



Product information Simpego travel insurance

Dear customer,

This Product Information is intended to help you understand your insurance policy documents. The content and scope of each party's rights and obligations in respect to the other party are governed exclusively by your insurance contract, the General Terms and Conditions of Insurance (T&Cs), any special conditions as well as the applicable laws, in particular the Swiss Federal Act on Insurance Policies (VVG).

The accident insurance cover option is a fixed-sum insurance scheme; all other cover options are non-life insurance schemes.

Your contractual partner

Your contractual partner is Simpego Insurances AG (hereinafter referred to as "simpego"), Hohlstrasse 556, 8048 Zurich, Switzerland. Simpego is a public limited company according to Swiss law.

You can find us online at: www.simpego.ch

Travel insurance

Risk carrier

The risk carrier and service provider for the travel insurance is TAS Versicherungen AG (hereafter "TAS"), chemin de Blandonnet 4, 1214 Vernier (GE).

Insured persons

- Individual insurance: the policyholder
- Household insurance: the policyholder and all persons living in the same household
- Always included in the scope of cover: minor children who were invited on the trip by an insured person and who do not live in a shared household with them.

Cancellation costs insurance (before the trip)

If you have to cancel your trip or incur additional costs, for example, due to serious illness, epidemic or pandemic diseases, serious accident or death of an insured person; unforeseen unemployment; serious damage to your property, e.g. due to fire, water or natural hazards; theft of documents essential for the trip; delay or cancellation of public transport to the airport or train station or breakdown or accident of your private vehicle; strike, terrorist attack, epidemic, pandemic or natural disaster at the travel destination or serious illness or death of your pet, these are covered by the insurance.

The cover applies worldwide.

Personal assistance (during the trip)

If you incur additional costs during the trip due to health incidents; strikes, terrorist attacks, epidemic, pandemic or natural disasters along the travel route; theft of personal travel documents; serious damage to your property at your place of residence, e.g. due to fire, water or natural hazards, or serious illness or death of your pet brought with you or left at home, these are covered by the insurance.

The insurance also covers the costs of medically necessary transport to hospital, the costs of an unscheduled return journey, search and rescue costs and the costs for the unused part of the trip.

The insurance also covers excess waiver for hired vehicles of up to CHF 3'000. If you or an insured person cause damage for which you are liable with a rented or shared car or motorbike, or if the vehicle is stolen, TAS will cover the costs of the excess.



The cover applies worldwide.

Healing costs

In the event of unforeseen illnesses or complications of pregnancy and accidents while travelling abroad that require emergency treatment by a doctor or in hospital, TAS will cover the costs of outpatient and inpatient treatment abroad, as well as co-payments (deductibles, excesses).

The cover applies worldwide.

Vehicle assistance

TAS ensures that you remain mobile in the event of breakdowns or accidents involving privately used vehicles registered in Switzerland or Liechtenstein up to 3.5 tonnes, including trailers. TAS organises and covers the costs of restoring the vehicle's roadworthiness (if possible in situ) and of towing it to the nearest repair shop and recovery. If necessary, TAS will assist in organising the procurement of spare parts and will cover the costs of retrieving the repaired vehicle from abroad. If the roadworthiness of the vehicle can be restored within three working days, TAS will cover the costs of your stay in the area.

Cover applies in all countries on the European continent, the Mediterranean and Canary Islands, Madeira, the Azores, the Faroe Islands, Greenland, Kazakhstan as far as the Urals, Russia as far as the Urals and Turkey.

To take out travel insurance, it is not necessary to take out household, personal liability or building insurance at the same time. All cover components (cancellation costs insurance, personal assistance and vehicle assistance) can be taken out individually. The insurance cover for healing costs is only available in combination with personal assistance.

Premium and deductibles

The premium is defined each year of the contract, and must be paid in advance. The premium amount depends on the insured risks and the agreed benefit. The premium remains unchanged in the event of a claim, with the exception of renovations in individual cases. If payments are made by way of instalments, a surcharge must also be paid for the instalment. For the sake of the environment, a surcharge is also levied for customer documents in paper format.

The following statutory duties are also levied:

- Swiss Federal stamp duty 5% on all premiums (exception: accident insurance);
- Extinguishing tax for fire insurance to the amount of 0.005% of the insured amount for the home contents or building;
- For insured locations in the canton of Obwalden, a natural damage defence duty is also levied for fire insurance to the amount of 0.0075% of the insured amount for the home contents or building.

In the event of late payment: A fee of up to CHF 30 will be charged for reminders. After at least two written requests for payment, the case will be forwarded to a debt collection agency, which will charge a processing fee: [simpego.ch/processing-fees](https://www.simpego.ch/processing-fees).

If a premium has been paid in advance for a certain insurance term and the contract is then terminated before the end of this term or an individual insurance coverage is excluded, simpego will reimburse the share of the premium for the insurance term that has not expired. The premium will not be reimbursed if:



- you terminate the insurance contract or an individual insurance coverage within twelve months of concluding the contract as a result of a damage event,
- The insured benefit has been paid out due to a disappearance of risk (total loss).

In the case of a damage event, you will pay part of the damage yourself (deductible) if agreed in the contract. The agreed deductibles are specified in your insurance contract.

Your most important obligations

Your essential obligations include:

- immediately reporting a damage event to simpego or, in the case of travel insurance, to TAS,
- not recognising any claims and not signing documents in a foreign language,
- Immediately informing simpego of any changes to the information about you that is specified in your insurance contract.

This list only contains the most common obligations. Additional obligations can be found in the T&Cs and in the Swiss Federal Act on Insurance Policies (VVG).

Start and end of insurance cover

The start of the contract and therefore the start of the insurance cover is specified in your insurance contract. Your insurance covers damage that is caused during the term of the contract. For all cover options other than personal liability cover and travel insurance, the insurance also covers any damage that occurs during the term of the contract, i.e. if the damage is detected for the first time during the term of the contract. On expiry of the contract term, the contract will be extended by one year at a time unless it is terminated in writing by a contracting partner on the last day before the end of the insurance year at the latest. This will either happen tacitly or simpego will make you a new offer for the new insurance year.

The insurance can be ended early by means of a contract termination in the following circumstances, among others:

- After each damage event for which simpego or TAS pays out benefits,
- In the event of changes to the premium, deductibles or benefits. If you do not agree with the revision, you can terminate the contract at the end of the contract year.

You have a 14-day **right of withdrawal** after concluding the contract. This can be exercised in writing or in any other form that enables proof by text. If you terminate the contract, it will be cancelled from the start of the cover and you will be reimbursed for any premiums that have already been paid. If simpego or TAS has already made payments for damage, you will need to pay these back.

Information on data protection

Data protection simpego

Simpego relies on electronic data processing in the interests of processing contracts efficiently and correctly. When processing personal data, simpego complies with Swiss data protection legislation.

Collection and purpose of data: Personal data resulting from the contractual relationship or the handling of claims is processed by simpego and is used in particular for the determination of premiums, the clarification of risks, the processing of insured events, for company marketing purposes and for the maintenance and documentation of existing and future customer relationships. In particular, simpego is entitled to obtain credit-history data from external providers and to disclose your personal data in this connection in order to check the customer's creditworthiness. Conversations with our Customer Solution Centre may be recorded in order to guarantee impeccable service and for training purposes. When you use our website, simpego collects information, e.g. on the device being utilised and its settings, cookies, the time and date of your visit, the pages and content you access, the functions you utilise, the referring website and, depending on the provider, the location details. You can configure your internet browser to block or deceive certain cookies or alternative techniques or to delete existing cookies. You can also enhance your internet browser with software that blocks tracking by certain third parties.



Retention: Simpego processes your personal data for as long as it is necessary for the fulfilment of our contractual and legal obligations or otherwise for the purposes pursued with the processing, i.e. for example for the duration of the entire business relationship (from the initiation and processing to the termination of a contract) as well as beyond this in accordance with the statutory retention and documentation obligations. The retention periods are determined internally by simpego.

Transmission to third parties (recipients): simpego may in particular make use of third parties to perform contracts or to process claims. Some of these third parties are in Switzerland but others might be in any country in the world. In particular, you must expect your data to be transferred to various European countries – which, according to the Swiss Federal Council, have a sufficient standard of data protection – Kosovo and Israel, where third parties whose services we use (such as pricing machines or service centres) are located. SVV Solution AG (a subsidiary of the Swiss Insurance Association) operates a joint clearing authority for the processing of electronic data exchange concerning proof of insurance and keeper information with the driver and vehicle licensing offices. The corresponding data protection is ensured. Intermediaries may receive data from us that is required for support and consultation services. Intermediaries are bound by law and contract to observe their special duty of secrecy as well as the provisions of the data protection legislation. Independent brokers may only access this data if you have authorised them to do so.

Insurance fraud: We exchange data with contracted service providers and other insurance companies for investigations in connection with the identification of fraud. simpego may use your personal data and analyse it based on corresponding patterns. For this purpose, and for your and our protection against criminal or fraudulent activity, simpego may also create and edit profiles. simpego will answer any inquiries received from other insurance companies on their customers in the event of any suspicion of insurance fraud. For example, simpego will provide information on existing insurance contracts or prior claims. In addition, simpego can submit such inquiries about its own customers to other insurance companies. This also applies even if the insurance is not taken out. In order to combat insurance fraud, simpego may join SVV Solution AG's reference and information system. In particular, the vehicle-related claims data may be transmitted to SVV Solution AG for entry in the electronic data collection CarClaims-Info. Furthermore, your personal data may be checked against the data contained in all relevant sanction lists.

You can find detailed information on data protection in our privacy policy at www.simpego.ch/en/privacy.

Data protection TAS (Travel insurance)

Simpego collects and transmits to TAS the master data (identification and contact details, scope of cover) of the insured person that are required for the processing of claims and the technical administration of the collective contract.

TAS is responsible for processing the personal data relating to insurance cover.

The data processed includes master data (identification and contact data, scope of cover) and data relating to benefits (claim data such as circumstances, place of occurrence, medical data, etc.). This data is mainly processed for the purposes of executing the contract, product development and statistics.

Incoming and outgoing telephone calls may be recorded to ensure the efficiency of services provided and for quality assurance (training) as well as for evidential purposes.

TAS may transmit to or collect the data from third parties (e.g. co-insurers or reinsurers, authorities, hospitals, doctors, airlines, foreign automobile clubs, towing services, co-operation partners, intermediaries, etc.) in Switzerland and abroad or collect the data from them.

In addition, TAS may transfer the data to subcontractors who are obliged to process the data in accordance with the afore mentioned purposes and to take appropriate security measures.

The data is stored in data centres in Switzerland and the European Union (Germany and France). The data will be stored for as long as is necessary to fulfil the afore mentioned purposes, for legal reasons (e.g. to comply with the legal retention period pursuant to Art. 958f CO) or to safeguard the legitimate interests of TAS (e.g. until the expiry of the limitation period for claims).

For any questions relating to data protection and for any information about stored data, their correction and deletion, insured persons can send their enquiry to the following e-mail address: contact@tas-assurances.ch.