



Hand in Hand ist
HanseMerkur

Travel insurance for your next trip

Product overview City Railtour

SIQT | Swiss Institute for
Quality Tests Ltd. liab. Co. 



Quality test: tariffs, service,
transparency & comfort

1ST PLACE
OVERALL RATING

Travel insurers

Test 02/2025
13 providers, siqt.ch/5249

Single-trip insurance policies

City Railtour



Comprehensive cover for a single trip of individual duration.

Whether planned well in advance or last minute: ensure your trip is fully covered

Are you planning a trip to the mountains, the seaside or visiting a historic city for a specific period of time and want a comprehensive cover for your trip? With City Railtour travel insurance, your trip is fully protected.

Highlights

- Valid worldwide
- Cover for one specific trip
- Single-trip insurance cover for up to 62 days
- For leisure and business trips, domestic and international
- Wide range of risk persons
- Family and friends option: Six individuals or two families booking together benefit from insurance cover.

	City Railtour	
Insurance period	Up to 62 days	
Scope of cover	Worldwide	
Travel price up to a maximum	Premium	Product code
CHF 800	CHF 39	612880
CHF 1500	CHF 59	612881
CHF 2500	CHF 79	612882

Insurance modules

Cancellation insurance	✓
Travel curtailment insurance	✓
Assistance services (incl. Repatriation)	✓
Luggage insurance	✗
Medical expenses insurance	✓
Best price guarantee	✓

Additional benefits of the insurance

Inability to participate in sports activities	✓
Advance payment of hospital costs	CHF 5000
Search and recovery costs	CHF 10 000
Add-on cover related to pregnancy	✓

Policyholders and insurable persons: Persons residing in Switzerland or Liechtenstein.

Additional insurance

Road Trip



The insurance cover also applies to trips in Switzerland and Liechtenstein.

For European trips with your own or hired vehicle

Are you planning your railtour adventure with your own vehicle or do you need a hire vehicle at your holiday destination? The additional insurance Road Trip offers the ideal cover with an excess guarantee.

Highlights

- For trips with your own or hired vehicle
- Worldwide insurance cover for car hire
- Europe-wide motor vehicle breakdown cover
- Insurance cover also in Switzerland and Liechtenstein
- Covered vehicles include campers, motorhomes, and motorcycles
- Maximum insurance cover for trip duration of 31 days
- Payment of deductible up to CHF 10 000

	Road Trip
Premium	CHF 94
Product code	612883
Insurance period	31 days

Insurance benefits – car hire

Scope of cover	Worldwide
Cover of the deductible for all-risk and theft loss/damage	CHF 10 000
Deductible cover for tyre damage	CHF 1000

Insurance benefits – own vehicle (motor vehicle breakdown insurance)

Scope of cover	Europe
Roadside assistance	✓
Towing costs	✓
Storage fees	✓
Vehicle recovery	✓

Definition of the European scope of cover: See under „Definitions from A to Z“.

Definitions from A to Z

A

Add-on cover related to pregnancy

This will cover the cancellation or curtailment of a booked trip due to pregnancy complications.

Advance payment of hospital costs

In the event of an insured person being hospitalised abroad, HanseMerkur International will provide a repayable advance payment towards costs. The advance must be repaid within 30 days of returning to the place of residence.

C

Claim notifications

Claim forms are available online at www.hansemerkur.ch/en/claims
Standard claim forms are available for our insurance policies and claim categories.

Commencement and duration of insurance cover

Insurance cover under the cancellation insurance, best price guarantee, and leisure cover begins upon receipt of the insurance policy. For all other insurance policies, cover also begins upon receipt of the policy, but no earlier than the start of each insured trip. In the case of medical expenses insurance, cover only begins upon crossing the border into a foreign country.

Contact railtour suisse sa

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Telephone number +41 41 378 01 01 or by e-mail to info@railtour.ch
Monday to Friday, 9am-12pm and 1pm-5pm

E

Emergency assistance service

In case of emergencies while travelling, our 24-hour emergency assistance service is here to assist your clients. It is available 24/7 worldwide, including Sundays and public holidays. Our travel emergency assistance service is available 24 hours per day: +41 43 550 21 21

End of insurance cover

For cancellation insurance and the best price guarantee, insurance cover ends at the end of each insured trip. For leisure activities cover, it ends at the start of the insured leisure event or when the insured event occurs.

For all other types of cover, it ends after the agreed duration, but no later than the end of the insured trip.

Europe

The European scope of cover includes all countries on the European continent, as well as the Mediterranean and Canary Islands, the Azores, Madeira, Svalbard, and non-European Mediterranean coastal states. The eastern border north of Turkey is defined by the mountain ridge of the Urals and the states of Azerbaijan, Armenia and Georgia, which are also part of the European scope of cover.

F

Family

A family is defined as one or two adults, along with any accompanying children up to their 26th birthday, regardless of relationship or place of residence, with a maximum of seven people in total. A family policy must cover at least two persons.

Family and friends option

If up to six individuals (i.e. covered by six individual policies) or up to two families (i.e. covered by two family policies) book a trip together, all individuals or both families will be covered if they cancel or curtail the trip together. The prerequisite is that all parties must be insured with HanseMerkur International.

Foreign countries

Foreign countries include all countries except the territories of Switzerland, the Principality of Liechtenstein, and any country where the insured person has permanent residence.

I

Insurance terms and conditions

The insured benefits and events can be found under the listed clauses of the General Insurance Terms and Conditions (GITC) at www.hansemerkur.ch/service/download-center

R

Repatriation

The repatriation of sick or injured persons from abroad. It provides cover for an unlimited period of time under the assistance services insurance module.

Risk persons

Risk persons include the following relatives of the insured person:

- Spouse, registered partner or cohabiting partner
- Children, including biological, adopted, step, in-laws, and foster children, as well as grandchildren
- Parents, including biological, adoptive, step, in-laws, foster, and grandparents
- Siblings, brothers/sisters-in-law, aunts, uncles, nieces, nephews

T

Trip

A trip is defined as a stay of more than one day outside the usual place of residence or a shorter stay at a location at least 25 km away from the legal residence, excluding commutes to work.

Travel curtailment

A trip is considered curtailed if the planned stay is ended early to return home (e.g., in case of illness). The resulting costs (e.g., rebooking a flight) can be covered by trip curtailment insurance.

Trip price

We need the price of your trip to calculate the premium. Please add up all costs incurred during your client's trip, such as hotel, flight, or car hire costs.



The General Insurance Terms and Conditions (GITC) of HanseMerkur International apply. Lists are not exhaustive.

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