

Golf Insurance Terms and Conditions.

Miles&More American Express Milemaker Golf



Miles & More American Express Milemaker Golf Golf Insurance

Overview of the benefits:

- Theft and loss of the golf equipment up to CHF 3,500
- Damages to the golf equipment up to CHF 5,500
- Rental costs for replacement equipment up to CHF 500
- Hole-in-one up to CHF 1,000 at official tournaments
- No excess

GENERAL INSURANCE TERMS AND CONDITIONS (GITC)

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INSURANCE COMPANY

The insurance company is EUROPÄISCHE Reiseversicherungs AG, Steinengraben 28, CH-4003 Basle (hereinafter referred to as EUROPÄISCHE). The shareholder is Schweizerische National-Versicherungs-Gesellschaft, Basle, at 100%.

Any queries are to be directly sent to EUROPÄISCHE. Please store these General Insurance Terms and Conditions (GITC) in a safe place together with your other insurance files.

1 JOINT PROVISIONS

1.1 Insured persons

Owing to the collective policy concluded with Credit Suisse (hereinafter referred to as CS), represented by Swisscard AECS AG, EUROPÄISCHE grants within the framework of the General Insurance Terms and Conditions (GITC) listed below the following persons (hereinafter referred to as Insured Persons) worldwide insurance cover, insofar as these are holders of a valid Miles & More American Express Milemaker Golf principal card or additional card (hereinafter referred to as Card) issued by CS. On the other hand, professional golf players are not deemed Insured Persons.

1.2 Duration and scope of the insurance

The insurance cover applies from issue of the Card and ends with the lapse of the Card respectively with the dissolution of the credit card contract (termination by the cardholder or CS) or the termination of the collective policy between CS and EUROPÄISCHE.

1.3 Take-over of the GITC/insurance confirmation

These GITC will be served to the Insured Person together with his credit card and apply at the same time as insurance confirmation. With the signing of the Card and/or with its use, the Insured Person confirms that he has read, understood and recognized the GITC.

1.4 Duties in the damaging event

- A The Insured Person must undertake everything which contributes to minimizing and clarifying the damages.
- B The insurance company
 - is to be immediately provided any requested information;
 - is to be submitted the necessary documents according to Subclause 2.5 B or 3.4 B;
 - is to be given details of an account for payments (bank or postal account). In case of missing or faulty details, the transfer charges shall be for the account of the Insured Person.
- C The Insured Person must provide confirmation that he is in possession of a valid Miles & More American Express Milemaker Golf.
- D In case of culpable breach of the responsibilities in the damaging event, EUROPÄISCHE is authorized to reduce compensation by the amount by which the damages would have been reduced in case of conduct according to the conditions.

- E The payment obligation of the insurance company shall cease to apply if, in particular in the damage report,
 - wilfully incorrect details are made,
 - facts are not disclosed or
 - the responsibilities demanded in Subclause 2.5 (police report, record of facts, confirmations and receipts) are omitted, even if the insurance company does not suffer any disadvantage thereby.

1.5 General exclusions

- A Not insured are events
 - which are caused through wilful or grossly negligent action or omission of an Insured Person;
 - which occur as a result of drunkenness, drug, narcotics or medication abuse;
 - which occur on the occasion of the wilful commitment of crimes and offences and the attempt thereof;
 - which are a result of warlike events or terrorism, unless the Insured Person is surprised thereby while abroad;
 - which are a result of official orders.
- B No entitlement exists for benefits for expenditure in connection with an insured event, e.g. costs for the replacement of the insured objects or for police purposes.

1.6 Claims towards third parties (double insurances)

- A EUROPÄISCHE shall make its payments as first insurance company.
- B If the Insured Person has been indemnified by a third liable party or its insurance company, the remuneration owing to this policy shall cease to apply.
 - C If EUROPÄISCHE has been held responsible instead of the liable person, the Insured Person must assign his liability claims up to the amount of the expenses to EUROPÄISCHE.
- D In the event that the Insured Person has claims for indemnification towards other licensed insurance companies, the payments covered under this insurance shall only be remunerated as a ratio to the total of all payments.
- E If several insurances exist with licensed companies, then the costs shall only be remunerated once.

1.7 Other provisions

- A EUROPÄISCHE is not bound to the contract if the person entitled to the claim has incorrectly reported or concealed facts which would exclude or reduce the obligation for payment, for the purpose of deceit.
- B Payments unjustifiably received from EUROPÄISCHE are to be reimbursed including the thus incurred expenses within 30 days.
- C The claims shall become statute-barred 2 years after occurrence of the damaging event.
- D Deemed available as place of jurisdiction for the Insured Person are his Swiss domicile or the registered seat of EUROPÄISCHE in Basle.
- E The Federal Insurance Contract Act (LCI) applies in addition to these provisions.
- F CS has concluded a collective insurance for its American Express Milemaker Golf with EUROPÄISCHE. The insurance company is EUROPÄISCHE. Therefore, no legal duties for the account of CS can be derived from this golf insurance, not even with occurrence of an insured event.
- G Possible disagreements between the Insured Person and EUROPÄISCHE do not release the cardholder from his duty to settle the claims from the credit card relationship.
- H In case of language differences between the German, French, Italian and English General Insurance Terms and Conditions (GITC) in case of doubt the German version is always decisive.

2 GOLF EQUIPMENT

The joint provisions shall also apply (Subclause 1.1–1.7).

2.1 Insured items

- A Insured is the golf equipment of the Insured Person which is carried with him or handed over to a public, licensed transport company for conveyance and belongs to the Insured Person.
- B The golf equipment includes the golf clubs, the golf bag and the golf trolley. (This list is final.)

2.2 Scope of the insurance

EUROPÄISCHE shall pay indemnification for the insured golf equipment in case of

- theft and burglary theft (exceptions according to Subclause 2.4);
- robbery;
- damage, breakage and destruction;
- loss during the conveyance by a transport company;
- delayed delivery by a public, licensed transport institution.

2.3 Calculation of the indemnification

- A In case of theft and loss the indemnification is limited to CHF 3,500 per Insured Person.
- B In case of damage, breakage or destruction of the golf equipment, the replacement value of the golf equipment in the 1st year from purchase date is 100% of the purchase price, in the 2nd year 75% and from the third year 50% of the purchase price. The maximum indemnification per event is limited to CHF 500 per club and to CHF 5,500 per event.
- C If the damaged golf equipment can be repaired, EUROPÄISCHE shall remunerate the repair costs up to the replacement value.
- D In case of delayed delivery of the golf equipment through a public, licensed transport institution, the costs for necessary acquisitions and rental costs will be compensated for up to CHF 500 per Insured Person.

2.4 Not insured are

- A Rental, leasing or test golf equipment or golf equipment handed over to the Insured Person for use;
- B Golf balls and tees;
- C Golf equipment which is located in an apartment or house permanently occupied by the Insured Person or an apartment or a house of whom the owner is the Insured Person.
- D Golf equipment which is left behind on or in unlocked vehicles (incl. boats and aircraft) or tents or in locked vehicles during the night;
- E Golf equipment which is left behind at a place accessible to all persons, outside of the sphere of influence of the Insured Person, even for a short period of time. Not included are the surroundings of the club house;
- F Damages as a result of forgetting, losing or personal fault;
- G Damages as a result of manufacturing and material faults and damages due to wear and tear;
- H Damages as a result of improper packaging of the golf equipment;
- I Damages which are a result of wilful intent, gross negligence or disregarding of the general customary duties for care by the Insured Person;
- K Damages for which a third party is responsible as per contract as manufacturer, seller or under a repair order.

2.5 Damaging event

- A The Insured Person has
 - in case of theft or robbery to immediately apply for an official investigation at the next police station or have the incident recorded (police report, report of loss of flight ticket, etc.);
 - in case of damages, delayed delivery or loss during transport of the travel baggage to have causes, circumstances and extent of the damages confirmed in a record of facts by the responsible authority (hotel management, tour guide, transport company, etc.);
 - to report the damages to EUROPÄISCHE immediately, no later however than after return from the journey, by means of a completed and signed damage form.
- B The following documents are to be submitted to EUROPÄISCHE:
 - Original record of facts (police report, flight ticket loss report, etc.)
 - Original confirmation, receipts or purchase confirmations
 - The completed and signed damage form, which can be downloaded from EUROPÄISCHE under www.erv.ch (heading «Schadenfall»). The damage form can also be requested by telephone or in writing.
- C Damaged golf equipment is to be made available for EUROPÄISCHE.

3 HOLE-IN-ONE

The joint provisions shall apply (Subclause 1.1–1.7).

3.1 Scope of the insurance

EUROPÄISCHE shall make a payment up to a maximum CHF 1,000 per Insured Person and tournament if he hits a hole-in-one or an ace, i.e. with one shot hits the hole from the tee, at an official 18-hole golf tournament with ranking list which as a minimum is carried out at a par-64 course.

3.2 Scope

The insurance cover applies worldwide.

3.3 Insured benefit

EUROPÄISCHE shall make a contribution to the consumption costs on the occasion of the party for hitting a hole-in-one by the Insured Person at an official 18-hole golf tournament.

3.4 Duties in the damaging event

- A The Insured Person must inform EUROPÄISCHE immediately by telephone and justify his claims.
- B The following documents are to be submitted to EUROPÄISCHE:
 - Confirmation of the hole-in-one by a member of the tournament or club management
 - Score card with signature of the organizing club
 - Official tournament ranking list
 - Receipts of the consumption
 - The completed and signed damage form, which can be downloaded from EUROPÄISCHE under www.erv.ch (heading «Schadenfall»). The damage form can also be requested by telephone or in writing.

4 CONTACT POINT

Contact point for all written notifications and for ordering the damage form and for reporting damaging events is the damage service of EUROPÄISCHE:

EUROPÄISCHE Reiseversicherungs AG

Damage service

Steinengraben 28

CH-4003 Basle

Phone number: +41 61 2752727

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