



Accident and illness

A safe stay for your guests.
With medical expenses insurance
from ERV.

Protect your international guests in the event of illness or accident with medical expenses insurance.

Important information

Maximum age 79 years

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

Family insurance

Family insurance applies to a maximum of 4 people (maximum 2 adults with their underage children). The sum insured applies per person.

Premium payment before travelling

The premium should generally be paid before travelling, but no later than the 5th day after entering Switzerland. After this, it is only possible to take out a policy with a health declaration, which you can download from www.erv.ch/h.

Legal information

The insurer is European Travel Insurance ERV, a subsidiary of Helvetia Swiss Insurance Company Ltd domiciled in Basel, Switzerland.

Maximum sums insured and premiums in Swiss francs. All premiums include federal stamp duty. As at February 2023. We reserve the right to make changes to benefits and premiums.

Confirmation for visa

If the insurance policy is not sufficient as confirmation for the relevant authority (consulate, etc.), you can request an additional insurance confirmation from us by calling 0900 275 075 (chargeable) or via info@erv.ch (send policy and premium payment receipt).

Premium refunds

Should the relevant authority reject the visa application, we will refund you the premium paid minus a processing fee of at least CHF 50. You can download the refund form from www.erv.ch/h.

Claim

Once treatment is complete, please send us all of the receipts for review. Our compensation payment goes directly to the policyholder and not to the doctor or hospital.

This prospectus only provides a summary of the insurance benefits. It does not include the entire wording or all the coverage, conditions and exclusions of the proposed insurance contracts. The specific insurance contract and the General Conditions of Insurance (GCI) E74 are authoritative in all cases.

Summary of benefits.

	Medical expenses/guest insurance rate for a Schengen visa		Medical expenses/guest insurance	
	Individual	Family	Individual	Individual
Overview of benefits				
Doctor and medication costs	50 000	50 000 ³	10 000	20 000
Valid in Switzerland incl. the Schengen area	incl.	incl.	incl.	incl.
Period of validity after entering Switzerland	max. 184 days	max. 184 days	max. 92 days	max. 92 days
Last deadline for conclusion	max. 5 days after entering Switzerland	max. 5 days after entering Switzerland	max. 5 days after entering Switzerland	max. 5 days after entering Switzerland
Maximum age	79 years	79 years	79 years	79 years
Deductible per case	200 ¹	200 ¹	200 ¹	200 ¹
Hospital stays incl. medical aids such as prostheses, spectacles, hearing aids	50 000	50 000 ³	10 000	20 000
Rescue and transportation costs	max. 10% of the sum insured	max. 10% of the sum insured	max. 10% of the sum insured	max. 10% of the sum insured
Repatriation in the event of death	unlimited	unlimited	unlimited	unlimited
Formalities required by authorities in the event of death – organization and costs	incl.	incl.	incl.	incl.
Additional costs for unscheduled journey home ²	incl.	incl.	incl.	incl.
Refundable cost advance	5 000	5 000 ³	5 000	5 000
Pro rata costs for unused travel services	10 000	20 000	10 000	10 000
Additional costs for continuation of journey incl. accommodation and meals	700	700 ³	700	700
Use of a hire car	1 000	1 000	1 000	1 000
Travel expenses for two people close to the insured person to their bedside	5 000	5 000 ³	5 000	5 000

¹ 500 per case for persons aged 60 years and over.

² Based on 1st class by rail and economy by plane.

³ Per person.

Medical Assistance.

In an emergency, an experienced team of experts will help organize medical care on site and/or return transport.

In the event of illness or accident, a medical professional must be called immediately and their instructions followed. The following documents, among others, must be submitted to ERV:

- **Copy of passport with date stamp or flight, bus or train ticket**
- **Receipts with prescriptions**
- **Invoices with details of services**
- **Claim receipt (doctor, hospital)**
- **Medical report or certificate (if available)**

European Travel Insurance ERV

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Member of **ITIA** International
Travel Insurance Alliance

