



# Cancellation fees

# DILLIER CLASSICS

As of December 2023

## **Information for the policyholder**

For the sake of simplicity, the masculine form is used throughout the text; the feminine form is of course included.

In accordance with the General Insurance Conditions (AVB), the insurer is SiD Marketing GmbH, hereinafter referred to as "SiD", with its registered office in Schneisingen.

The start and expiry of the insurance contract, the insured risks and benefits as well as the premiums are set out in the GCI. The GCI and the statutory provisions provide information on the principles of reimbursement and the policyholder's other obligations.

Data processing serves the operation of insurance business and all associated ancillary business. The data is collected, processed, stored and deleted in accordance with the provisions of the law and may be passed on to reinsurers, official bodies, insurance companies and institutions, central information systems of insurance companies and other parties involved.

## **General Terms and Conditions of Insurance (AVB)**

### 1 Insured person

The insurance covers the rightful holder of the entry fee insurance, which is made up of the registration confirmation and these GCI.

### 2 Special provisions, scope, period of validity

Cancellation costs insurance is only valid if it is taken out together with the booking of the event. The insurance cover is valid in Switzerland and begins with the definitive booking and ends with the start of the event (collection of the start number).

### 3 Insured events A

SiD grants insurance cover if the insured person is unable to participate in the event as a result of one of the following events, provided that this occurred after the insurance was taken out:

- A. unforeseeable serious illness, serious injury, serious complication of pregnancy or death of the insured person or their partner and family (spouse, children, parents, grandparents).
- B. Pregnancy of the insured person if the date of the event is over the 24th week of pregnancy or if the event poses a risk to the unborn child.
- C. Serious damage to the property of the insured person at their place of residence as a result of fire, natural hazards, theft or water damage, making their presence at home essential.

B

If an insured person suffers from a chronic illness which does not call participation in the event into question when the insurance is taken out, SiD will pay the insured costs incurred if participation has to be canceled due to unforeseeable severe acute aggravation of this illness or if death occurs as a result of the chronic illness.

#### 4 Insured benefits A

The event that triggers the cancellation of participation in the event is decisive for the assessment of the entitlement to benefits. Preceding or subsequent events are not taken into account.

B

SiD will reimburse the actual cancellation costs incurred (excluding processing fees) if the insured person is unable to attend the Dillier Classics event due to the insured event. In total, this benefit is limited to the amount of the entry fee paid for the corresponding booked starting place. Services booked in addition to the starting place are not insured.

#### 5 Exclusions

Services are excluded

if the organizer cancels the event or should have cancelled it for objective reasons.

if the illness which gave rise to the cancellation was a complication or consequence of medical treatment or surgery already planned at the start of the insurance.

if an illness or the consequences of an accident, an operation or a medical intervention already existed at the time of booking and had not healed by the start of the event.

in the event of cancellation in accordance with Clause 3 A A. without medical indication or in the event of events in connection with epidemics or pandemics.

#### 6 Obligations in the event of a claim

Please contact SiD Marketing GmbH, Aemmertweg 4, 5425 Schneisingen, [info@silvandillier.ch](mailto:info@silvandillier.ch)

Before and after the loss event, the insured person must do everything possible to avert or minimize the loss and to clarify the claim. The following documents/information, among others, must be submitted to the insurer without delay:

- the documents or official certificates proving the occurrence of the damage.
- the payment details ( IBAN and SWIFT-BIC).

In the event of illness or accident, a doctor must be consulted immediately; he must be informed of the intended participation in the event and his instructions must be followed. The insured person must release the doctors who have treated him/her from their duty of confidentiality towards the insurers.

In the event of a culpable breach of the obligations in the event of a claim, the insurer is authorized to reduce the compensation by the amount by which it would have been reduced had the insured person acted in accordance with the conditions.

The insurer's obligation to indemnify shall lapse if false information is deliberately provided, facts are concealed or the required obligations are omitted if the insurer suffers a disadvantage as a result.

#### 7 Claims against third parties

If the insured person has been indemnified by a liable third party or its insurer, no compensation is payable under this contract. If SiD has been sued instead of the liable party, the insured person must assign his liability claims to SiD up to the amount of the expenses.

#### 8 Further provisions

- A. Claims expire 10 days after the event has taken place.
- B. The place of jurisdiction for the entitled person is exclusively their Swiss place of residence or the registered office of SiD, Schneisingen.
- C. Benefits wrongly received from SiD must be reimbursed within 30 days, together with any expenses incurred.
- D. The provisions of the Insurance Contract Act (VVG) and Swiss law apply.