

Information on short-term insurance policies

Valid from 1 January 2024

This information provides an overview of the supplementary insurance policies in accordance with the Federal Act on Insurance Contracts (VVG) as well as the key content of the policies under Art. 3 VVG. The rights and obligations of the contractual parties stem from the application, the insurance confirmation, the applicable General Insurance Conditions (GIC) and the Federal Act on Insurance Contracts for supplementary insurance (VVG).

1. Insurer

ÖKK Versicherungen AG, based in Landquart, is the risk carrier for the product ÖKK TOURIST SUBITO TREATMENT COSTS & PERSONAL ASSISTANCE.

Coop Rechtsschutz AG, based in Aarau, is the risk carrier for ÖKK TOURIST SUBITO TRAVEL LEGAL PROTECTION.

Helvetia Swiss Insurance Company Ltd, based in St. Gallen, is the risk carrier for the products ÖKK TOURIST SUBITO CANCELLATION COSTS and ÖKK TOURIST SUBITO LUGGAGE.

European Travel Insurance, branch office of Helvetia Swiss Insurance Company Ltd, based in Basel, is responsible for the products ÖKK TOURIST SUBITO CANCELLATION COSTS and ÖKK TOURIST SUBITO LUGGAGE.

2. Insured risks

ÖKK TOURIST SUBITO TREATMENT COSTS & PERSONAL ASSISTANCE insures the risks of illness and accident. The insurance pays contributions towards emergency treatment during a holiday or business trip / during stays abroad.

ÖKK TOURIST SUBITO CANCELLATION COSTS insures the risk that travel services booked cannot be embarked upon, have to be cancelled prematurely or have to be extended as result of illness, accident or death.

ÖKK TOURIST SUBITO LUGGAGE insures the risk of theft, robbery, damage / destruction and loss of luggage.

ÖKK TOURIST SUBITO TRAVEL LEGAL PROTECTION insures the risk of legal costs in the event of travel incidents.

3. Scope of insurance cover

The insurance cover is determined depending on the insurance product you select. The specific insurance cover is listed on the insurance confirmation / General Insurance Conditions (GIC).

Short-term insurance policies of ÖKK TOURIST SUBITO are indemnity insurance policies under which the actual losses incurred are insured up to the maximum agreed amount.

Please note the benefit exclusions and restrictions defined in the General Insurance Conditions (GIC).

4. Start and duration of insurance

The start and duration of the insurance are listed on the insurance confirmation.

5. Right of revocation

You may revoke your application to conclude an insurance policy in writing (by letter or e-mail) within 14 days of submitting the application, provided you concluded the policy for a duration of more than 30 days. In providing notice of revocation, all obligations of ÖKK lapse.

This deadline is deemed to have been met if you notify ÖKK of the revocation (e-mail) or send your revocation declaration by post (post mark) on the last day of the revocation period.

6. Premiums

The premium for the products of ÖKK TOURIST SUBITO depends on the amount of cover, the option, the group of people (individual or family) and the selected duration of insurance. Premiums must be paid in advance.

7. Obligations of the insured person

As the insured person, you are obliged to immediately report the occurrence of an insured event and to keep the consequential losses of such events to a minimum (statutory obligation to mitigate loss). In particular, the law requires that in the event of an accident or illness, you seek appropriate medical treatment, follow medical instructions and provide the information requested or grant the authorisation required to obtain this information. Insured persons have an obligation to provide ÖKK

with all necessary information that is related to the insurance contract (e.g. change of address) or is needed to claim insurance benefits (e.g. accident report or cost guarantee request before a planned stay in hospital or a convalescent stay).

This list only describes the most important obligations. Other obligations are listed in the GIC and the VVG.

8. Duration of insurance cover

The insurance cover applies for the period specified on the insurance confirmation.

9. Geographical scope of insurance cover

Worldwide insurance cover is provided under the travel insurance policies ÖKK TOURIST SUBITO TREATMENT COSTS & PERSONAL ASSISTANCE, ÖKK TOURIST SUBITO CANCELLATION COSTS and ÖKK TOURIST SUBITO LUGGAGE.

However, the cover provided under ÖKK TOURIST SUBITO TRAVEL LEGAL PROTECTION is not valid in Switzerland and Liechtenstein.

10. Data processing

ÖKK Versicherungen AG and the risk carriers responsible for the individual products (third-party risk carriers) process personal data in accordance with the Federal Act on Data Protection (DSG) and the contractual provisions.

They use this data in particular to assess risk, to execute the contract, to determine premiums as well as for marketing purposes and statistical analyses. Information can also be obtained from third parties (insurers, doctors, hospitals etc.). This applies irrespective of whether a contract is entered into.

Data is only processed by people who are employed by ÖKK Versicherungen AG or the responsible third-party risk carrier, or people who are authorised to do so in order to fulfil the tasks assigned to them. In principle, personal data is not passed on to any third parties outside ÖKK Versicherungen AG. This does not apply to cases where the applicable law allows data to be passed on or where the insured person has consented for it to be passed on.

In order to meet the legal obligation to retain data, it is stored physically and/or electronically and is protected from unauthorised access using appropriate technical and organisational measures. Personal data may be retained for longer than the statutory data retention period if this is required to enforce or defend any legal claims. The retention period is, among other things, based on the statute of limitations or the period during

which claims can be made against ÖKK Versicherungen AG / the third-party risk carriers. After the statutory / extraordinary retention period has expired, the personal data is destroyed.

You have the right to request the information to which you are legally entitled about how your personal data is processed. You may revoke your consent for your data to be processed at any time.

11. Notifications to ÖKK

All notifications to ÖKK must be sent in writing (letter or e-mail).

oekk.ch/gic