Visitors in sight?

July 2019

Medical Insurance for Your Guests Accident and illness







Medical insurance for your relatives and friends from abroad



Contents of the insurance policy

Scope of insurance: Schengen States excl. country of residence

Medical/Guest Insurance

Medicines, doctors' appointments, hospital stays (in a general ward) and emergency treatment and transport costs to the nearest hospital are covered in case of illness and accident. The maximum period of insurance per visit is 6 months.

Pre-existing illnesses or injuries at the time of arrival, pregnancy/birth, mental illnesses and dental and jaw ailments, among other things, are not covered.



Unlimited costs of medical emergency transport to hospital in the insured person's place of residence or repatriation in the event of death are included in the insurance cover!

We also pay the travel expenses in the event of the stay ending early as a result of illness or accident of the insured person or of a very close relative or friend.

SOS protection does not apply to a medical insurance in case of accident.

Medical Insurance in case of accident

Cover for your guests from abroad in the event of a sports-related accident. Medicines, doctors' appointments, hospital stays (in a general ward) and emergency transport to the nearest hospital are covered. The maximum period of insurance per visit is 3 months.

Occupational accidents, military accidents and aircraft accidents are not covered.

The General conditions of insurance (GCI) of the German insurance policy shall prevail.

Maximum insured sums and premiums are given in CHF. All premiums include Swiss stamp duty. Version dated July 2019. 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.

Family insurance applies to a maximum of 4 people (maximum 2 adults with their under-age children). The amount insured applies per person.

Premium payment prior to departure

The insurance is only valid if it is taken out in advance, or **within the fifth day** following arrival in Switzerland at the very latest. Insurance cover at a later point may only be applied for in conjunction with a health declaration which you can download from **www.erv.ch/h**.

Commencement of insurance

The insurance cover starts on the date stated on the insurance policy but in any case not before entering Switzerland. Any delays in the commencement of insurance must be reported.

Proof of insurance (for obtaining a visa)

If the insurance policy 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, from the fixed-line network) or faxing 058 275 27 42 (fax a copy of the document proving payment of the premium and of the policy).

Premium refund

If the competent authority rejects your application for a visa, we will refund the premium paid less a service charge of at least CHF 50. The refund form can be downloaded from **www.erv.ch/h**.

Insurance claim

The treatment completed, please submit the documents for processing. Please note that we pay the damages directly to the patient or the host, not to the physician or hospital. Information concerning insurance claims is available at 058 275 27 27 or claims@erv.ch. In case of an emergency please telephone our 24-hour alarm centre, on: 0848 801 803.

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.



Choose your premium

Scope of insurance: Schengen States excl. country of residence. Maximum age 80 years!

Medical/Guest Insurance (tariff for Schengen visa application)

Period of insurance	5 days	10 days	18 days	32 days	62 days	92 days	184 days
Insured sum	Individual Accident	and illness	50 000				
Premium	□ 46	□ 89	□ 144	□ 237	□ 399	□ 530	□ 1188
Insured sum	Family Accident	and illness					
Premium	-	-	□ 477	□ 797	1297	- 🗆 1777	- 🗆 3188

Medical/Guest Insurance

Period of insurance	Individual 5 days	10 days	18 days	32 days	62 days	92 days
Insured sum	Accident a	and illness	10 000			
Premium	□ 29	□ 59	□ 106	□171	□ 289	□ 384
Insured sum	Accident a	and illness	20 000			
Premium	□ 37	□ 75	□ 122	□ 199	□ 335	□ 445

Medical Insurance in case of accident (excl. SOS protection)

Period	Individual
of insurance	10 days 18 days 32 days
Insured sum	10 000
Premium	49 81 107
Insured sum	20 000
Premium	□ 65 □ 104 □ 141
Insured sum	50 000
Premium	99 127 186

Insurance proposal

Information on the policyholder (host)

Title	🗆 Mrs	🗆 Mr		
Surnan	ne			
First na	ame			
Street/	'no.			
ZIP/pla	ice			
Phone				
E-mail				

Insured person(s) (guest[s])

Surname, first name and date of birth

Desired insurance cover (Please tick the tariff on the back side)

Inception date

End of insurance

Place and date

Signature

Your sales office for taking out insurance

'our consultant	
Company name	
Street/no.	
/IP/place	
mplovee no.	

Information

You will find details of the cover provided by your insurance, together with the exclusions, in the policy document and in the general terms and conditions of insurance (GCI) of ERV, which are applicable in every case. This can as well be downloaded from **www.erv.ch/avb** or ask for them in your local agency.

Legal

The insurer is European Travel Insurance (ERV), a branch of Helvetia Swiss Insurance Company Ltd, headquartered in Basel, Switzerland.

The starting and expiry dates of the insurance contract, the insured risks and benefits and the premiums are shown on the application form, on the insurance policy and in the accompanying GCI. The GCI and the statutory provisions provide information on the principles governing the payment and refund of premiums and further obligations of the insuree.

Data processing is used for the conduct of insurance business and for all accompanying transactions. Data are gathered, processed, stored and deleted in compliance with the statutory provisions and may be disclosed to reinsurers, official bodies, insurance companies and institutions, central information systems of the insurance companies and other parties who may be involved.

The specific insurance contract remains the determining factor in every case. In case of doubt, the German version of the GCI will have exclusive validity.

Address

ERV, St. Alban-Anlage 56, P.O. Box, 4002 Basel info@erv.ch, www.erv.ch.

Ask for your insurance coverage here:

Stamp of the agency