

This sheet is for information purposes only and gives you a brief overview of the main points of your insurance coverage. The insurance carrier is Chubb Insurance (Switzerland) AG (Chubb) with its registered office at Bären­gasse 32 in 8001 Zurich. Chubb is a Swiss non-life insurer and is regulated by the Swiss Financial Market Supervisory Authority (FINMA). For complete information on insurance coverage, please refer to your contract documents (confirmation of insurance and terms and conditions of insurance). To ensure that you are fully informed, please read through all documents.

### Who is the policyholder?

The VIU VENTURES AG, Räf­felstrasse 24, 8045 Zürich. A Group Insurance Contract exists between the policyholder and Chubb which you are entitled to join.

### Who can be insured under the Group Insurance Contract?

All persons who purchase glasses from VIU, are at least 18 years old and reside in Switzerland are eligible for insurance.

### What type of insurance is it?

This is a damage insurance to protect the insured glasses. Cover also exists in the event of the loss or theft (including robbery or burglary) of the glasses. VIU offers you an exchange service.



#### What is insured?

- ✓ Damage/destruction caused by a sudden and unexpected event (e.g., breakage)
- ✓ Theft (including robbery and burglary)
- ✓ Loss

#### What is the insured sum?

The sum insured corresponds to the value of your glasses, as stated on the invoice, up to a maximum of CHF 1,500.



#### What is not covered?

Excluded from insurance coverage are, for example:

- ✗ Damage due to improper use
- ✗ Damage due to wear and tear
- ✗ More than two losses due to theft or loss within 12 consecutive months



#### What excesses are there?

The following excesses apply, each calculated from the sales price of the insured glasses (Without any deduction for any reductions or discounts):

- ! 20% after damage
- ! 30% after theft or loss



#### Where is insurance cover provided?

- ✓ You enjoy worldwide insurance coverage.



## What obligations do I have in the event of a claim?

### In the event of a claim:

- Immediate reporting of a claim, but at the latest within 14 days of becoming aware of it;
- Complete and truthful provision of information in the event of a claim;
- Reporting of any intentional damage to the glasses by third parties or their theft within 72 hours of discovery to the police or the relevant authority;
- Assignment of damaged glasses to VIU or Chubb.



## What does the insurance cover cost and when do I pay the insurance premium?

The costs for the insurance cover (hereinafter referred to as "premium") are paid as a one-time premium payment in the VIU store at the beginning of the insurance cover and vary depending on the sales price of the glasses. As soon as you have paid the premium, you will be issued with an insurance certificate.



## When does cover commence and end?

Insurance coverage begins on the date specified in the insurance confirmation. The insurance cover exists for the agreed period of twenty-four months. Early ordinary termination is not possible.



## How can I exercise my right of revocation?

You can revoke your membership of the Group Insurance Contract within 30 days of receipt of the confirmation of insurance without giving any reasons.