

INFORMATION SHEET

**Collective contract issued 1st July 2019
between Zermatt Apartment
Verein (ZAV) and ERV**

1. Conditions

The general insurance conditions of ERV with number E564 (GCI) appl.

2. Insured events

According to art. 4 of GCI.

3. Insured benefits

According to art. 5 of GCI.

The benefits are limited by the price of the travel service or the insured sum and comprises a maximum of CHF 10,000 and CHF 20,000. The cost share of all participants is insured.

4. Cancellation costs

In case of an insured event, following rescission table applies:

Cancellation before beginning of stay	Costs
up to 45 days	Handling fee CHF 100.-
44 to 30 days	Triple per diem with hotel stay or 50% of rental fee for vacation rentals plus handling fee
29 to 0 days / "No-show"	100% of the stay as well as handling fee

For auxiliary services with holiday packages (cost for skiing instructor / mountain guide, testing material, "skipass" / train journeys), the following rescission table applies

up to 10 days	No assumption of costs
9 to 0 days	100% of the costs for auxiliary services

The handling fees are not insured and borne by the cancelling insured person himself.

3. Beginning and end of the insurance

Insurance coverage starts from the day of premium payment (date of postmark on the postal payment receipt/ bank receipt) and lasts until the end of the agreed stay.

4. Policy

The receipt for the payment of premium and the lease agreement are considered to be the policy.

5. Claim

In case of claim, the Insurance Claims Department of ERV, P.O. Box, CH-4002 Basel, phone +41 58 275 27 27, fax +41 58 275 27 30, claims@erv.ch

ERV must be furnished immediately with

- the confirmation of the booking/invoice for the journey as well as the bill(s) for the cancellation costs,
- a detailed medical certificate or a certificate of death or another official document,
- a payment connection (IBAN of the bank or postal account) - if there is no payment connection, the transfer costs of CHF 40.- will be charged to the insured person,
- a copy of the insurance policy.

Claim notification:

<https://erv.ch/files/en/forms/travel-insurance-claim-notification-cancellation-costs.pdf>