

SHAREasy Drive

Product Information & Terms and Conditions

Edition 10.2022

Translation

In case of dispute, the original German, French or Italian text is decisive. The English wording does not amend or extend the original German, French or Italian wording in either an affirmative or a negative sense.

Product Information & Terms and Conditions

SHAREasy Drive

Dear Customer,

The Product Information section is intended to help you understand your insurance policy documents.

The content and scope of each party's rights and obligations in respect to the other party are governed exclusively by your insurance policy and the Terms and Conditions (T&C).

Your insurance contract is governed by Swiss law, in particular the Swiss Federal Law on Insurance Contracts (VVG). Contracts that include reference to the Principality of Liechtenstein are subject to the law of the Principality of Liechtenstein to the extent that compliance is mandatory. In such a case, the "Additional provisions for insurance contracts subject to the law of Liechtenstein" apply in addition to these T&C.

Product Information

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1. Your contracting party

The contracting party is Baloise Insurance Ltd (hereinafter "Baloise"), Aeschengraben 21, P.O. Box, 4002 Basel, Switzerland.

You can find us online at:
www.baloise.ch.

2. Scope of the insurance cover

In the following, we provide you with information about the available insurance cover options. This summary is intended as a guide to help you. A full general description of the insurance cover and its restrictions can be found in the T&C. Your selected insurance cover and individual details, such as the agreed sum insured, can be found in your insurance policy.

All cover is designed as indemnity insurance.

The SHAREasy Drive insurance insures the person who rents against payment or borrows free of charge a third-party vehicle for a limited period via a sharing platform as the policyholder and main driver, as well as any additional specified drivers, depending on the agreement in the insurance contract, against the following.

- **A recourse claim for compulsory motor vehicle liability insurance**
The insurance applies in addition to the existing compulsory motor vehicle liability insurance.
- **Own damage to the rented vehicle**
The insurance covers damage to the rented vehicle.
- **Deductible and loss of no-claims bonus of the vehicle owner**
The insurance covers the deductible and the loss of the no-claims bonus from the motor vehicle liability and comprehensive insurance of the vehicle.

- **Damage in the interior of the rented vehicle**
The insurance covers all components in the interior or passenger compartment, as well as in the boot or storage compartment. In motor homes and caravans, the electrical equipment (such as refrigerator, boiler, TV), the furniture in the living compartment including windows and blinds, and the entire gas, drinking water and wastewater system are all included in the insurance cover.
- **Costs due to breakdown assistance**
The insurance covers costs for roadside breakdown assistance and towing of the insured vehicle, organisation and payment of the costs for the driver and all passengers to travel onward or home, for any necessary overnight stays and for the return transport of the unroadworthy vehicle.
- **Cancellation costs for vehicle rental**
The insurance covers the cancellation costs for the vehicle rental if the rent does not occur, for example as a result of illness, accident or unemployment.
- **Damage, destruction and theft of luggage**
The insurance covers damage caused by destruction or theft of the luggage, as well as costs incurred as a result of delayed delivery of the luggage.

3. Right to cancel

Your application to take out the insurance contract or your acceptance declaration of the proposed contract can be revoked in written form or through textual evidence. Your revocation is effective, and your insurance cover will terminate, if the revocation notice is received by Baloise within 14 days of the contract being delivered. The date on which the contract is received is decisive for the start of the revocation period.

Revocation results in your insurance contract becoming ineffective from the outset. You are, however, obliged to assume any external costs incurred in connection with the conclusion of the contract. Premiums that you have already paid will be reimbursed.

4. Period of validity and geographical scope

Your insurance covers loss or damage that occurs (property insurance) or was caused (liability insurance) during the term of the policy. Please refer to the T&C and your insurance policy for information on the geographical scope of application and details of the period of validity.

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5. Commencement of insurance cover

Insurance cover commences upon the substantiation of the rental or sharing relationship or use of the vehicle.

6. Premium

Premiums are charged in advance or arrears together with the rental or sharing price based on the duration of the rental period or period of use.

7. Your other obligations

In the event of an emergency or claim, please notify Baloise Customer Service immediately, which can be reached 24 hours a day worldwide by calling this number: 0800 24 801 1 or +41 58 285 28 28 from outside Switzerland if you are unable to get a connection.

The claims notification can also be submitted via online claims notification (link according to the confirmation email of the vehicle rental).

Please notify the police immediately in the case of theft, or if persons or wild animals are injured or killed in a traffic accident. In the case of all other traffic accidents, you must first notify the person who has sustained damage and, only if this is not possible, the police. In cases where it is not necessary to involve the police, we recommend completing the blue European accident report together with the other party to the accident. You can order this for free via our customer service.

During and after a loss event, you must make arrangements for the preservation of the insured property and take appropriate action to assist in minimising the loss (salvage and loss mitigation obligation). Likewise, you must refrain from altering the damaged items in a way that would make it more difficult or impossible to determine the cause and monetary amount of the loss (prohibition of alterations). You must provide all information about the loss and provide any supporting details needed to substantiate the claim to indemnity (duty to inform). You must provide proof of the claim amount (receipts and supporting documents).

If you culpably violate any of the aforementioned obligations, Baloise may terminate the insurance contract. If the culpable breach of the obligations influences the occurrence or scope of the loss, Baloise is entitled to reduce or even refuse benefits.

8. Culpable causation of a claim event

You will receive full benefits if the loss was caused by minor negligence. However, Baloise may reduce the benefits if the loss was caused as a result of gross negligence (breach of basic safety rules).

9. End of insurance cover

The insurance cover ends upon termination of the rental or sharing relationship (return of the vehicle) at the latest.

10. Data protection

To establish contracts efficiently and correctly, we rely on the processing of your data. When doing so, we comply notably with the applicable data protection legislation.

General information on data processing: We process the data concerning you that is relevant for concluding and implementing the contract and for settling claims (e.g. personal details, contact details, the details that are provided in the case of specific insurance products or information on previous insurers and previous claims). The data that is processed consists primarily of the information that you provided in the insurance application and, if applicable, any further information from any later claims notification. Eventually we may also obtain personal details from third parties if these are required to conclude the contract (e.g. authorities, previous insurer).

Purposes of data processing: Your data will only be used by us for purposes which we pointed out to you on their collection or for which we are obligated or entitled by law to process. We process your data primarily in order to conclude the contract and to assess the risk we are to assume, as well as to implement the contract and eventually settle claims (e.g. to issue the policy or invoices).

We also process your data in order to fulfil statutory obligations (e.g. supervisory requirements). Finally, we also process your data, to the extent permitted by law, in connection with product optimisations and for marketing purposes (e.g. advertising for products or market surveys and opinion polls). You have the right to inform us in writing if you do not wish to receive advertising. To the extent that we have a legal basis for our data processing, we comply to the requirements set out in the legislation in question.

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In the event of a claim, we transmit anonymised data (e.g. type of claim) for statistical purposes to the provider of the sharing platform. This data cannot be traced back to you as an individual. If there is an unusual accumulation of claims within a certain period, we may also transmit personal claims data (e.g. first name and last name) to the provider of the sharing platform, in order for the latter to check possible consequences for the contractual relationship between the provider of the sharing platform and the landlord/renter (e.g. requirements for termination).

Consent: We may require your consent to process your data. Your insurance application and your claims declaration contain a consent clause in which you authorise us to process your data in due compliance with the law.

Sharing of data: To assess the risk relative to the new contract or to evaluate any previous claims, we may contact previous insurers, co-insurers and reinsurers that are party to, or involved in, the initiation of the contract or claims settlement (e.g. previous insurers regarding the previous claims experience), companies of the Baloise Group or other third parties (e.g. authorities or loss adjusters).

In addition, we may be obliged to transmit your data to other recipients, such as authorities, to fulfil statutory notification obligations (e.g. tax authorities or prosecuting authorities).

Intermediaries receive the necessary information to support and advise customers based on the data that we have on file. Intermediaries are bound by law and contract to respect their obligations of secrecy and to comply with the applicable data protection legislation. Independent intermediaries may only consult this data if they have been specifically authorised to do so by the customer.

To provide you with comprehensive and reasonably priced insurance cover, some of our services are also provided by legally independent domestic or foreign companies. These service providers are contractually obliged to adhere to our standards for the processing of data, as well as to the applicable data protection legislation.

Insurance fraud: "CarClaims-Info"

To combat fraud in the field of motor vehicle insurance, we, like most other insurance companies, provide SVV Solution AG, a subsidiary of the Swiss Insurance Association (SIA), with vehicle-related claims data that are recorded in the "CarClaims-Info" database.

Through the use of "CarClaims-Info" it is possible to check whether a registered vehicle claim has already been settled by another insurance company. If there are reasonable grounds for suspicion, the companies may share relevant data (e.g. vehicle expertise, indemnification agreement). Compliance with the applicable data protection legislation is assured at all times.

Reference and information system (HIS): In order to prevent and detect cases of insurance fraud in the Non-Life segment, we are connected to the reference and information system Hinweis- und Informationssystem (HIS) provided by SVV Solution AG. If a specifically defined scenario justifying a report arises (e.g. suspicion of insurance fraud), the insurance companies that participate in the HIS enter the names of the individuals in question in the system. We can query the HIS in connection with claims settlement and use the data transmitted to check whether information concerning you has been saved as part of a report in the past. In case of doubt we can conduct a more in-depth review before settling the claim. Compliance with the applicable data protection legislation is assured at all times.

You can find detailed information on HIS and the list of reasons justifying a report at www.svv.ch/de/his.

Your rights in relation to your data: Under the applicable data protection legislation, you have the right to ask us whether we process data related to you and, if so, what data we process. You can also ask for incorrect data to be rectified and, subject to certain conditions, erased. Under certain circumstances, you can also ask that the publication/ data output /production of files or transmission of data you have provided us be made in a commonly used electronic format.

If data processed is based on your consent, you have the right to revoke this consent at any time. If consent is withdrawn, this will not affect the legality of the processing carried out based on the consent previously given, up until the date of its withdrawal.

Retention period: In accordance with our data retention policies, your data will only be stored by us for as long as is required for the aforementioned purposes and for as long as we are legally or contractually obligated to store it. As soon as your personal data is no longer required for the purposes set out above, it will be deleted.

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Further information: You can find detailed information on data protection on our website:
www.baloise.ch/data-protection

Should you have any questions, please contact our Data Protection Officer:

Baloise Insurance Ltd
Data Protection Officer
Aeschengraben 21, P.O. Box
CH-4002 Basel
datenschutz@baloise.ch

11. Complaints

If you have a complaint, please contact:

Baloise Insurance Ltd
Complaint Management
Aeschengraben 21, P.O. Box
4002 Basel
Switzerland
Telephone: 00800 24 800 800
complaint@baloise.ch

The following impartial arbitrator is also available to assist you:

Ombudsman of Private Insurance and of Suva
P.O. Box 1063
8024 Zürich
Switzerland
www.versicherungsombudsman.ch

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1. General provisions

1. Purpose of the SHAREasy Drive insurance

The SHAREasy Drive insurance insures the person who rents against payment or borrows free of charge a third-party vehicle for a limited period via a sharing platform as the policyholder and main driver, as well as any additional specified drivers against the following events:

- recourse claim for compulsory motor vehicle liability insurance;
- own damage to the rented vehicle;
- claim of deductible and loss of bonus of the vehicle owner;
- damage in the interior of the rented vehicle;
- costs due to breakdown assistance for the rented vehicle;
- cancellation costs;
- damage, destruction, theft loss of the luggage.

2. Commencement and termination

Insurance cover commences upon the substantiation of the rental or sharing relationship or use of the vehicle and ends upon termination of the rental or sharing relationship (return of the vehicle) at the latest.

If the policyholder transfers their place of residence or registered office from Switzerland to a location abroad (with the exception of the Principality of Liechtenstein), the insurance will expire on the date of the transfer (confirmation of deregistration or the deletion of the company from the Swiss Commercial Register).

3. Premium and deductible

Premiums are charged in advance or arrears together with the rental or sharing price based on the duration of the rental period or period of use. In the event of a claim, the policyholder will bear part of the loss themselves (deductible) if this has been agreed.

4. Period of validity

- Insured events are limited exclusively to the time period of the rental duration.
- Exception for cancellation costs: insured events, benefits and costs are limited exclusively to the time prior to commencement of rental, i.e. before picking up the vehicle.

5. Geographical scope

The insurance cover is valid in Europe, plus Morocco, Tunisia and Turkey. Cover is excluding Kosovo, the Russian Federation, Georgia, Armenia, Azerbaijan and Kazakhstan. If the vehicle is transported by sea, then the insurance cover remains in effect provided the departure and destination points are both within this territory.

6. Duty of care

The policyholder is obligated to observe a duty of care and must take the measures that are appropriate under the circumstances in order to protect the insured property against the insured risks.

7. Notification in the event of a claim

Baloise must be notified immediately on 0800 24 801 1 (in the event of difficulties connecting from abroad, on +41 58 285 28 28) or via online claims notification (link according to the confirmation email of the vehicle rental). In the event of theft, the police must be notified immediately.

8. Burden of proof

In order to substantiate a claim for indemnity, the necessary documents (e.g. invoices, receipts) or the renter's statements must be submitted to Baloise. The sum insured does not constitute proof of the existence or value of the insured item at the time the loss or damage occurs.

9. Written form and textual evidence

These Terms and Conditions are based on either written form or textual evidence for compliance with the formal requirements that apply to statements. Statements made merely verbally or by telephone are only considered to be valid if their receipt has been confirmed by Baloise in writing or electronically.

If statutory or contractual provisions explicitly require the use of the written form, then this refers to the requirement for a statement signed by hand.

If statutory or contractual provisions specify the use of textual evidence as the formal requirement, then this allows the use of both the written form and any other form that enables documentary evidence to be provided through textual evidence. Statements may also be submitted in a legally valid manner without a handwritten signature using electronic means, such as email, letter without original signature and fax.

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10. Secondary coverage

All Baloise services under this contract are subsidiary to all third-party insurance benefits due for the same incident.

11. Reduction in benefits

In the event of a culpable violation of statutory or contractual stipulations or obligations, the indemnity may be reduced to the extent that the violation influenced the occurrence, scale or verifiability of the loss or damage, unless the policyholder proves that the behaviour has not influenced the occurrence, scale or verifiability of the loss.

Baloise is entitled to reduce or even deny benefits if the damage is the result of gross negligence or wilful intent.

12. Priority of the insurance conditions

These insurance conditions have precedence over any general terms and conditions or lease agreements of the sharing platform.

13. Due date of the insurance claim

Indemnity will only become due if there are no doubts about the legitimacy and amount of the claim and no police or criminal investigations relating to the policyholder or an insured person or eligible claimant are pending in connection with the loss event.

14. Place of jurisdiction

In the event of legal disputes, the policyholder as well as the insured person can take legal action either at the registered office of the insurer or at their domicile or place of residence in Switzerland or Liechtenstein.

15. Legal basis

In all other respects, the provisions of the Swiss Federal Act of 2 April 1908 on Insurance Contracts (VVG; Council of States 221.229.1) apply.

2. Liability

If specified as insured in the insurance policy:

Insured persons

The two parties in the rental agreement as well as any additional drivers mentioned in the rental agreement are insured.

Insured property

Insurance cover exists only if the rental of the vehicle relates to one of the following categories:

- passenger vehicles, delivery vehicles, camper vans, caravans, trailers;
- motorcycles and motor scooters.

Insured event

All recourse claims of compulsory motor vehicle liability insurance against the lessor or the renter of the vehicle are insured if the insurance contract fully or partially excludes insurance coverage for commercial hire and/or hire against payment.

Insured benefits

The insurance cover applies to indemnifiable liability claims by third parties for the following:

- personal injuries, i.e. death, injury or other impairment of health;
- property loss or damage, i.e. destruction, damage or loss of items.

Insurance cover

Insurance cover extends to:

- indemnity for justified claims;
- defence against unjustified claims;
- expert witness costs, lawyers' fees, court costs and interest on losses

caused during the term of insurance.

Cover is limited to CHF 100 million per claim. For insured events in countries within the geographical scope of cover where higher sums insured are prescribed, the statutory minimum sum insured prescribed in those countries applies. Benefits for damage resulting from fire, explosion or nuclear energy are limited to CHF 10 million per claim, including claims expenses, interest on damages, lawyers' fees, court fees and expert witness costs.

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Within the scope of the sum insured, Baloise handles the representation of the insured person and, if necessary, bindingly negotiates with the injured party or the lessor of the vehicle or the compulsory motor vehicle liability insurance.

Insured persons are not permitted to conduct negotiations directly with the injured party, the lessor of the vehicle or the compulsory motor vehicle insurance concerning claims for damages, issue any acknowledgment of liability or a claim, conclude a compromise settlement or pay damages if Baloise has not given its approval thereto.

If no agreement can be reached with the injured party, the lessor or the compulsory motor vehicle liability insurance and the legal route is taken, the insured persons must allow Baloise to lead the civil proceedings.

Insured persons are not entitled to assign claims under this insurance contract to injured parties, the vehicle lessor or third parties without the consent of Baloise.

The insured persons must provide Baloise with all information concerning the claim at their own expense, explain the justification for the claim and provide Baloise with any additional information relevant to the claim as well as subsequent steps taken by the claimant. The insured person is obliged to provide Baloise with all records, papers, certificates, data, pieces of evidence, official and judicial documents.

The necessary information and documents must be sent to Baloise within 30 days of the insured person being requested to do so.

Coverage excludes:

- claims if, in addition to the compulsory liability insurance covering the hired vehicle, liability for the same claim exists under another liability insurance policy;
- claims arising out of the use of the vehicle for transporting dangerous loads as defined by the Swiss road traffic law;
- liability when operating motor vehicles if doing so is prohibited by law, the authorities or the registered keeper of the vehicle;
- liability when operating motor vehicles that participate in races, rallies and similar racing activities, and training for such;
- liability for journeys on race tracks;

- the assumption of the deductible and bonus loss provided for in the compulsory liability insurance of the rental vehicle (separate cover).

3. Comprehensive insurance

If specified as insured in the insurance policy:

Insured property

Insurance cover exists only if the rental of the vehicle relates to one of the following categories:

- passenger vehicles, delivery vehicles, camper vans, caravans, trailers;
- motorcycles and motor scooters.

Attachments to the rented vehicle, such as roof boxes, bike carriers or roof tents, or roof tents also individually, provided they were rented via the sharing platform, are also insured.

Insured events

Damage to the rented vehicle weighing up to 7.5 t in total and rented trailers towed by motor vehicles weighing up to 7.5 t in total, as a result of (exhaustive list):

- collision (sudden, violent external impact), in particular, damage resulting from impacts, collisions, rollovers, falling, sinking in and submersion, even if it occurs subsequent to operational, breakage or wear and tear damage; damage due to distortion and bending of the chassis and the loading bridge that is caused by tilting or loading and unloading is deemed equivalent to a collision even if there is no external impact;
- scratching of the rented vehicle;
- loss, destruction of or damage to the vehicle as a result of theft, unauthorised use, robbery or misappropriation under criminal law, other than as a result of grossly negligent actions or omissions (in particular, failure to lock the vehicle, leaving the key in the ignition, failure to activate a theft alarm system or immobiliser, or similar, if present in the vehicle);
- fire, lightning, explosion or short circuit; damage to electronic devices and components is covered only if the cause is not attributable to an internal defect;
- natural hazards, i.e. the direct effects of rockfall, landslides, avalanches, snow pressure and sliding snow, gales (winds of 75 km per hour or more), hail, high water levels and flooding;

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- breakage of the windscreen, side or rear windows or the glass of a sunroof, and the panes of the sliding or pop-up roof, provided that the item is repaired; materials that are used as a replacement for the glass are also insured;
 - collision with animals;
 - bites by martens or rodents, including consequential damage;
 - vandalism, incl. breaking off of aerials, rear-view mirrors, windscreen wipers or ornaments, puncturing tyres, pouring of harmful substances into the fuel tank, slashing of convertible soft tops, painting and spraying the vehicle with paint or other substances, forcible removal of the charging cable by unknown third parties;
 - rendering aid to accident victims.
- damage arising due to races, rallies and similar racing activities as well as all journeys including driving practice (e.g. skid control courses, sports driving courses, etc.) on race and practice tracks, with the exception of driving practice courses recommended by the Swiss Road Safety Council;
 - damage through the intentional committal of an offence or crime;
 - damage caused by low oil levels, freezing or absence of coolant water, scorching damage, damage to tyres, the battery, built-in electronic equipment, unless such damage occurs as a result of an insured event;
 - damage sustained during armed conflict, civil unrest (violence directed against persons or things by mobs or during violent demonstrations or rioting), or from the requisitioning of the vehicle or changes in the structure of the atomic nucleus;
 - damage due to water from reservoirs or other artificial bodies of water due to an earthquake or a volcanic eruption;
 - damage resulting from vibrations caused by the collapse of artificial cavities, e.g. due to geothermics;
 - wear and tear and operational damage;
 - personal effects carried in the vehicle;
 - downtime or impairment in the performance or usability of the vehicle;
 - warranty claims against third parties (e.g. manufacturer's warranty).

Insured benefits

A condition of Baloise's obligation to provide benefits is always that an insured event occurs while the policyholder is using or in custody of the rented vehicle.

Upon the occurrence of an insured event, Baloise will compensate the owner of the rented vehicle or roof tent with the cost of the damage-related repair to the rented vehicle or roof tent up to a sum insured of CHF 100,000. The current value or the current value plus accident insurance (maximum value verified by Baloise) of the rented vehicle or roof tent at the time before the damage event will be compensated as a maximum. The costs for recovering the vehicle and towing it to a nearby suitable repair shop will also be compensated.

If, after the vehicle repairs, the insured event has the effect of reducing its market value, Baloise will also pay compensation for the event-related reduced value as calculated by the Swiss Association of Independent Automobile Experts (VFFS) as part of the sum insured.

Coverage excludes:

- damage covered by the registered keeper's comprehensive insurance;
- pre-existing damage to the rented vehicle;
- damage related to journeys with motor vehicles that are not permitted by law, by the authorities or by the registered keeper of the vehicle;
- damage caused by the transportation of dangerous loads as defined by the Swiss road traffic law;

4. Waiver of deductible / loss of bonus

If specified as insured in the insurance policy:

Insured benefits

A condition of Baloise's obligation to provide benefits is always that an insured event occurs while the policyholder is using or in custody of the rented motor vehicle.

If the occurrence of an insured event results in a deductible being charged to the owner of the rented vehicle by their liability or comprehensive insurance and/or their bonus being downgraded, Baloise will assume this financial loss.

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5. Interior

If specified as insured in the insurance policy:

Insured property

All components in the interior or passenger compartment as well as in the storage or boot compartment, the furniture in the living compartment including windows and blinds, the electrical equipment in the living compartment (e.g. refrigerator, boiler, TV), the complete gas system as well as the drinking and wastewater system of the vehicle specified in the rental contract are insured. If the rental is of a vehicle with a roof tent or only a roof tent, this insurance also covers damage to the interior of the roof tent.

Insured event

Damage caused by sudden destruction or damage due to external or personal influence is also insured.

Insured benefits

Cover is provided for the costs for repairs carried out due to damage (the repair costs must reflect the vehicle's current value) up to the amount specified in the insurance contract. The benefits are only provided if the repair work is actually performed.

Repairs may only be commissioned with the consent of Baloise. The type of repairs and costs involved are determined by Baloise, taking into consideration the age, current mileage and condition of the vehicle. If the repair method or cost estimate cannot be agreed with the company instructed by the policyholder, Baloise reserves the right to choose a different qualified repair workshop.

Coverage excludes:

- dirt that can be permanently removed using standard commercial cleaning techniques;
- damage in the engine compartment;
- damage covered by a contractual or statutory warranty (e.g. a valid manufacturer's warranty or claims under contracts for work and services, etc.);
- operational damage due to an internal defect;
- damage due to normal wear and tear;
- short circuit damage;
- damage due to overvoltage;

- damage related to journeys with motor vehicles that are not permitted by law, by the authorities or by the registered keeper;
 - damage caused in connection with an offence or crime committed intentionally;
 - vehicles used for passenger transport subject to approval;
 - damage that is insured or could be insured under the fire and natural hazard insurance.
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6. Breakdown assistance

If specified as insured in the insurance policy:

Insured property

The vehicle listed in the rental agreement is insured.

Insured events

Damage caused by natural hazards (rockfall, landslide, avalanche, snow pressure and slide, storm winds of 75 km/h or higher, hail, high water, flooding) or theft, breakdown, accident, vandalism (exhaustive list).

Insured benefits

- Roadside breakdown assistance and towing to a nearby suitable garage or, if available, to a nearby branded garage;
- Return travel for all occupants to their place of residence in Switzerland or onward travel to the original destination if the vehicle cannot be repaired on the same day. The costs are covered up to a maximum of CHF 1,000 per claim for return or onward travel by public transport or, for a maximum of five days and CHF 500 per claim, for a hire vehicle in the same category as the insured vehicle;
- Overnight accommodation if a return trip or onward travel is no longer possible on the same day or the vehicle cannot be repaired within five days up to CHF 150 per passenger per night and a combined maximum of CHF 1,200 per event;
- If the necessary spare parts cannot be obtained in the suitable nearby repair garage within three working days and there is no return transport of the vehicle, coverage includes the additional costs for immediate delivery;

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- Salvage of the insured vehicle up to a maximum of CHF 5,000 per claim, provided the salvage costs are not covered by another insurance policy or by a liable third party;
 - Storage charges until return transport of the vehicle up to a maximum of CHF 250 per event, provided the costs are not covered by another insurance policy or by a liable third party;
 - Return transport of the unroadworthy vehicle to the policyholder's usual garage if it cannot be repaired within 24 hours (in Switzerland) or within five days (abroad). Coverage also includes return transport of a vehicle recovered after being stolen. If return transport is arranged by an insured person, the travel costs will be covered on the same basis as the return travel;
 - Return transport of a trailer or caravan in the event of theft or unroadworthiness of the vehicle towing it;
 - In the event of illness, accident or death of the driver, return of the insured vehicle by a chauffeur or via vehicle transport if no member of the travel party is able to return the vehicle or the members of the travel party cannot reasonably be expected to return it;
 - Organisational service relating to the incident, e.g. ordering a taxi or organising a hire car or return flight.
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- damage due to water from reservoirs or other artificial bodies of water due to an earthquake or a volcanic eruption;
 - damage resulting from vibrations caused by the collapse of artificial cavities, e.g. due to geothermics;
 - damage resulting from the use of the vehicle in a manner or for a purpose that is not permitted under applicable road traffic law;
 - damage resulting from the use of the vehicle without the necessary official authorisations;
 - damage resulting from the transportation of dangerous loads as defined by the Swiss road traffic law;
 - damage resulting from passenger transport subject to approval;
 - damage occurring due to accidents during races, rallies and other similar racing activities, as well as during driving on racetracks. However, for events of this kind in Switzerland and the Principality of Liechtenstein, third-party claims as defined by Article 72 (4) of the Swiss Road Traffic Act are only excluded if the legally required insurance exists for the event in question;
 - damage arising from driving courses (e.g. skid control courses, sports driving courses, etc.) on racetracks and training tracks, with the exception of driving courses in Switzerland recommended by the Swiss Road Safety Council;
 - the costs for repairs and replacement parts.
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Coverage excludes:

- claims arising from damage caused during the deliberate perpetration of an offence or crime;
- damage related to journeys with motor vehicles that are not permitted by law, by the authorities or by the registered keeper;
- personal effects carried in the vehicle and safety clothing for motorcyclists;
- downtime, reduced value or impairment in the performance or usability of the vehicle;
- wear and tear and operational damage;
- damage caused by low oil levels, freezing or absence of coolant water, scorching damage, damage to tyres, the battery, a built-in radio, tape, CD, DVD or MP3 player, two-way radio or telephone, unless such damage occurs as a result of an insured event;
- damage sustained during armed conflict, civil unrest (violence directed against persons or things by mobs or during violent demonstrations or rioting), or from the requisitioning of the vehicle or changes in the structure of the atomic nucleus;
- warranty claims against third parties (e.g. manufacturer's warranty);

7. Cancellation costs

If specified as insured in the insurance policy:

Insured persons

The policyholder and their travel party are insured.

Insured events

Insured events, benefits and costs are limited exclusively to the time prior to commencement of rental, i.e. before picking up the vehicle.

An entitlement to benefits exists if

- the insured person experiences one of the following events:
 - serious illness or accident;
 - unexpected worsening of a medically certified chronic medical condition;
 - death;

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- unemployment, provided this was not known at the time of booking the trip;
 - the insured person unexpectedly taking up a position of employment if they were unemployed at the time of booking the trip and provided the employer confirms in writing that the insured person cannot make the trip due to taking up the position;
 - the insured person, due to an unplanned mobilisation order by the Swiss army, civilian service or civil defence service, is unable to make the trip or only do so at a later time.
- someone related to the insured person experiences one of the following events:
 - serious illness or accident;
 - unexpected worsening of a medically certified chronic medical condition;
 - death.

The following are considered to be related:

family members, cohabiting partners, partners under a registered partnership as well as their children or parents;

- a pet belonging to the insured person experiences one of the following events:
 - serious illness or accident;
 - unexpected worsening of a chronic medical condition certified by a vet;
 - death.

Upon request, Baloise will cover the costs for an animal shelter for the duration of the trip instead of the cancellation costs.

- the property of the insured person at their place of residence is seriously affected due to loss or damage resulting from theft, fire, water or natural hazards (high water, flooding, storm (winds of 75 km/h or stronger), hail, avalanche, snow pressure, rockslide, rockfall, landslide);
- the scheduled commencement of rent and travel has been rendered impossible because of a proven delay or cancellation of public transport to the airport or railway station on Swiss territory or in neighbouring countries directly bordering Switzerland;
- the vehicle listed in the carriage voucher becomes unroadworthy due to an accident or breakdown on the direct journey to the loading point (passenger train or ferry terminal) on the day of departure;
- catastrophic events, strikes or natural hazard losses (flooding, storm (winds of 75 km/h or stronger), hail, avalanche, snow pressure, rockslide, rockfall, landslide) at the destination that make the trip impossible or represent a mortal danger to the insured person.

Catastrophic events include damage caused by:

- acts of war;
 - violations of neutrality;
 - revolutions;
 - rebellions;
 - riots;
 - civil unrest (violence against persons or property committed in the context of unlawful assembly, riots or disturbances) and measures taken to counter such unrest;
 - earthquakes (tremors triggered by tectonic processes within the Earth's crust);
 - volcanic eruptions;
 - water from reservoirs or other artificial bodies of water, regardless of the cause;
 - changes in the structure of the atomic nucleus, regardless of the cause;
- a terrorist attack, an earthquake or a volcanic eruption has occurred during the seven days before the planned commencement of travel and within 150 kilometres of the destination.

Insured benefits

The condition for an entitlement to benefits is the existence of a legally valid rental agreement with a lessor on a sharing platform.

If a trip cannot be made due to an insured event, Baloise will pay the share of the cancellation costs payable by the travelling insured persons for the vehicle rental.

These costs are only reimbursed if an insured event means they cannot be used before the intended first use and the option of a refund or later use is not possible.

These costs are insured up to a maximum of the amount of the policy value stated in the insurance contract.

If a trip cannot be made on time due to an insured event, Baloise will pay the share payable by the travelling insured persons for:

- the additional costs of travelling to the destination;
- the costs for the unused portion of the trip.

Coverage excludes

- any consequential costs resulting from the delayed departure;
 - claims arising from an event or medical condition that had already occurred and was known to the insured person at the conclusion of the contract or when the trip was booked. The unexpected worsening of a medically certified chronic medical condition is excluded;
 - costs arising from the delay or cancellation of private transportation to the pick-up site of the rented vehicle;
 - costs arising in relation to financial transactions, visas or vaccinations;
 - costs for bookings during the trip;
 - costs for business trips.
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8. Luggage

Insured property

The luggage personally carried by the policyholder and their travel party is insured.

Insured events

- Unexpected and sudden damage or destruction of any kind due to external influences;
- Loss due to theft;
- Loss of luggage while in the custody of a transport or travel company;
- Costs incurred as a result of delayed delivery of the luggage up to a maximum of CHF 500 per person, up to a maximum of CHF 1,000 per event.

Insured benefits

The insurance covers the replacement value (value as new) at the time of the damage up to a maximum of the sum insured specified in the insurance contract.

Coverage excludes:

- transferable subscriptions, wristwatches and pocket watches, valuables, vouchers, pets, travel checks, jewellery;
 - losing, misplacing, forgetting;
 - damage as a result of wear and tear.
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