TravelProtect
Life ShopProtect

Card Insurance
Swiss Bankers

General Terms and Conditions of Insurance

Edition 10.2026

Redion

1 Customer information

The following customer information provides an overview of the identity of the insurer and the essential components of the insurance contract (Art. 3 of the Federal Law on Insurance Contracts, ICA). The content and scope of the rights and obligations arising from the insurance are determined exclusively by the Group Insurance Contract, the General Terms and Conditions of Insurance (GTCI), and the notice on the processing of personal data.

Insurance Company
The insurance company is Redion (Switzerland) Insurance Ltd (hereinafter referred to as Redion or the insurer), located at Avenue Perdtemps 23, 1260 Nyon, Switzerland, with the company identification number (UID) CHE-101.333.746. Due to its business activities, the insurance company is subject to the supervision of the Swiss Financial Market Supervisory Authority (FINMA).

Policyholder
The policyholder of the Group Insurance Contract is Swiss Bankers Prepaid Services Ltd (hereinafter referred to as the policyholder or Swiss Bankers), residing in Kramgasse 4, 3506 Grosshöchstetten, Switzerland.

Insured Persons
The insured persons (hereinafter referred to as the insured), are the persons mentioned under Point 3.1 Definitions.

Insured Cards
Insured cards (hereinafter referred to as cards) are the cards mentioned under Point 3.1 Definitions.

Insured Risks and Scope of Insurance
The insured risks and the scope of the insurance and assistance services are governed by the General Terms and Conditions of Insurance (GTCI).
- For all benefits, the indemnity insurance applies.

The Mastercard® prepaid TravelProtect / Life ShopProtect insurance is a subsidiary insurance to any other existing insurance coverage in favour of the insured person and is therefore limited to claims for which no claims can be made against a third party.

Main Exclusions
- Events or facts related to the date of purchase or the date of reservation prior to the effective date of the policy
- Events or facts whose origin predates the entry into force of the collective contract, or the consequences of events or facts that were already known to the insured person before the entry into force of the collective contract or could have been known;
- Events related to participation in dangerous activities, the risks of which are well known;
- Events related to occurrences or items of an illegal nature;
- Events resulting from measures to restrict the free movement of people and goods or from administrative measures that, in individual cases or in general, result in the suspension of activity and have been decided by one or more states or are caused by other events of force majeure.

This list refers only to the most common exclusion cases. Further exclusion cases are governed by the GTCI.

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Obligations in the event of a claim
The insured person is obliged to fully comply with their contractual and legal reporting, disclosure, and conduct obligations. For example:
- To report in writing any claim to Redion without delay;
- To limit the damage as much as possible;
- To provide all information that contributes to determining the circumstances or assessing the consequences of the damage;
- To transmit all relevant documents and information completely and truthfully to the insurer or the representative appointed by the insurer;
- Report theft or burglary to the police and obtain a written report;
- To promptly hand over evidence and grant the necessary powers of attorney. Fortuna and Generali may set a deadline of 10 days for this;
- Not making any changes to the insured items that could complicate the determination of the circumstances of the claim or the assessment of its consequences;
- To release the authorized legal representative from professional secrecy towards the insurer and to authorize them to transmit all relevant documents and information to the insurer.

This list refers only to the most common duties. Further duties are governed by the GTCI as well as the ICA.

Start and Termination of Insurance Coverage
The insurance coverage starts from the moment an insured card is issued to the insured person for an account held with the policyholder, provided the collective insurance contract is in force. Insurance cover starts on the day following the cardholder's activation of the insurance, provided that the Group Insurance Contract is in force and that the conditions for insurance cover set out in Article 3.1 of the General Terms and Conditions of Insurance are met.

The insurance coverage ends when one of the following events occurs:
- The insured card has expired and not renewed.
- The account to which the issued card is linked is terminated (by the insured person or the policyholder);
- The cardholder has disactivated the insurance cover;
- The Group Insurance Contract between the insurer and the policyholder is terminated

Limitation and Expiration
Claims arising from this insurance contract are subject to the statutes of limitations as stipulated in the Insurance Contract Act (ICA).

Premium Payer
The premium is borne by the policyholder.

Condition
Entitlement to benefits is granted when the insured person has fulfilled the obligations in the event of a claim as per point 3.1.8 and has paid 100% of the purchase price for an object/ticket, service or trip for private (non-business) purposes using the insured card and/or an account linked to the insured card during the period of validity of the insurance. The insurance cover must have been activated before the purchase.
In addition, the insured card and the Group Insurance Contract must be valid at the time of the claim.

Processing of Personal Data
Redion processes personal data in accordance with the applicable provisions of legislation on data protection.
Further details on processing can be found in our privacy policy. The current version of this is available at all times on: https://www.redion.com/ch-en/personal-data-privacy-notice/.

2 Overview of benefits

Insurance Coverages	Local Validity	Benefits Limit		Prepaid Cards
Travel insurance				
Cancellation & Delayed Departure	Worldwide	CHF 10'000	Per case	TravelProtect
Interruption	Worldwide	CHF 10'000	Per case	TravelProtect
Luggage Insurance				
Damage to Luggage	Worldwide	CHF 5'000	Per case	TravelProtect
Luggage Delay	Worldwide	CHF 5'000	Per case	TravelProtect
Shopping Insurance				
Purchase Protection	CH, EU	CHF 2'000	Per case	Life ShopProtect
Best Price Guarantee	CH, EU	CHF 2'000	Per case	Life ShopProtect
Non-Conforming Delivery	Worldwide	CHF 2'000	Per case	Life ShopProtect
Extended Warranty (duration 2 years)	CH, EU, EEA	CHF 2'000	Per case	Life ShopProtect

Worldwide: according to the territorial exclusion clause
*EU: European Union
*EEA: European Economic Area

3 General Terms and Conditions

3.1 Common Provisions for all Insurance Benefits

Insurance Company
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Policyholder
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Insured Persons
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Insured Cards
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Insured Risks and Scope of Insurance
The insured risks and the scope of the insurance and assistance services are governed by the General Terms and Conditions of Insurance (GTCI).
- For all benefits, the indemnity insurance applies.

The Mastercard® prepaid TravelProtect / Life ShopProtect insurance is a subsidiary insurance to any other existing insurance coverage in favor of the insured person and is therefore limited to claims for which no claims can be made against a third party.

Start and Termination of Insurance Coverage
The insurance coverage starts from the moment an insured card is issued to the insured person for an account held with the policyholder, provided the collective insurance contract is in force. Insurance cover starts on the day following the cardholder's activation of the insurance, provided that the Group Insurance Contract is in force and that the conditions for insurance cover set out in Article 3.1 of the General Terms and Conditions of Insurance are met.

The insurance coverage ends when one of the following events occurs:
- The insured card has expired and not renewed.
- The account to which the issued card is linked is terminated (by the insured person or the policyholder);
- The cardholder has disactivated the insurance cover;
- The Group Insurance Contract between the insurer and the policyholder is terminated

International Sanctions
General Provisions
Redion will not provide any cover nor pay a claim nor provide any benefit or service if this would expose Redion to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United States of America, United Kingdom, France or Swiss Confederation. In addition, no payment will be processed in US Dollar. More information is available on: https://www.redion.com/international-regulatory-information/.

Territorial exclusion clause
As an exception to any other provision, the territorial coverage shall exclude the following countries and territories: Belarus, Crimea Region, Donetsk People's Region, Iran, Kherson People's Region, Luhansk People's Region, North Korea, Russian Federation, Syria and Zaporizhzhia People's Region.

US Traveler clause
In case the insured and/or a beneficiary is a United States person and is travelling to Cuba, evidence will have to be provided that the travel to Cuba or Venezuela complies with United States laws as a prerequisite to the provision of any service or payment.

Contact Address (Monday – Friday from 8:30 am to 5:30 pm)
Phone: +41 (0)43 843 11 61
Email: claims.ch@redion.com

Obligations in the event of a claim
The insured person is obliged to fully comply with the contractual and legal information obligations and the following conduct obligations:
- To report in writing any claim to the insurer without delay;
- To limit the damage as much as possible;
- To provide all information that contributes to clarifying the cause or assessing the consequences of the claim;
- To transmit all relevant documents and information about the claim to the insurer or the representative appointed by the insurer completely and accurately;
- Not making any changes to the insured items that could complicate the determination of the circumstances of the claim or the assessment of its consequences, unless such changes appear necessary to mitigate the damage or are in the public interest.

Special agreements, i.e., those not covered by these General Terms and Conditions of Insurance (GTCI), are

only valid if they have been approved by the insurer in writing or in text form.

Acceptance of the Terms & Conditions
By agreeing to use the insurance via the Swiss Bankers app, the insured confirms that he/she has received, read and understood these GTCI.

Violation of obligations
In the event of a culpable violation of the obligation to report, provide information, or submit the necessary documents, the insurer reserves the right to limit or refuse its benefits, unless the insured person can prove that their culpable conduct had no impact on the occurrence and extent of the damage.

Definitions
Relatives: Family members and close friends.
Exceptional Circumstances: Terrorist attacks, strikes, volcanic eruptions, earthquakes abroad, fire, natural events (floods, flash floods, storms with wind speeds of at least 75 km/h, hail, avalanches, snow pressure, rockfall, rockslides, and landslides), The destination must be advised against by the FDFA (Federal Department of Foreign Affairs) or similar official authorities.
The period for each claim event ends 14 days after the occurrence of the event. The entitlement to benefits ends on the 15th day after the event.
Companion: The only adult person who participates in the same trip or event as the insured person.
Family Members: Spouse, children, parents, siblings, grandparents, grandchildren, parents-in-law, and children of the partner of the holder of the insured XX card.
Child: A person who has not yet reached the year in which they turn 25 years old and lives in the same household as the insured person, provided they are not employed (apprentices and students are not considered employed).
Illness of a Person: Impairment of physical, mental, or psychological health that is not due to an accident and causes an inability to travel. The inability to travel must be confirmed by a doctor. In the case of chronic or recurrent illness, without questioning the participation in the event, insurance coverage only exists if the insured person has to forgo the event due to a medically certified, unexpected, and acute deterioration or an unexpected relapse.
Hospital Stay: A hospital stay is defined as when a person is admitted to the hospital for medical reasons for more than seven consecutive days.
Public Transportation: Means of transportation that operate regularly according to a schedule and require a valid ticket for use. Taxis, independent drivers (e.g. Uber), and rental vehicles are not considered public transportation.
Trip: It lasts a maximum of 90 days and is undertaken for private (leisure) purposes. It begins as soon as the insured person leaves their place of residence, includes at least one overnight stay away from home, or involves a round trip of more than 30 km from the place of residence. It ends upon arrival back at the place of residence. Professional or medical trips are not considered private (leisure) trips.
Travel Destinations Advised Against by the FDFA: Travel destinations that the Federal Department of Foreign Affairs (FDFA) or an official authority of a state or international organization has advised against. An official authority must confirm extraordinary events at the destination or along the travel route.
Pregnancy Complications: A pregnancy complication is defined as when the pregnant person, for medical reasons, must stay in bed for more than 14 consecutive days.
Switzerland: This is the territory of Switzerland excluding the Principality of Liechtenstein as well as the enclaves of Campione d'Italia and Büsingen.
Accident of a Person: A sudden, unintended, harmful impact of an unusual external factor on the human body that causes an inability to travel. The inability to travel must be confirmed by a doctor.
Insured Card: A Mastercard® prepaid TravelProtect / Life ShopProtect card issued by the policyholder to the insured person, on which the cardholder has activated the insurance.
Insured Person: The holder of the insured Card. Persons who live with the holder of the insured Card in a common household.
Place of Residence: The location of the insured person's permanent residence.
Organizer: A natural or legal person responsible for providing a service (e.g., travel, rental car, and/or accommodation, activity) for a fee.

General Exclusions
The following exclusions apply to all insurance components:
- Events or facts related to the date of purchase or the date of reservation prior to the start of the insurance;
- Events that were anticipated or could have been anticipated at the time of joining the insurance or when booking a trip, a rental car, or purchasing an item;
- Events related to the misuse of alcohol, drugs, or medications;
- Events related to suicide attempts, suicide, or self-mutilation;
- Events related to the actual commission or attempt to commit a deliberate criminal act;
- Events related to deliberate and intentional actions, intentional disregard of official prohibitions, or gross negligence;
- Events or circumstances related to participation in dangerous activities with knowledge of the risks;
- Events occurring in a country or region that the Federal Department of Foreign Affairs (FDFA) advises against at the time of booking or departure;
- Events related to participation in races, training, and other activities on racing or training tracks;
- Events related to participation in risky activities where the insured knowingly expose themselves to danger, such as diving beyond 40 meters, canyoning, bungee jumping, paragliding, climbing, mountaineering, and

mountain tours above 5,000 meters, participation in expeditions, etc.;
- Events related to exceptional circumstances (terrorist attacks, strikes, volcanic eruptions, earthquakes abroad, fire, natural events) in Switzerland;
- Events resulting from war, acts of war, civil unrest, revolution or revolts;
- Events resulting from ionizing radiation, including the effects of atomic transmutation;
- Items or services obtained through unauthorized use of the insured card;
- Events or circumstances related to events or objects with illegal characteristics;
- The consequences of pandemics, epidemics, or quarantine measures in the country of residence or abroad;
- The consequences of collective or individual administrative decisions made by one or more states or authorities, such as asset seizures, internment, detention, restriction of goods or people movement, travel restrictions, suspension of activities, etc.;
- The total or partial cancellation or interruption of contractual services by the organizer;
- Events or circumstances related to the insolvency of the organizer;
- Cases of force majeure that make contract performance impossible, especially prohibitions imposed by local, national, or international authorities.

The insurance does not cover costs:
- That arise from measures not ordered or approved by the insurer;
- That arise from measures where coverage is not explicitly provided for in the General Terms and Conditions of Insurance (GTCI);
- That are not substantiated by original documents;
- That relate to the deductible of the health insurance or other social security institutions.

Condition
Entitlement to benefits is granted when the insured person has fulfilled the obligations in the event of a claim as per point 3.1.8 and has paid 100% of the purchase price for an object/ticket, service or trip for private (non-business) purposes using the insured card and/or an account linked to the insured card during the period of validity of the insurance policy. The insurance cover must have been activated before the purchase. In addition, the insured card must be valid at the time of the claim.

Disclaimer
Force Majeure
The insurer is not liable for failure to perform due to force majeure events such as war or civil war, evident political instability or uprisings, unrest, terrorist attacks, reprisals, restrictions on the free movement of people and goods, strikes, explosions, natural disasters, volcanic eruptions, effects of nuclear fission, epidemics, pandemics, or any other case of force majeure.

Processing of Personal Data
Redion processes personal data in accordance with the applicable provisions of legislation on data protection. Further details on processing can be found in our privacy policy. The current version of this is available at all times on:
https://www.redion.com/ch-en/personal-data-privacy-notice/.

Jurisdiction
This insurance contract is governed by Swiss law. For all legal claims arising from this insurance, the courts at the Swiss residence of the policyholder or the insured, as well as the courts at the insurer's place of business, shall have jurisdiction.

Further Legal Foundations
The provisions of the Swiss Insurance Contract Act (VVG), the Swiss Civil Procedure Code (ZPO), the Swiss Code of Obligations (OR), and all other applicable laws and regulations also apply.

Normative Hierarchy
In the event of discrepancies between the French, Italian, English, and German versions of the General Terms and Conditions (AVB), the French version shall prevail in case of doubt.

3.2 Special Provisions

3.2.1 Travel Insurance

Cancellation & Delayed Departure

Insured Events

The insurer provides coverage if the insured is unable to commence their trip as originally planned (cancellation of the trip or delayed departure) due to one of the following events:

- Accident, illness, pregnancy complications, or death of the insured.
- Accident, illness, pregnancy complications, or death of a relative of the insured.
- Accident, illness, pregnancy complications, or death of the person representing the insured at their workplace.
- Burglary or significant damage to the insured's residence due to a natural disaster, fire, or water damage.
- Theft of public transport tickets, passport, or credit card within 24 hours before the trip starts.
- Extraordinary circumstances at the travel destination.

Insured Benefits

The insurer will reimburse the costs of cancellation (or interruption in the case of delayed departure) of the trip, rental of goods at the destination, and courses/training up to the amount specified in the coverage overview under section 2.

In the case of a trip or rental agreement involving multiple people, the covered benefits for cancellation or delayed travel are limited to the costs directly incurred by the insured person themselves. Costs incurred by the insured person for non-insured individuals will not be reimbursed.

Exclusions

In addition to the general exclusions, the following exclusions apply:

- For a trip or rental agreement involving multiple people, advanced costs incurred by the insured person for other participants are not covered.
- Poor recovery progress: If a sickness or the consequences of an accident, surgery, or medical procedure existed at the time of booking the trip or event and have not healed by the time of the event.

Interruption

Insured Events

The insurer provides coverage if the insured is unable to continue their trip as originally planned (early or delayed return) due to one of the following events:

- Accident, illness, pregnancy complications, or death of the insured.
- Accident, illness, pregnancy complications, or death of a relative of the insured.
- Accident, illness, pregnancy complications, or death of the person who is replacing the insured at their workplace.
- Burglary or severe damage to the insured's residence caused by a natural disaster, fire, or water damage.
- Exceptional circumstances at the travel destination.

Insured Benefits

The insurer covers unforeseeable expenses for accommodation, meals, and transportation (in connection with returning home) and reimburses the cost of the unused portion of the trip (excluding return transportation) up to the amount specified in the Benefits Overview under Point 2.

For a trip or rental contract involving multiple people, the covered benefits in the case of cancellation or delayed travel are limited to the costs directly incurred by the insured person. Costs incurred by the insured person for non-insured individuals are not reimbursed.

Exclusions

In addition to the general exclusions, the following exclusions apply:

- For a trip or rental contract involving multiple people, pre-paid costs by the insured person for other participants are not covered.
- Poor recovery: If an illness or the effects of an accident, surgery, or medical procedure existed at the time of booking the trip or event and have not healed by the time the event starts.

3.2.2 Luggage Insurance

Damage to Luggage

Insured Events
The insurer provides coverage for damage, loss, theft, destruction, or robbery of luggage during the trip. Costs incurred to mitigate damage related to an insured event are also covered.

Insured Benefits
The insurer reimburses repair costs up to the replacement value of the insured item, but no more than the amounts specified in the benefit overview under Section 2.
If the item cannot be repaired, the insurer will reimburse the replacement value of the item, up to the amounts specified in the benefit overview under Section 2. The deductible is CHF 200.
Instead of submitting purchase receipts for insured items, the insurer allows the insured to use the lump-sum system. This lump-sum system does not require purchase receipts, does not have a deductible, and compensates up to a maximum amount of CHF 500 per trip.

Definitions
Insured Items: Personal items that the insured has taken on the trip or entrusted to a public transportation company with which they are traveling to their destination.

Exclusions
In addition to the general exclusions, the following specific exclusions apply:
- The lump-sum system cannot be used in addition to the standard system (compensation based on the replacement value of the item).
- Damage caused intentionally or negligently by the insured or their relatives.
- Damage resulting from insured items being forgotten or left unattended in a public place outside the immediate reach of the insured.
- Losses not caused by the transportation company used by the insured for their own transport to the destination.
- Damage due to violations of traffic laws, customs regulations, seizure, confiscation, or retention by a government or other authorities.
- Damage caused by chipping, scratches, abrasions, dents, cracks, or any form of peeling.
- Damage due to climatic and temperature influences.
- Damage resulting from theft in a private or rental vehicle.

Non-Covered Items
- Items that are part of a transportation contract.
- Jewelry, all types of accessories, wristwatches, perfumes, cosmetics, furs, art or collectible items, musical instruments, alcoholic beverages, tobacco products, perishable foods, and weapons.
- Cash, tickets, subscriptions, the card, securities, savings books, and precious metals.
- All types of software.
- Items that move on their own wheels, as well as aircraft and their accessories.

Obligations in the event of a claim
In addition to the general obligations in the event of a claim, the following obligations apply:
- Report theft or robbery to the police and obtain a written report.
- Report damage to luggage to the service provider and obtain a written report.
- Submit original purchase receipts (or warranty certificates) to the insurer.

Luggage Delay

Insured Events
The insurer provides coverage if the insured's luggage arrives at least four hours after the insured's arrival at the destination.

Insured Benefits
The insurer reimburses the costs incurred for purchasing clothing and essential hygiene items up to the amount specified in the benefit overview under point 2.

Definitions
Insured Items: The personal items that the insured has taken on their trip or entrusted to a public transportation company they use to reach their destination.

Exclusions
In addition to the general exclusions, the following specific exclusions apply:
- Clothing and hygiene items purchased by the insured after the luggage has been delivered.
- Delayed luggage delivery on the return trip of the insured.
- Delays due to the confiscation of the insured's luggage by customs or police authorities.

Non-Insured Items
- Items that are part of a transport contract.
- Jewelry, as well as all types of accessories, wristwatches, perfumes, cosmetics, furs, art or collectible objects, musical instruments, alcoholic beverages, tobacco products, perishable foodstuffs, and weapons.
- Cash, tickets, subscriptions, the card, securities, savings books, and precious metals.
- All types of software.
- Items that move on their own wheels, as well as aircraft including accessories.

Obligations in the event of a claim
In addition to the general obligations in the event of a claim, the following specific duties apply:
- Report the disruption in luggage delivery to the service provider and create a report on the incident.
- Provide the original purchase receipts (or warranty) to the insurer.

3.2.3 Shopping Insurance

Purchase Insurance

Insured Events
The insurer covers damage to the insured item caused by destruction, theft, or damage up to 10 days after the purchase.

Insured Benefits
In the event of a covered occurrence, the insurer will reimburse repair or replacement costs for the insured item up to the amount specified in Section 2 of the Benefits Overview.

Definitions
Insured Items:
Movable items for personal use purchased in Switzerland or the EU/EEA with a valid card for at least CHF 50 (excluding VAT and delivery costs).

Exclusions
In addition to the general exclusions, the following specific exclusions apply:
- Normal wear and tear.
- Manufacturing or material defects, internal wear and tear, or natural characteristics of the item.
- Improper use.
- Delivery of an item not matching with the product description.
- Food items.
- Animals and plants.
- Motor vehicles.
- Used products (artworks are not considered used products) and second-hand goods.
- Cash, checks, traveler's checks, other securities, tickets, and vouchers.
- Jewelry, watches, precious metals, and gemstones, unless they are properly transported or used as intended or are in the personal possession of the cardholder.
- Loss of an item entrusted to a company for transportation.

Obligations in the event of a claim
In addition to the general obligations in the event of a claim, the following specific obligations apply:
- Report the theft to the police and provide a written report.
- Submit the original purchase receipts to the insurer.

Best Price Guarantee

Insured Events
The insurer provides coverage for up to 14 days after the purchase of an item for personal use with a valid card if there is a price difference of more than CHF 30 (including VAT) between the amount actually paid by the insured and a lower offer, provided that:
- The item is identical (same model, same features, same number of services, same model number).
- Both the base offer and the competing offer are verifiable and applicable in Switzerland.
- The prices are not related to a business closure.

Insured Benefits
In the event of a covered occurrence, the insurer will cover the price difference between the base offer of the purchased item and the competing offer, up to the amount specified in Section 2 of the Benefits Overview.

Definitions
Insured Items: Covered are movable items and event tickets for personal use purchased in Switzerland by the insured with a valid card from a commercial dealer with a business presence in Switzerland (e.g., store, mail order, online retailer, etc.).

Exclusions
In addition to general exclusions and the basic requirements for insurance benefits, the following specific exclusions apply:
- Mobile phones.
- Medical devices (e.g., glasses, contact lenses, medical accessories, medical apparatuses, dentures, hearing aids, and orthopedic prostheses).
- Used and second-hand goods.
- Additional costs for the purchase of the item (e.g., delivery costs).
- Travel tickets (e.g., train tickets, flight tickets, rental car tickets, etc.).
- Competing offers with discounts.

Non-Conforming Delivery

Insured Events
Redion provides insurance coverage for the following events related to ordering an insured item over the Internet:
- Non-Delivery of the Item
  An item is considered non-delivered if more than 60 days have passed since payment and the insured has not heard from the seller/supplier despite written attempts to contact them.
- Late Delivery
  An item is considered as no longer needed if it was delivered late and no longer meets the original requirement or purpose of the order. For orders without a defined delivery time, an item is deemed no longer needed if more than 30 days have passed between payment and delivery. For orders with a defined delivery time, an item is considered no longer needed if the delivery time, which must be at least 5 working days, is not adhered to.
- Unsatisfactory Delivery

An item is considered unsatisfactory if the delivery is incomplete (the entire item/set is incomplete), if the item received is damaged, or if it does not match the order. The insured must inform the seller/supplier in writing within 30 days of receiving the item that the order was unsatisfactory.

Definitions
Insured Items: Insured are movable items for personal use that have been purchased by an insured person and delivered from Switzerland or a member country of the European Economic Area (EEA), with a minimum amount of CHF 50 including VAT, excluding delivery or assembly costs.

Insured Benefits
Redion will reimburse the return shipping costs and/or the purchase price of the insured item up to the amounts specified in the insurance coverage overview.

Non-Delivery of the Item
- Reimbursement of the Purchase Price: The purchase price will be reimbursed, provided that the supplier/seller does not refund the purchase price to the insured within 90 days after the return of the item.

Non-Delivery of the Item, or the Item is Unsatisfactory at Delivery
If the Seller/Supplier Accepts the Return: Redion provides the following compensation:
- Reimbursement of Return Shipping Costs: Reimbursement for the return shipping costs of the insured item to the supplier/seller, provided that the supplier/seller does not reimburse these costs.
- Reimbursement of the Purchase Price: Reimbursement of the purchase price of the item if the supplier/seller does not refund the purchase price within 60 days after the return and does not respond despite the insured's written contact attempts.
- Reimbursement of the Purchase Price: Reimbursement of the purchase price of the item if the supplier/seller does not execute the new delivery within 60 days after the return and does not respond despite the insured's written contact attempts.

If the Seller/Supplier Refuses the Return: Redion provides the following compensation:
- Reimbursement of the Purchase Price: Reimbursement of the purchase price of the item if the supplier/seller does not refund the purchase price within 60 days after the return and does not respond despite the insured's written contact attempts.

After compensation (reimbursement of the purchase price of the item) has been made, the insured must transfer the insured item to Redion.

Exclusions
The following specific exclusions supplement the general exclusions:
- Non-delivery of the insured items due to strikes affecting postal services or transportation companies.
- Non-delivery or delayed delivery of the insured items due to an incorrect or invalid delivery address.
- Damages resulting from a late delivery if the insured has not yet paid for the purchased item.

Non-Covered Items
The following items are not covered:
- Food: Perishable goods or food items.
- Animals and Plants: Living animals or plants.
- Motor Vehicles: Includes cars and other motor vehicles.
- Used Goods: Second-hand products (art objects are not considered used goods) and second-hand items when the insured event is not non-delivery.
- Cash and Financial Instruments: Includes cash, checks, traveler's checks, other securities, tickets, and vouchers.
- Precious Metals and Gems: Precious metals and stones unless they are transported or used as intended or are in the personal custody of the insured.

Obligations in the event of a claim
The following specific obligations supplement the general duties:
- For Non-Delivery within 30 Days: Provide Redion with a signed statement from the insured confirming that the ordered goods were not delivered, a copy of the communication notifying the seller/supplier, and the written statement from the seller/supplier.
- Notification of Incorrect Item: The insured must notify the seller in writing within 30 days of delivery if the received insured item does not match the ordered item.
- Notification of Damaged Item: The insured must notify the seller in writing within 30 days of delivery if the received insured item was damaged upon receipt.
- Notification of Incomplete Delivery: The insured must notify the seller in writing within 30 days of delivery if the delivery was incomplete.

Following compensation (reimbursement of the purchase price of the item), the insured must transfer ownership of the insured item to Redion.

Extended Warranty

Insured Events
The insurer provides an extension of the manufacturer's warranty for a newly acquired item, up to the duration specified in the benefits overview under Point 2. The insurer adheres to the terms and conditions of the manufacturer's warranty.

Definitions
Insured Items: Covered are movable items intended for personal use, purchased by the insured with a valid card from a commercial dealer based in Switzerland or the EU/EEA (e.g., store, distance selling, online retailer, etc.). Insured items may include electrical appliances categorized as white goods (household appliances), brown goods (audio

and visual equipment), and grey goods (computing), as well as their accessories, provided they were newly purchased with a valid card for a price of more than CHF 100 (including VAT).

Insured Benefits
In the event of a covered incident, the insurer will cover the repair or replacement costs of an insured item up to the amount specified in the benefits overview under Point 2.

Exclusions
In addition to the general exclusions and basic requirements for insurance coverage, the following specific exclusions apply:
- Non-Manufacturer Compliant Use: Events resulting from use not compliant with manufacturer specifications.
- Insufficient Maintenance: Events due to inadequate maintenance, oxidation, or normal wear and tear.
- External Factors: Events resulting from external influences.
- Product Recalls: Events leading to a recall of the item by the manufacturer.
- Third-Party Liability or Intentional Misconduct: Events that lead to third-party liability or are due to intentional misconduct.
- Cosmetic Damage: Scratches, chips, abrasions, and other damage to the casing of the insured item that does not affect its functionality.
- Gas-Powered Items: Gas-operated items.
- Rented or Leased Items: Items that are rented or leased.
- Unauthorized Modifications: Items with modifications not approved by the manufacturer.
- No Manufacturer Warranty: Items for which no manufacturer's warranty was provided at the time of purchase.
- Estimates and Inspections: Costs for estimates and inspections, whether followed by repairs or not, and repair costs incurred directly by the insured without prior consent from the insurer.
- Delivery Costs: Costs associated with delivery.

Non-Insured Items
- Medical Devices: Medical devices.
- Motor Vehicles: Motor vehicles.

Obligations in the event of a claim
In addition to the general obligations in the event of a claim, the insured must provide the following information or documents:
- The serial number of the insured item.
- The readable invoice for the insured item.
- The readable warranty terms from the dealer