

## General Conditions of Insurance (GCI). IKEA Family Credit Card

Europäische Reiseversicherung ERV  
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### Information about your insurance policy

Dear Customer

We would like to inform you about the identity of the insurer and the material content of the insurance contract (Art. 3 of the Swiss Insurance Policies Act). Use of the male gender to facilitate readability is intended to also refer to the female gender.

### Who are your contractual partners?

The risk carrier for this insurance is Helvetia Swiss Insurance Company Ltd, Dufourstrasse 40, 9001 St. Gallen, Switzerland. Responsibility for this insurance lies with Europäische Reiseversicherung ERV (referred to as ERV in the General Conditions of Insurance), a branch of Helvetia Swiss Insurance Company Ltd, domiciled at St. Alban-Anlage 56, P.O. Box, CH-4002 Basel.

### Who is the policyholder?

The policyholder is Cembra Money Bank AG (referred to as Cembra in the General Conditions of Insurance), Bändliweg 20, CH-8048 Zurich.

### Who is liable for the premium?

The premium is paid by the policyholder.

### What law or contractual basis applies?

This contract is governed by Swiss law. The contractual basis comprises, for example, the customer information, the General Conditions of Insurance and, if applicable, further special conditions or supplementary provisions, and also the policy. The Swiss Federal Act on Insurance Policies shall apply.

### What risks are covered and what is the scope of the insurance cover?

The occurrences for which ERV is obliged to provide a benefit are set out in these General Conditions of Insurance (GCI).

### What type of insurance is this?

Your insurance is, as a general rule, insurance against loss. Fixed-benefit insurance policies are expressly designated as such in the contract documents (e.g. application, policy, GCI).

### What insurance benefits are provided?

The amount and/or maximum limit and the type of insurance benefits can be found in these GCI. The same applies to deductibles.

### Which persons are insured?

On the basis of the collective insurance contract entered into with the policyholder, ERV grants insurance cover and a direct right of claim in connection with the insurance benefits only to the holder of a valid IKEA Family Credit Card issued in Switzerland by the policyholder. Insurance cover extends to those persons who live in the same joint household as the cardholder: their spouse or cohabiting partner, parents, grandparents and children. Their minor children who do not live in the same household, as well as any foster children and children for which they have holiday responsibility, are also insured. Two persons living in shared accommodation with their children are equivalent to a family. This list is exhaustive.

### What are the obligations of the insured persons?

The principal obligations of the insured persons include the following, for example:

- If a loss event occurs, it must be reported to ERV immediately.
- The insured person must co-operate in investigations by ERV, for example investigation of a claim (obligation to cooperate).
- If a loss event occurs, reasonable actions must be taken to mitigate and elucidate the loss (obligation to mitigate losses).

### When does the insurance cover commence and end?

The insurance cover commences upon conclusion of the "IKEA Family Credit Card" card contract and ends upon termination of the card contract (cancellation or definitive blocking without a replacement card by the individual policyholder or the cardholder) or upon expiry of the IKEA Family Credit Card. In addition, the insurance cover ends upon termination of the collective insurance contract between Cembra and ERV.

### What personal data is processed and why?

All personal data is processed in accordance with the applicable data protection legislation. Europäische Reiseversicherung ERV, a branch of Helvetia Swiss Insurance Company Ltd, St. Alban-Anlage 56, P.O. Box, CH-4002 Basel, is responsible for processing your personal data.

In the notes on data protection at [www.erv.ch/datenschutz](http://www.erv.ch/datenschutz), you will find further information on the purposes for which personal data is processed (e.g. conduct of insurance business, marketing activities, pricing and individual product creation, risk assessment and settlement of claims, recipients in Switzerland and abroad) as well as your rights.

In cases of doubt about the interpretation and content of all documentation, the German version shall prevail.

### Overview of insurance benefits

It should be noted that the insurance cover only includes the benefits and sums insured shown in the overview below. In each case, however, the benefits/sums insured under the insurance taken out remain authoritative.

Description of the insurance benefit	Sums insured Maximum benefit sums in CHF
	<b>IKEA Family Credit Card</b>
<b>Shopping insurance</b>	
Purchase insurance Protection for 30 days – against theft – burglary – robbery – destruction or damage to newly purchased items	CHF 1,000 per year and event
<b>Travel insurance</b>	
– Flight delay > 4 hours, missed connecting flight	CHF 300 per person and per journey
– Delayed baggage > 6 hours	CHF 450 per person and per journey
SOS protection: – Transfer to the nearest suitable hospital for treatment – Medically attended emergency transportation/repatriation – Additional costs of an unscheduled return journey	CHF 50,000 per person and event  First-class rail travel or economy-class flight
– Search and rescue costs – Repatriation in event of death	CHF 60,000 per person and event
Services	<b>Services</b> The cost of the following fee-based services will be billed to the insured person.
Alarm center	In an emergency, the insured person can contact the alarm center, which provides a 24-hour service 365 days a year. It organizes the following: – It organizes the following: – Repayable hospital guarantee abroad in event of hospitalization – International crisis management – Transmission of messages to relatives – Administrative transfer to an embassy or lawyer – Notification of transport company and hotel in event of late arrival – Vehicle breakdown service – Emergency cash in event of theft/robbery – Mobile phone, credit and debit card blocking – Medical information service

### General Conditions of Insurance (GCI)

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- 1 General provisions
  - 1.1 Insured persons, special provision
    - A The insurance is only valid for persons who have their civil domicile or habitual residence in Switzerland or the Principality of Liechtenstein.
    - B Chronically ill persons must have their fitness to travel confirmed in a medical certificate to be issued immediately before booking a travel service.
    - C The insurance cover exists if 100% of the original service (item, travel service) was paid for using a valid IKEA Family Credit Card issued by the policyholder.

- 1.2 Scope  
The insurance cover is valid worldwide.

- 1.3 General exclusions  
The insurance does not cover events
  - which have already occurred or were manifest when the insurance was taken out or the travel service was booked. The provisions for aggravation of chronic illness are reserved;

- which occur in connection with illnesses or accidents that have not been diagnosed by a doctor at the time of occurrence and are not supported by a medical certificate or medical certificates that were only obtained by telephone consultation;
- where the assessor (expert, doctor, etc.) who makes the findings on the loss event is a direct beneficiary or is related to the insured person by birth or marriage;
- which are a consequence of warlike events or are due to terrorism, subject to the provisions applicable in the event of a travel incident;
- which are in conjunction with strikes or unrest of any kind or natural-force events;
- which are in connection with abductions;
- which are a consequence of official orders;
- which occur when taking part in
  - competitions, races, rallies or training sessions with motor vehicles or boats;
  - competitions or training sessions in connection with professional sport or an extreme sport;
  - trekking trips or mountain tours when sleeping at altitudes of over 4000 m above sea level;
  - expeditions;
  - acts of daring (reckless actions) in which the person concerned knowingly exposes themselves to particularly great danger; the current SUVA classifications apply in principle;
- which occur when driving a motor vehicle or boat without the legally required and valid driving licence or in the absence of the legally required accompanying person;
- which are caused by deliberate or grossly negligent acts or omissions or are due to a failure to observe the generally accepted duty of care;
- which occur under the influence of alcohol, drugs, narcotics or pharmaceuticals;
- which occur on the occasion of the wilful or attempted commitment of crimes or offences; vandalism, theft or robbery by third parties in the case of fully comprehensive insurance cover for rental vehicles is reserved;
- which the insured person causes in connection with suicide, self-harm and the attempt thereof;
- which are caused by ionizing rays of any kind, in particular as a result of nuclear reactions;
- which are caused by a pandemic (all conclusively listed insured events are reserved). Exceptions to this are the insured falling ill themselves and their own isolation/quarantine in the case of infection (section 3.2.2 A).

#### 1.4 Claims on third parties

- A If the insured person has been compensated by a liable third party or by such party's insurer, benefits under this contract shall lapse. If a claim has been made to ERV instead of to the liable party, the insured person must assign their liability claims to ERV up to the amount of the expenses incurred.
- B In the case of multiple insurance (voluntary or compulsory insurance) ERV provides its benefits on a subsidiary basis, unless the terms and conditions of insurance of the other insurer likewise contain a subsidiary clause. In this case the statutory provisions for multiple insurance are applicable.
- C Costs will only be reimbursed, in total, once even where there is multiple insurance with licensed companies.

#### 1.5 Further provisions

- Claims lapse five years after any loss events.
- The sole place of jurisdiction for the person entitled to make a claim is their Swiss domicile or the domicile of ERV, Basel.
- Any benefits unduly obtained from ERV shall be refunded to ERV, together with all resulting disbursements, within 30 days.
- The insurance contract is governed exclusively by Swiss law, in particular by the Swiss Insurance Policies Act (IPA).
- When assessing whether a journey to a country is or is not reasonable because of strikes, unrest, war, terrorist attacks, epidemics, pandemics, etc., the current recommendations or official travel warnings of the Swiss authorities shall apply exclusively. This will normally be the Federal Department of Foreign Affairs (FDFA) and/or the Federal Office of Public Health (FOPH).
- ERV generally pays its benefits in CHF. Foreign currencies are converted at the exchange rate on the day on which these costs were paid by the insured person.
- When ERV pays the claim, the policyholder shall assign their claim resulting from the insurance contract as an automatic lump sum to ERV.
- ERV only provides insurance cover and is only liable for claims or other benefits insofar as they do not conflict with sanctions or constitute a breach of sanctions under UN resolutions and do not breach trade or economic sanctions imposed by Switzerland, the European Union, the United Kingdom or the United States of America.

#### 1.6 Procedure in the event of a claim

- A In the event of
- a claim, please contact the ERV claims service, P.O. Box, CH-4002 Basel, phone +41 58 275 27 27, [schaden@erv.ch](mailto:schaden@erv.ch),
  - an emergency, please contact the 24-hour alarm center on +41 848 801 803 or on free phone +800 8001 8003. These numbers are available day and night (including Sundays and public holidays). The alarm center will advise on the appropriate course of action and organize the necessary assistance.
- B The insured person must do everything before and after the loss event to help avert or reduce the loss and clarify it.

- C The insurer
- must be provided immediately with any information requested,
  - must be provided with the necessary documents, and
  - must be provided with payment details (IBAN of the bank or post office account) – in the absence of payment details, the transfer charges of CHF 40 will be borne by the insured person.
- D In case of illness or accident, a doctor must be consulted immediately; the doctor should be informed of the travel plans and their instructions followed. The insured person/recipient of benefits must release the doctors who have treated them from the duty of confidentiality towards the insurers.
- E In case of culpable violation of the duties in connection with a loss, the insurer is entitled to reduce compensation by the amount by which it would have been reduced had the insured person acted in accordance with the policy terms.
- F The insurer is not obliged to pay benefits if
- untrue statements are intentionally made,
  - facts are withheld, or
  - the required obligations (including police report, statement of facts, confirmation and receipts) are not met,
  - where this causes the insurer an disadvantage.

## 2 Shopping insurance

### 2.1 Purchase insurance

#### 2.1.1 Insured items

- A Purchase insurance offers protection against theft, burglary, robbery, destruction or damage for newly purchased, movable items for a limited period of time. The insured item must have been 100% paid for with the card for which the insurance is valid.
- B Minimum value: CHF 50

#### 2.1.2 Duration of the insurance

Purchase insurance provides cover for newly purchased items for 30 days from the date of purchase.

#### 2.1.3 Insured benefits

- A The insurer reimburses the cost of repairing or replacing the insured item.
- B The insurer shall decide whether the item is to be repaired, replaced by an item of equal value or compensation is to be paid up to the amount originally paid in accordance with the purchase receipt.
- C If the item is part of a pair or set, the insurer will only pay for the damaged part, provided the item is not unusable without the other part. If the insurance company pays for the pair or set due to an insured event, the remaining part becomes the property of the insurer. Until the lost or damaged item is recovered, the existing part remains in the possession of the insurer.
- D The sum insured is capped per insurance year in accordance with the overview of insurance benefits.

#### 2.1.4 Uninsured items and property

- Cash and digital assets (cryptocurrencies, cryptomoney, coins, tokens, etc.), cheques, tickets, shares or other negotiable securities, precious metals, stamps, lottery tickets or entrance tickets;
- Furs, jewellery, jewels or other precious stones and items containing gold or other precious metals of any kind;
- Art, antiques, weapons or other collectors' items;
- Motor vehicles such as cars, boats, aircraft and/or any equipment required for their operation;
- Appliances/objects permanently connected to the building in the household, such as carpets, floor coverings, tiles, air conditioning or heating systems;
- Rented or leased items;
- Used, recycled or recovered items or used cars.

#### 2.1.5 Uninsured events and costs

- Damage covered by the manufacturer's warranty;
- Transport and handling costs or taxes;
- Loss or damage due to vermin, termites, insects, rot, moisture, heat, rust or bacteria;
- Loss or damage due to mechanical or electrical defects, software or data errors, including, but not limited to, any interruption of a power supply, power fluctuations, short circuit or telecommunication or satellite system errors;
- Loss or damage caused by normal wear and tear;
- Loss or damage caused by misuse (including cutting, sawing and modification);
- Loss or damage to items left unattended in readily accessible places;
- Loss or damage due to or in connection with nuclear, biological or chemical accidents;
- Loss or damage due to confiscation by governments, public bodies or customs officers;
- Loss or damage due to pollution or contamination of any kind.

#### 2.1.6 Procedure in the event of a claim

- A The person entitled to claim must immediately notify ERV of any damage caused as soon as it is detected.
- B In order to assert claims, the person entitled to claim shall provide the insurer with the following evidence:
- a claim form, completed and signed;
  - original or copy of the purchase receipt;
  - original or copy of the credit card statement showing that 100% of the purchase price was paid with the card;

- a police report in the event of theft, burglary or robbery;
  - contact details of the company/person that detected the defect on the item and may carry out any repair as a certified repair point of the respective manufacturer, including a repair cost estimate;
  - any other relevant documents that are required.
- C In the event of damage, the person entitled to claim may be required to send the damaged item to the insurer at their own expense for further clarification.

### 3 Travel insurance

#### 3.1 Flight delay and delayed baggage

##### 3.1.1 Scope, duration

###### A Flight delay

Insurance coverage applies worldwide, as long as and as often as the insured person is away from their permanent home.

###### B Delayed baggage

Insurance coverage applies worldwide exclusively during conveyance by public transport, for as long as the insured items are in the care of a transport company.

##### 3.1.2 Insured events and benefits

###### A Flight delay

If a connection between two flights is missed owing to a delay of at least 4 hours due solely to the fault of the first airline, ERV will – as a supplement to the benefits provided by the airline – pay the additional costs (hotel costs, re-booking costs, phone charges) to enable continuation of the journey.

###### B Delayed baggage

The cost of essential purchases is insured in the event of late delivery (by at least 6 hours) of the baggage by a public means of transport. There is no right to indemnification for the return journey to the place of residence.

##### 3.1.3 Insured items

The luggage which the insured persons take on the journey for their own personal use is insured.

##### 3.1.4 Benefits not insured

Benefits are excluded if the insured person is responsible for the delay.

##### 3.1.5 Items not insured

The insurance does not cover:

- a. cash and tickets, securities, deeds and documents of all kinds, software, precious metals, precious stones and pearls, stamps, merchandise, samples and objects with artistic or collector value, musical instruments, motor vehicles, trailers, boats, surfboards, caravans and aircraft, and their accessories;
- b. items purchased or received as gifts during the travel (such as souvenirs) which are not personal travel effects;
- c. valuables which are covered by special insurance;
- d. items taken by insured persons on the journey but which are not for their own personal use (gifts, items for third parties, etc.).

##### 3.1.6 Procedure in the event of a claim

- A The insured person shall, in the event of late delivery of baggage during conveyance, have the causes, circumstances and extent of the damage confirmed immediately by the competent authority (hotel management, tour guide, transport company, etc.) in a statement of facts and apply for indemnification therein.
- B In order to claim benefits from ERV, ERV must be notified of the event immediately, in writing or any other text form, upon return to Switzerland.
- C The following documents, among others, must be submitted to ERV:
- Proof of delay from the competent authority (airline or transport company, etc.);
  - Confirmation of compensation paid from the competent authority (airline or transport company, etc.);
  - Booking confirmation;
  - Copy of the credit card statement showing the travel service paid for;
  - Original receipts for the additional costs incurred.

### 3.2 SOS protection

#### 3.2.1 Scope, duration

Insurance cover is valid worldwide for the duration of the booked travel service (maximum of 90 days).

#### 3.2.2 Insured events

- A ERV shall provide insurance cover as a result of any of the following events:
- Unforeseeable serious illness, serious injury, serious pregnancy complications or death
  - of an insured person;
  - of a person travelling with the insured person;
  - of a person not travelling with the insured person, who is very close to the insured person.
- B If the person who triggers the abandonment, interruption or postponement of the travel service as a result of an insured event is not related either by birth or by marriage to the insured person, entitlement to benefits will only exist if the latter would have to undertake the trip alone.
- C If an insured person suffers from a chronic illness without that person's travel service appearing to be in question at the time of taking out the insurance, at the time of booking, or prior to the commencement of the travel service, ERV shall pay the insured costs incurred if the travel service has to be abandoned due to unforeseeable, serious acute aggravation of this illness or if death occurs as a result of the chronic illness (subject to section 1.1).

#### 3.2.3 Insured benefits

- A The event which triggers one of the following benefits is decisive when assessing the entitlement to benefits. Previous or subsequent occurrences are not taken into consideration.
- B If the insured event occurs, ERV shall pay
- a. the costs
    - for transfer to the nearest suitable hospital for treatment;
    - of a medically attended emergency transport to the hospital suitable for treatment at the place of residence of the insured person.
  - ERV's doctors alone shall decide on the necessity, nature and timing of these benefits;
  - b. the costs of any necessary search and rescue operation if the insured person is considered missing or has to be rescued;
  - c. the organization costs and cost of the formalities ordered by the authorities if the insured person dies during the trip. In addition, ERV shall pay the costs of cremation outside the country of residence or the additional costs of complying with the international Agreement on the Transfer of Corpses (minimum requirements such as a zinc coffin or lining) and the return of the coffin or urn to the last place of residence of the insured person;
  - d. the additional costs of an unscheduled return, based on first-class rail travel or economy-class flight.
- C ERV is responsible for the decision on the necessity, nature and timing of these benefits.

#### 3.2.4 Exclusions

- A The insured person is obliged to claim the benefits via the alarm center and to have them approved by the alarm center or ERV in advance. **Failing this, the benefits are limited to a maximum of CHF 400 per person and event.**
- B Benefits are excluded:
- a. without medical indication (e.g. in case of adequate medical care on site) or if no doctor was consulted on site;
  - b. if the illness/complaint which gave rise to the intervention is a complication or consequence of an operation or medical treatment already planned prior to the commencement of insurance cover or at the time the booking was made or before the travel service was begun.

#### 3.2.5 Procedure in the event of a claim

- A In order to claim benefits from ERV, the alarm center or ERV must be notified immediately when an insured event occurs.
- B The following documents, among others, must be submitted to ERV:
- the booking confirmation (original or copy);
  - a medical certificate with diagnosis, official certificates, the death certificate, receipts, invoices for insured additional costs, travel tickets and/or police reports (originals);
  - a copy of the credit card statement showing the travel service paid for.

### 3.3 Services

- A All services include the organization though not the resulting costs of commissioned service providers. The alarm center will provide advance notification of any follow-up costs. ERV shall not be liable for damage caused by the non-availability of the institution concerned, for financial losses or consequences of information provided by a medical information service.
- B In an emergency, the insured person can contact the alarm center, which provides a 24-hour service 365 days a year. It organizes the following:
- a. a repayable advance on costs of up to CHF 5,000 per person if an insured person has to be hospitalized abroad (reimbursement within 30 days of return to the place of residence);
  - b. international crisis management;
  - c. transmission of messages to relatives;
  - d. administrative transfer to an embassy or lawyer;
  - e. notification of transport company and hotel in event of late arrival;
  - f. breakdown service in the case of a vehicle of up to 3.5 t (only applies in Europe);
  - g. a repayable cash advance in the amount of CHF 2,000 (reimbursement within 30 days of return to the place of residence) if the insured person has all their cash stolen or is robbed during the trip and has no other means of obtaining cash;
  - h. blocking of mobile phones, credit and debit cards in the event of theft, robbery or loss;
  - i. providing the insured person with advice in the event of more minor medical problems in the destination country or obtaining the telephone number of a local doctor.

## 4 Glossary

### A

#### Abroad

Neither Switzerland nor the country in which the insured person has a permanent residence is regarded as a foreign country.

#### Accidents

An accident is the sudden, unintentional harmful effect of an unusual external factor on the human body resulting in impairment of physical, mental or psychological health or death.

### E

#### Epidemic

An epidemic is an infectious disease which occurs to an above-average extent, in terms of both place and time.

#### Expedition

An expedition is a scientific journey of discovery or research lasting several days in a remote and undeveloped region or a mountain tour from a base camp to altitudes of over 7000 m above sea level. This also includes tours in extremely remote lowlands such as at the two poles or, for example, in the Gobi desert, the Sahara, the jungle in the Amazon region or Greenland, as well as the exploration of specific cave systems.

#### Extreme sport

Engaging in exceptional sporting disciplines, whereby the person concerned is exposed to the highest physical and mental stress. The current SUVA classifications, among others, apply in principle.

### G

#### Gross negligence

Gross negligence is committed by anyone who violates an elementary duty of caution, the observance of which is imposed on any reasonable person in the same situation.

### I

#### Illness

Illness is any impairment of physical, mental or psychological health which is not the result of an accident and which requires medical examination or treatment or results in incapacity for work.

#### Insured persons

The insured person is the contractual partner/customer of Cembra and the group of persons described in the GCI. Insured persons receive insurance cover.

#### Isolation/quarantine

Isolation or quarantine are measures intended to interrupt infection chains and thus contain the further spread of an infectious disease.

### N

#### Natural disaster

Sudden, unforeseeable natural event with a catastrophic character. The damaging event is triggered by geological or meteorological processes.

### O

#### Official order

Official orders are deemed to be any instruction or decree issued by an official authority (e.g. detention, entry or exit bans, closure of borders and/or airspace, quarantine). They have a mandatory character.

### P

#### Pandemic

A pandemic is the transnational, global spread of an epidemic.

#### Place of residence/country of residence

The insured person's country of residence is the country in which they have (or had before commencement of the insured stay) their legal domicile or habitual abode.

#### Public transport/aircraft

Public transport/aircraft are all air, land or water vehicles registered for public passenger transport. Public transport does not include means of transport used for sightseeing tours/flights, rental cars and taxis.

### R

#### Robbery

Theft involving the use or threat of violence.

### S

#### Switzerland

Switzerland and the Principality of Liechtenstein are included in the scope.

### T

#### Terrorism

Terrorism is defined as any act or threat of violence to achieve political, religious, ethnic, ideological or similar objectives. The act or threat of violence is likely to spread fear or terror among the population or parts of the population or to influence a government or state institutions.

#### Travel service

Travel services are for example the booking of a flight, a boat, bus or train journey, a bus transfer or other transport to or from the temporary location or the on-site booking of a hotel room, holiday flat, mobile home or houseboat or the chartering of a yacht.

### U

#### Unrest of any kind

Acts of violence against people or property by gangs or during violent demonstrations or rioting.

### V

#### Valuable items

Valuable items include jewellery with or without precious metals, furs, watches, binoculars, leather garments, hardware, mobile phones, photographic, film, video and audio equipment, appliances of all kinds, in each case with their accessories.

#### Vandalism

Deliberate, wilful damage or destruction by unknown third parties.