

Provisions of insurance

1. Insured persons

Policy holders or insurance applies to persons who have reserved accommodations or a package arrangement through Walliser Hotel Association or their members.

2. Insured events

2.1. Accident, illness or death

- The insured person has an accident, falls ill or dies.
- Someone personally close to the insured person has an accident, falls ill or dies.
- The guardian of the insured person has an accident, falls ill or dies.

2.2. Fire, forces of nature, theft, damage caused by water or strike

- Damage or loss of the insured person's property caused by forces of nature, fire, water or theft, which requires the presence of the insured person at home.
- The arrangement does not take place or is delayed or has to be broken off prematurely because of strike, fire or forces of nature (as per official confirmation).

2.3. Other events abroad

The arrangement does not take place, is undertaken belatedly or has to be broken off prematurely because of earthquakes, volcanic eruptions, epidemics, radio-active radiation, war-like events, revolution, rebellion or civil unrest (as per official confirmation).

2.4. Loss of job

The insured person loses his/her job after booking the arrangement.

2.5. Exception employment contract

After booking the vacation the insured person changes his employment status.

Conditions: the insured person was at the time of booking registered as unemployed and the responsible Unemployment Office of the regional Unemployment Office or Job Center RAV approved the trip.

3. Benefits

3.1. Does not happen, delay, prematurely ended

AXA pays the contractually owed cancellation costs, administrative fees included, if the arrangement

- does not take place;
- is undertaken belatedly;
- must be broken off prematurely.

3.2. Unclaimed Benefits

In cases where the contractually owed cancellation costs are not claimed, AXA pays the unclaimed benefit costs to the renter.

4. Restrictions

AXA pays no benefits in case of events that have already occurred, or that should have been known to the insured, at the time the contract is arranged.

5. Obligations in case of claims

As soon as an event leading to a cancellation or a delayed beginning becomes known, AXA is to be notified immediately. If the insured or the authorised claimants have infringed the notification, no benefits shall be provided. All arrangements and instructions determined by AXA are to be observed. The insured is obliged to place the contract/the confirmation of booking at the disposal of AXA.

6. Applicable right

In addition to these provisions, the Swiss federal law on insurance contracts (VVG) applies. These insurance provisions are part of the contract between the insurant and AXA. The complete contract which is legally binding in the event of a loss can be examined at AXA.

7. Communication

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