

Information sheet (1)

Customer information pursuant to Art. 3 VVG

This customer information provides an in-depth overview of the insurance contract and the insurer. The rights and obligations of the contractual parties are set out in the application to join the collective insurance contract, the insurance confirmation, the General Insurance Conditions as well as the applicable laws, in particular the VVG.

Who is the insurer and who is the policyholder?

The insurer is Helvetia Swiss Insurance Company Ltd, Dufourstrasse 40, 9001 St. Gallen. European Travel Insurance ERV (ERV), branch office of Helvetia Swiss Insurance Company Ltd, domiciled at St. Alban-Anlage 56, P.O. Box, 4002 Basel, is responsible for this insurance policy.

TONI Digital Insurance Solutions AG (TONI), Seefeldstrasse 5a, 8008 Zurich, as the policyholder, has concluded a collective insurance contract with ERV to provide insurance cover.

Which risks are insured?

It is an indemnity insurance policy for bicycles. This also includes bicycles with electric motors with a power output of up to 1.00 kW as well as pedal assistance which travel at up to 45 kmph. The maximum insurance amount is CHF 15,000. The benefits provided in the event of a claim are stated in the insurance confirmation and the GIC.

What premiums are charged?

The amount of the premium depends on the respective insured risks, the cover required and the term of the policy. Premiums are invoiced annually, even for multi-year contracts.

What other obligations does the insured person have?

- TONI must be notified immediately in writing if a material fact changes during the term of the insurance and this results in a significant increase in risk.
- The insured person must answer the questions on the application fully and correctly.
- The insured person must immediately register the claim online at oekk.ch/bike-insurance.
- The insured person has the following additional obligations in the event of a claim:
 - Duty of cooperation in clarifying facts
 - Taking measures to keep damages to a minimum

This list only describes the most important obligations of the insured person and is not exhaustive. Other obligations are listed in the General Insurance Conditions, the insurance confirmation and the VVG.

When does the insurance start and end?

The contract starts and ends on the dates listed in the insurance confirmation.

The maximum contract term is five years. The date of the initial purchase applies in this respect.

In principle, the term of insurance stipulated in the insurance confirmation shall apply. It is possible to prematurely terminate the insurance in the following cases:

After a claim for which benefits were provided, the insured person may be removed or excluded from the collective insurance. This may be done:

- by the insured person within 14 days of becoming aware of the amount being paid out; or
- by ERV by no later than when the amount is paid out.

In both cases, the insurance coverage expires 14 days after notification of termination has been given.

If the insured person moves their place of residence under civil law to a location abroad, the insurance expires as of the date they move.

If the insured person leaves the collective insurance contract before the end of insurance coverage, the discount for a multi-year contract is owed by the insured person on a pro rata basis for the actual insurance period.

This list is not exhaustive. Other possibilities for termination are listed in the General Insurance Conditions and the VVG.

Can the insurance cover be revoked?

The application to join the collective insurance contract may be revoked within 14 days of it being made. This right may be exercised in writing or another text form. This deadline is deemed to have been met if the insured person notifies ERV of the revocation or sends its revocation declaration by post on the last day of the revocation period.

How is personal data processed?

All personal data is processed in accordance with the applicable data protection legislation.

Which data is processed?

The processed data results from the insurance contract and processing of any legal cases. Essentially, the following data categories are processed: application data, customer data, contractual and claim data, data on claimants and applicants as well as debt collection data.

Information sheet (2)

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For what purpose is the data processed?

Data is collected and processed to facilitate the operation of the insurance business, sales, administration, the brokerage of products/services, marketing (e.g. market research, generating customer profiles), risk assessment, claims processing, the execution of insurance contracts as well as all associated secondary business. Calls to the customer hotline may be recorded for quality and training purposes. The data protection notice at www.erv.ch/datenschutz (German and French only) provide more information on how ERV processes personal data.

How is data collected, processed and stored?

The data is collected, processed, stored and deleted electronically and/or physically in accordance with legal requirements. Data relating to business correspondence must be stored for a period of no longer than ten years after the contract is dissolved. Claim-related data must be stored for at least ten years after the claim has been processed.

Who receives your data?

Within the scope of the GIC, ERV is authorised to forward the data to the extent required to co-insurers, re-insurers, authorities/official bodies, insurance companies and institutions, central information systems of insurance companies, other companies within the corporate group, cooperation partners, external experts and other involved parties both in Switzerland and abroad and to obtain the required pertinent information from these bodies. The insured person authorises ERV to forward the data required to fulfil the contract within the scope of the GIC to TONI and, to the extent necessary, other involved third parties (such as project managers, cooperation partners). ERV and TONI publish additional information on their practices relating to the forwarding and processing of personal data at www.erv.ch/datenschutz (German and French only)/ www.tonidigital.ch/privacy/.

What right to information and right of rectification does the insured person have?

Within the meaning of the Federal Act on Data Protection, the insured person has the right to demand information on whether and which data relating to the insured person is being processed. Furthermore, the policyholder can demand that incorrect data be rectified. Requests in this regard must be sent via e-mail or post to the addresses below.

Who is responsible?

ERV and TONI are responsible for processing data within the scope of the insurance contract. Please send any requests or complaints to:

TONI Digital Insurance Solutions AG
Seefeldstrasse 5a
8008 Zurich
E-mail: dataprotection@tonidigital.com