

## COURSE CANCELLATION INSURANCE

Customer information under ICA

Insurance Company: AWP P&C S.A., Saint-Ouen (Paris), Wallisellen Branch (Switzerland), Richtiplatz 1, 8304 Wallisellen

### Product: SECURE COURSE CANCELLATION

This document provides a summary of key information about the insurance product Secure Course Cancellation and the material content of the insurance contract (Article 3 of the Swiss Insurance Contract Act – ICA) and doesn't take into consideration your specific demands and needs. Full pre-contractual information are provided in the insurance product's General terms and conditions (GTC). Upon enrolment you will receive the contractual information with details of your insurance cover. To be fully informed, please read them carefully.



#### WHAT IS INSURED?

##### Course Cancellation

##### Which events are insured?

- ✓ Illness (including being diagnosed with an epidemic or pandemic disease)
- ✓ Death
- ✓ Injury
- ✓ Pregnancy

##### What will be reimbursed?

- ✓ Prorated amount of the costs corresponding to the part of the session not attended

Sum insured: up to CHF 30,000 per event

All covers are indemnity insurances.



#### WHAT IS NOT INSURED?

##### Course Cancellation

- ✗ Existing illnesses that were last treated within 120 days prior to joining the insurance or respectively to booking the course
- ✗ Courses with a duration of more than 730 days



#### ARE THERE ANY RESTRICTIONS ON COVER?

The following list contains only the most important insurance cover exclusions. Further exclusions are contained in the exclusionary clauses of the GTC as well as the ICA:

- ! War or acts of war
- ! Civil disorder or unrest
- ! Terrorist events
- ! Your intentional self-harm or if you attempt or commit suicide
- ! Non stabilized illnesses or injuries that were diagnosed or treated
- ! Nuclear reaction, radiation, or radioactive contamination
- ! Natural disaster
- ! The use or abuse of alcohol or drugs, or any related physical symptoms



#### WHERE AM I COVERED?

- ✓ Courses are covered within Switzerland.



#### WHAT ARE MY OBLIGATIONS?

**To avoid the coverage being cancelled and claims being reduced or refused, the insured must:**

##### **When joining the collective insurance contract**

- Provide relevant, true and complete information allowing the insurer to underwrite the policy;
- Provide the insurer with supporting documents when requested;
- Read the policy documentation carefully to ensure that it provides the cover needed and that all applicable terms and conditions are understood.

##### **Once the coverage is in effect**

- Take reasonable care to protect himself and his property against accident, injury, loss and damage and to minimize any claim.

##### **In the event of a claim**

- Contact the insurer to make the claim immediately after an event arises, in concordance with the terms and conditions and provide the insurer with all supporting documents enabling to process the claim;
- Inform the insurer in case of dual insurance and tell the insurer if the insured has received payment from another insurer for all or part of the claim.



#### WHAT IS THE PREMIUM?

The amount of the premium depends on the risks insured and stipulated level of cover. The amount of the premium is stated in the insurance confirmation.



#### WHEN DOES THE COVER START AND END?

The Course Cancellation cover begins upon joining the collective insurance contract and ends with the conclusion of the course.



## HOW DO WE TREAT DATA?

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