

General Terms and Conditions (GTC) for Combined Household Insurance

B2 Assistance – blocking service

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B2.1 Insured persons

The insurance covers the persons who have registered their personal data in respect of Maestro, bank, PostFinance, credit, fuel and customer cards as well as identity documents, subscriptions and mobile phones with the Company.

B2.2 Insured property

2.2.1 The insurance covers all of the following that are registered with the Company:

- a) Maestro, bank, PostFinance, credit, fuel and customer cards, personal identity documents and personal subscriptions that have been issued in the insured persons' names in Switzerland, the Principality of Liechtenstein and the border region within a linear distance of 50 km from the Swiss border
- b) Mobile phones registered with a Swiss network provider (Swisscom, Sunrise, etc.)

The Company guarantees that the data will be treated as confidential and used only in connection with loss reports. The initial registration and any changes will be confirmed to the Policyholder in writing.

B2.3 Temporal scope

The insurance cover commences one working day after the initial receipt of the data to be registered with the Company.

B2.4 Insured events and benefits

2.4.1 Insured events

The insured persons may make use of the blocking service around the clock in the event of theft, loss or disappearance of insured items.

2.4.2 Insured benefits

a) In the event of a theft or loss report, the Company guarantees that the report will be forwarded immediately to the company named as responsible for the blocking service, subject to this company's direct availability.

b) The insurance covers financial losses incurred after an insured event resulting from the abuse of

_ registered cards as defined in Article B2.2.1 a). The Company assumes the portion of the loss for which the insured persons are liable towards the card issuer (department store, credit card institution, bank, etc.) in accordance with the general terms and conditions of business, up to a maximum of CHF 5,000 per card or CHF 10,000 per event

_ registered mobile phones as defined in Article B2.2.1 b) due to phone calls made by a third party. The Company assumes the portion of the loss for which the insured persons are liable towards the network provider in accordance with the general terms and conditions of business, up to a maximum of CHF 300 per event.

c) Where required in emergencies, the Company will inform the insured persons' relatives and employer of the circumstances and the measures taken.

d) If the registered identity documents, subscriptions, cards and/or mobile phones have to be replaced away from the insured persons' place of residence, the Company will assist the insured persons with obtaining replacements.

e) The blocking and replacement fees/costs invoiced for registered identity documents and cards (including SIM and subscription cards) will be reimbursed by the Company.

B2.5 Events and benefits that are not insured

The insurance does not cover:

2.5.1 Handling costs, cash balances on cards, unused services from subscriptions and additional financial losses incurred as a result of the loss of cards, subscriptions, identity documents or mobile phones (subject to Articles B2.4.2 b) and B2.4.2 e))

2.5.2 Replacement costs for mobile phones and subscription services

2.5.3 Claims caused by gross negligence on the part of the insured person (e.g. if a card requiring a signature has not been signed, the PIN is stored together with the card or the loss is not reported immediately)

2.5.4 Losses occurring as a result of incorrect declarations or late notification of changes

2.5.5 Losses incurred because the named blocking service cannot be reached

B2.6 Supplementary provisions

2.6.1 Reporting obligation and receipts

a) The insured persons report the data on Maestro, bank, PostFinance, credit, fuel and customer cards, mobile phones, personal identity documents and personal subscriptions to the Company in writing using the designated form.

b) Changes to registered data must be reported to the Company in writing without delay.

c) To claim the insured blocking and replacement fees, the original receipts must be submitted to the Company.

2.6.2 Additional contractual bases

Except as otherwise provided herein, the following provisions of the General Terms and Conditions (GTC) for Combined Household Insurance underlying the contract shall apply:

a) A Joint provisions for all lines