

Medical Insurance for Your Guests

Accident and illness



Information leaflet in English supplementing
the German insurance policy.

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DEAR HOSTS

When you expect a visit from your relatives or friends from abroad, you of course do everything possible to make your guests feel comfortable in Switzerland. This also includes taking precautions against unexpected events, such as accidents or illnesses. Medical/Guest Insurance by the EUROPÄISCHE Insurance Company provides excellent cover for you and your guests against the risk of high expenses for treatment, hospitalisation and medication.

CONTENTS OF THE INSURANCE POLICY



Ideal for people with Schengen visas!

Medical Insurance

In the event of an accident or a new illness, the following are **covered**:

- **treatment, hospitalisation and medication expenses** according to the valid regional health insurance tariff rates or the rates charged in a general hospital ward (the amount insured depends on the chosen variant);
- **emergency transport** to the place of residence abroad;
- **in case of death, return of the body** to the place of residence abroad.

Existing illnesses, pregnancy/delivery, mental illnesses, dental and orthodontic diseases and aircraft accidents are **not covered**.



SOS Protection Endorsement

Travelling costs are covered in the event that the stay is broken off early due to illness, accident or death of the insured party or a loved one.

Policy territory

Worldwide, except the country of residence.

The General Conditions of Insurance (AVB) on pages 9–12 of the German insurance policy shall prevail.
Version dated March 2009. We reserve the right to make changes to the services offered and premiums charged.

IMPORTANT INFORMATION

Maximum age 80!

The insurance policy can only be taken out for people who have not yet reached their 80th birthday.

Premium payment prior to departure

The insurance is only valid if the premium is paid in advance, or within the fifth day following arrival in Switzerland at the very latest.

Commencement of insurance

The insurance cover starts on the date stated on the payment order/payment document (e.g. e-banking) but in any case not earlier than payment of the premium and not before entering Switzerland. Any delays in the commencement of insurance must be reported (compare Sec. 2.1 E of the General Conditions of Insurance, AVB).

Insurance certificate

The document proving payment of the premium is valid as your insurance certificate.

Proof of insurance (for obtaining a visa)

If the document proving payment of the premium is not sufficient proof for the competent

authority (consulate, etc.), you may request additional proof of insurance by calling telephone number **0900 275 075** (CHF 1.90 per minute) or faxing 061 275 27 42 (fax a copy of the document proving payment of the premium and indicate the insured party's last and first names and date of birth). If the competent authority rejects your application for a visa, we will refund the premium paid less a service charge of CHF 40.

Insurance claim

After you have been treated, please submit the documents (see Sec. 2.8 of the General Conditions of Insurance, AVB) for processing. Please note that we pay the damages directly to the patient or the host, not to the physician or hospital.

In case of an emergency our ALARM CENTRE, telephone number **0848 801 803** or **toll-free number 00800 8001 8003**, is at your disposal day and night.

Do you have any questions about an insurance claim? We would be pleased to answer them. Call 061 275 27 27 or write to claims@erv.ch.

RATES



Medical/Guest Insurance

Accident and illness
(maximum age 80 years)

Please choose an insurance rate, taking into account the desired sum insured and term of the insurance.

Insur. period	Insured sums							
	CHF 10,000		CHF 20,000		CHF 50,000		CHF 50,000	
	Individual		Individual		Individual		Family	
	Tariff pos.	Premium	Tariff pos.	Premium	Tariff pos.	Premium	Tariff pos.	Premium
15 days	H001	123	H006	142	H011	168	H016	499
31 days	H002	198	H007	232	H012	278	H017	819
62 days	H003	337	H008	392	H013	468	H018	1379
92 days	H004	449	H009	521	H014	624	H019	1829
184 days					H015	1470	H020	3850

Family insurance applies to a maximum of 4 people (maximum 2 adults with their underage children). Additional children can be insured only on request. The amount insured applies per person.

Maximum period covered per stay: 6 months.

Deductible: A deductible of CHF 200 to be paid by the insured party will be applied to each claim payable. For persons aged over 60 this deductible will be CHF 500.



	Insured period	Tariff pos.	Premium
Individual	92 days	HS001	35
Individual	184 days	HS002	68

The SOS Protection Endorsement Insurance can only be taken out in combination with the Medical/Guest Insurance.

ANY QUESTIONS ABOUT TAKING OUT INSURANCE? WE WOULD BE PLEASED TO ASSIST YOU. CALL 061 275 22 10.