs are claimed, the entitlement to cancellation costs and the pro rata costs of the unused services in accordance with section 2.3 para. 2 shall lapse.
4. The maximum benefits under leisure protection (day trips, further education courses, concert tickets, ski passes, entry fee for running competitions, etc.) correspond to the chosen sum insured.

2.4 Exclusions

Benefits are excluded:

- a) if the service provider (tour operator, landlord, organizer, etc.) cancels the agreed service or should have cancelled it for objective reasons; this applies in particular to package holidays;
- b) if the illness/complaint which gave rise to cancellation, abandonment or interruption of the trip was a complication or consequence of medical treatment or surgery already planned at the commencement of the insurance term or at the time of booking the travel service;
- c) if an illness or the consequences of an accident, an operation or medical treatment already existed at the time of booking of the travel service or leisure activity and had not been resolved by the start of the trip or leisure activity;
- d) in the event of cancellation, abandonment or interruption of the trip or leisure activity with regard to section 2.2 para. 1a without medical indication or if the medical certificate was not issued at the time of the first possible determination of incapacity to travel or to participate in a leisure activity or was only obtained by telephone consultation;
- e) if a cancellation due to a mental or psychosomatic illness
 - cannot be established by a psychiatric specialist and in the form of a certificate issued on the day of cancellation and
 - in relation to persons in gainful employment cannot be additionally substantiated by presentation of a certificate of 100% absence issued by the employer for the duration of the medically certified inability to travel or to participate in a leisure activity.
- f) if the vehicle is inadequately maintained or if the vehicle had already sustained defects or was manifestly defective when the travel or leisure activity was commenced or continued;
- g) if the event is due to improper repair, self-repair or unauthorized changes (e.g. tuning) of the vehicle.

3. SOS protection

3.1 Duration

Insurance cover applies for the specified policy period, as long and as often as the insured person is away from their permanent home.

3.2 Insured events

1. ERV provides insurance cover in the event of unforeseeable serious illness, serious injury, serious pregnancy complications or in the event of death of an insured person or a person travelling with the insured person.
2. If the person who triggers the interruption or extension of the travel service or leisure activity as a result of an insured event is not related either by birth or by marriage to the insured person, entitlement to benefits will only exist if the latter would have to undertake the trip or leisure activity alone.
3. If an insured person suffers from a chronic illness without that person's travel service appearing to be in question at the time of taking out the insurance, at the time of booking, or prior to the commencement of the travel service or leisure activity, ERV shall pay the insured costs incurred if the travel service or leisure activity has to be extended due to unforeseeable, serious acute aggravation of this illness or if death occurs as a result of the chronic illness (subject to section 1.2. 5).

3.3 Insured benefits

1. The event in question is decisive when assessing the entitlement to benefits. Previous or subsequent events are not taken into account.
2. If the insured event occurs, ERV shall pay
 - a) the costs
 - for transfer to the nearest suitable hospital for treatment;
 - of a medically attended emergency transport to the hospital suitable for treatment at the place of residence of the insured person.
 - b) the costs of any necessary search and rescue operation if the insured person is considered missing or has to be rescued. The maximum benefits can be found in the overview table in these GCI.
 - c) the organization and costs of the formalities ordered by the authorities if an insured person dies during the journey. In addition, ERV shall pay the costs of cremation outside the country of residence or the additional costs of complying with the international Agreement on the Transfer of Corpses (minimum requirements such as a zinc coffin or lining) and the return of the coffin or urn to the last place of residence of the insured person;
 - d) the additional costs of an unscheduled return, based on first-class rail travel or economy-class flight;

- e) a repayable advance on costs of up to CHF 5,000 per person if an insured person has to be hospitalized abroad (reimbursement within 30 days of return to the place of residence);
 - f) either the additional costs of continuation of the journey, including accommodation, subsistence and communication costs for calls to the alarm center (for a maximum of seven days), up to the amount of CHF 1,500 per insured person or up to CHF 1,500 if a rental car is used, regardless of how many people use the rental car;
 - g) the travel expenses (economy-class flight/medium-class hotel) of up to CHF 5,000 per person for two persons very close to the insured person to the latter's sickbed if they are hospitalized abroad for more than seven days;
3. ERV and its physicians are responsible for the decision on the necessity, nature and timing of the above-mentioned insured benefits.

3.4 Exclusions

1. The insured person is obliged to claim the above-mentioned benefits for SOS protection via the alarm center and to have them approved by the alarm center or ERV in advance. Otherwise, benefits are limited to a maximum of CHF 400 per person and event.
2. Benefits are excluded:
 - a) if the trip or leisure activity is extended with regard to section 3.2 para. 1 without medical indication (e.g. in case of adequate medical care on site) or if no doctor was consulted on site;
 - b) if the illness/complaint which gave rise to the trip being extended is a complication or consequence of an operation or medical treatment already planned prior to the commencement of insurance cover or at the time the booking was made or before the travel service was begun;
 - c) in the event of inadequate maintenance of the vehicle or if defects in the vehicle already existed or were apparent when the journey began or continued;
 - d) if the event is due to improper repair, self-repair or unauthorized changes (e.g. tuning).

4. If there is a culpable breach of obligations in the event of a claim, the obligation to pay benefits, subsequent notification period, limitation period lapses

In case of culpable violation of the duties in connection with a claim, the insurer is entitled to reduce compensation by the amount by which it would have been reduced had the insured person acted in accordance with the policy terms.

The obligation to pay benefits shall not apply if and as long as applicable statutory economic, trade or financial sanctions prevent performance under the contract.

In addition, the insurer is not required to pay benefits if

- false information is deliberately provided
- facts are concealed
- the required obligations (including police report, statement of facts, presentation of confirmation and receipts) are not met

and the insurer suffers a disadvantage as a result.

No insurance cover is provided if a claim is made later than three months after the termination of the contract of association or withdrawal from the collective contract. If a longer delay occurred through no fault of the customer, the case report may be made within 30 days after the reason for delay has ceased to exist.

Receivables are subject to a limitation period of five years after the occurrence of the event for which there is an obligation to pay benefits.

5. Extraordinary termination

The contract of association may be terminated for good cause. The following items, in particular, are regarded as good cause

- transfer of the legal residence of the insured abroad
- death of the insured

6. Glossary

A

Abroad

All countries outside Switzerland are considered to be foreign countries.

Accident

An accident is defined as any sudden, unintentional harmful injury inflicted on the human body by an extraordinary external factor and resulting in impairment of physical, mental or psychological health or death.

C

Cancellation costs

If the traveller withdraws from the contract, the tour operator loses the claim to the agreed travel price. The tour operator may, however, demand appropriate compensation. The amount of compensation is determined by the travel price less the value of the expenses saved by the tour operator as well as what the tour operator can acquire through other use of the travel services.

E

Epidemic

An epidemic is an infectious disease which occurs to an above-average extent, in terms of both place and time.

Expedition

An expedition is a scientific journey of discovery or research lasting several days in a remote and undeveloped region or a mountain tour from a base camp to altitudes of over 7,000 m above sea level. This also includes tours in extremely remote lowlands such as at the two poles or, for example, in the Gobi desert, the Sahara, the jungle in the Amazon region or Greenland, as well as the exploration of specific cave systems.

Extreme sport

Engaging in exceptional sporting disciplines, whereby the person concerned is exposed to the highest physical and mental stress. The current SUVA classifications, among others, apply in principle.

F

Family

The persons living in a common household and in a marriage, partnership or cohabitation, including parents, grandparents and children are deemed to be a family. Their minor children who do not live in the same household, as well as any foster children and children for whom they have holiday responsibility, are also considered family members. Two persons living in shared accommodation with their children are equivalent to a family.

G

Gross negligence

Gross negligence is committed by anyone who violates an elementary duty of caution, the observance of which is imposed on any reasonable person in the same situation.

I

Illness

Illness is any impairment of physical, mental or psychological health which is not the result of an accident and which requires medical examination or treatment or results in incapacity for work.

Insured persons

Insured persons are the customers of Swisscom, the group of persons described in the GCI or the persons listed on the contract of association. Insured persons receive insurance cover.

Isolation/quarantine

Isolation or quarantine are measures intended to interrupt infection chains and thus contain the further spread of an infectious disease.

L

Leisure activity

Activities that are exercised in leisure time.

N

Natural disaster

Sudden, unforeseeable natural event with a catastrophic character. The damaging event is triggered by geological or meteorological processes.

O

Official order

Official orders are deemed to be any instruction or decree issued by a domestic or foreign official authority (detention, entry or exit bans, closure of borders and/or airspace, extensive generally imposed quarantine, e.g. upon arrival at the travel destination or return to the country of residence). It has a mandatory character.

P

Pandemic

A pandemic is the transnational, global spread of an epidemic.

Place of residence/country of residence

The insured person's country of residence is the country in which they have their legal domicile or habitual abode.

Policyholder

The policyholder is Swisscom (Switzerland) Ltd at Alte Tiefenastrasse 6, CH-3050 Bern, Switzerland.

Public transport

Public transport/aircraft are all air, land or water vehicles registered for public passenger transport. Public transport does not include means of transport used for sightseeing tours/flights, rental cars and taxis.

R

Related/related by marriage

With regard to section 2.2 para. 2 and section 3.2 3.2 para. 2, spouses and cohabiting partners as well as partners of same-sex marriage are treated in the same way as relatives and in-laws.

S

Switzerland

Switzerland but not the Principality of Liechtenstein is included in the scope of application.

T

Terrorism

Terrorism is defined as any act or threat of violence to achieve political, religious, ethnic, ideological or similar objectives. The act or threat of violence is likely to spread fear or terror among the population or parts of the population or to influence a government or state institutions.

Travel service

Travel services are for example the booking of a flight, a boat, bus or train journey, a bus transfer or other transport to or from the temporary location or the on-site booking of a hotel room, holiday flat, mobile home or houseboat or the chartering of a yacht.

U

Unrest of any kind

Acts of violence against people or property by gangs or during violent demonstrations or rioting.