

Seamless coverage when you travel

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Whether you're visiting a city, heading to the beach or going on a cycling trip, Intertours travel insurance offers complete insurance plans that let you travel worry free. The Travel cancellation insurance, Personal assistance and Roadside assistance basic modules can be purchased individually or combined. The Luggage, Rental car deductible, Travel legal protection and Medical treatment costs abroad add-ons can be purchased in combination with a basic module.

Basic modules

Travel cancellation insurance

We cover the costs of your vacation, travel and language stays if you are unable to begin them, cannot continue them as booked or have to cancel them prematurely.

Reasons for cancellation include

- Illness, accident or death affecting you or a person related to you
- Natural hazard events, strikes, terrorism, warlike events or civil unrest
- Insolvency of a travel service provider

- Sum insured (you choose): CHF 80,000, 100,000, 120,000, 200,000
- Deductible (you choose, starting from CHF 100,000): CHF 200, 400, 500, 1,000, 5,000.
- Indemnity limit: Tickets CHF 2,000, Courses CHF 5,000

Example

You booked a two-week vacation by the ocean for the whole family, but you catch the flu and are forced to stay in bed. We pay your cancellation costs for all tickets and hotel stays that you have booked.

Cancellation costs	CHF 6,150
Processing fee	CHF 120
Total costs we cover for you	CHF 6,270



Worldwide

Personal assistance

AXA is ready to provide you with personal assistance no matter where you are in the world. And if you have an emergency while traveling, AXA will pay the costs.

Here are some of the situations we can help you with

- If you can't continue your vacation or trip as booked due to illness, accident or death.
- If your means of transportation breaks down or is canceled.
- If your travel destination is affected by a natural hazard event, strike or fire.

- Sum insured: CHF 1 million
- No deductible
- Search costs: CHF 20,000

Example

You lose your footing while hiking. A complex fracture requires an emergency operation at the local hospital. We arrange the return trip for you and your family.

Emergency transportation to the hospital	CHF 500
Return transportation to a Swiss hospital	CHF 5,000

Total costs we cover for you	CHF 5,500
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Worldwide

Roadside assistance

Regardless of whether your car breaks down, you're involved in an accident with your motorcycle, your e-bike gets stolen or your racing bike is damaged in a collision, we are there for you around the clock 365 days a year.

We arrange whatever assistance you need and pay the costs for

- Roadside assistance and towing service
- Return of vehicle
- Rescue and recovery
- Travel home (transportation)

- Sum insured: CHF 100,000
- No deductible

Example

Your car breaks down and cannot be repaired within 24 hours. We arrange for you and your family to continue the trip you had planned.

Roadside assistance and towing service	CHF 250
Additional overnight stay	CHF 120
Continuation of trip in rental car	CHF 1,000
Return transport of the vehicle	CHF 1,400

Total costs we cover for you	CHF 2,770
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The insurance is valid in Switzerland, Europe and the countries bordering the Mediterranean (excluding the Russian Federation, Crimea, Belarus, Georgia, Armenia, Azerbaijan, Syria, Kazakhstan, Egypt, Lebanon, Libya, Israel and Cyprus).



Calculate your premium and find more information at [AXA.ch/travel](https://www.axa.ch/travel)

Add-on modules

Luggage **NEW**

Losing your luggage is not only frustrating, it's also generally expensive. Our add-on modules will pay for your loss if your carry ons and checked luggage are lost or arrive late.

We cover the costs

- If your luggage is damaged or stolen on a flight, for example.
- For the replacement of travel documents if they are lost.

- Sum insured (you choose): CHF 1,000 – 30,000
- Deductible (you choose): CHF 200 – 500

Example

When getting off the train, you notice that all of your luggage has been stolen. We will pay for new luggage, any necessities and the replacement of your travel documents.

Cost of luggage	CHF 1,400
Cost of any necessary purchases	CHF 600
Cost of travel documents	CHF 300
Deductible	-CHF 200

Total costs we cover for you **CHF 2,100**



Worldwide

Rental car deductible **NEW**

We cover the costs of the deductible charged by the car rental or car share company in the event of accidental damage incurred while you're traveling or on vacation.

We cover the deductible worldwide for:

- Collision
- Damage
- Theft of the rental vehicle

- Sum insured: CHF 10,000
- No deductible

Example

While on vacation in Italy, you hit a wall with your rental car which badly damages the fender. We will pay for the repair costs up to the agreed deductible in the rental contract.

Deductible we pay for **CHF 2,000**



Worldwide

Travel legal protection **NEW**

Problems with the hotel, airline or travel agency? Our Travel legal protection add-on module gives you access to legal assistance and help with legal disputes wherever you are in the world. It covers you while you're on vacation and even after you're home.

We answer your questions and provide you with assistance in legal disputes, for example

- after flight cancellations
- regarding damage to rental cars on trips
- regarding problems with your accommodations
- as a patient in the event of emergencies abroad

- Sum insured: CHF 600,000
- No deductible

Example

You fly to the Seychelles for your honeymoon. Because your connecting flight was canceled, you lose one day of vacation and one night at a luxury resort. The tour operator claims it's the airline's fault. Only after AXA-ARAG gets involved is the tour operator prepared to pay immediate compensation.

Savings due to the involvement of AXA-ARAG	CHF 1,400
Advisory services AXA-ARAG	CHF 585

AXA-ARAG benefits **CHF 1,985**



Worldwide

Medical treatment costs abroad **NEW**

With Intertours, you have the best medical protection available if you have an emergency abroad. The Medical treatment costs abroad add-on module provides worldwide coverage for the expenses that your health or accident insurance will not pay for – even in countries where medical care is expensive, such as the US, Australia, Japan, Austria or Greece.

We cover the following costs:

- Emergency, scientifically recognized and appropriate outpatient and inpatient treatment outside of Switzerland.

Please note: The Medical treatment costs abroad add-on module can only be purchased together with the Personal assistance basic module.

- Sum insured: CHF 500,000
- No deductible

Example

During a trip to Miami, you suddenly have to undergo an emergency appendectomy. We cover the costs that your mandatory health insurer does not pay for.

Emergency appendectomy in the US	approx. CHF 51,000
Covered by mandatory basic health insurance (twice the cost of ca. CHF 6,000 in Switzerland)	approx. CHF 12,000

Assumption of remaining costs **approx. CHF 39,000**



Worldwide, excluding Switzerland



Your advantages

- **You only pay for what you actually want:** Our travel insurance is made up of modules that can be combined however you like.
- **Separate add-on modules:** Build your travel insurance to cover just what you need using our add ons.
- **Our comprehensive no-worries travel coverage:** Travel cancellation insurance and Personal assistance coverage will protect you no matter where you are in the world. Roadside assistance has you covered in Europe – and for much more than just if your car breaks down.
- **Always there for you:** We are ready to help at any hour of the night or day, 365 days a year.
- **Attractive bundled discounts:** If you select all the basic modules, you get a 25% discount. If you take out two of the basic modules, you'll receive a 10% discount.