

**INFORMATION SHEET**

**Collective contract issued 1<sup>st</sup> 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:

<b>Cancellation before beginning of stay</b>	<b>Costs</b>
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](mailto: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>