

HMIE plan

International student health insurance Switzerland

INSURANCE PRODUCT INFORMATION DOCUMENT (IPID)

VB-RKS 2023-SFE62-CH





This fact sheet provides you with a brief overview of your insurance cover. This information is not exhaustive. Details about your insurance contract can be found in the General Conditions of Insurance and the insurance certificate. Please read the documents in their entirety to ensure you have all the necessary information.

What type of insurance is this?

All individuals residing in Switzerland are obligated to possess health insurance coverage for illness. This insurance offers coverage that fully adheres to the requirements of the Swiss Federal Health Insurance Act, KVG-LAMaL.



What is insured?

HIA-substituting insurance

- ✓ Benefits in the event of illness, accident and maternity
- ✓ The scope of the benefits is set out in the Health Insurance Act (HIA) and the Health Insurance Ordinance (HIO).

Extended insurance cover

- ✓ Repatriation, if medically expedient and justifiable
- ✓ Reimbursement of cancellation costs if the insured person is unable to embark on the trip for their stay due to an unforeseen illness or injury
- ✓ Reimbursement of the examination fee if the insured person is unable to take part in a final examination due to unforeseen illness or injury
- ✓ Reimbursement of the ticket price if the insured person is unable to take part in an event due to unforeseen illness or injury
- ✓ Assumption of costs for telemedical consultation sessions
- ✓ Assumption of costs for visual aids if visual acuity has changed by at least 0.5 dioptries
- ✓ 24-hour helpline

Additional cover if you take out the "Superior" rate

- ✓ Assumption of costs for a hospital visit by a family member with a stay lasting more than seven days in a Swiss hospital
- ✓ Assumption of costs for the transportation of remains to the deceased's home country



What is not insured?

Extended insurance cover

The extended insurance coverage does not provide cover for loss or damage caused by:

- ✗ abuse of alcohol, drugs or medications and its consequences.
- ✗ suicide or attempted suicide and its consequences.
- ✗ participation in risky actions in which the insured person knowingly exposes himself or herself to danger.
- ✗ grossly negligent or intentional acts or omissions on the part of the insured person.
- ✗ commission or attempted commission of felonies, misdemeanours, contraventions or criminal offences by the insured person.
- ✗ fraudulent misrepresentation.

Furthermore, the extended insurance coverage

- ✗ does not provide any cover for events which had already occurred at the time the insurance was taken out or when the trip commenced.



Are there cover restrictions?

HIA-substituting insurance

- ! The insurance benefits are subject to an annual franchise.
- ! In addition to the franchise, the insurance benefits are subject to an excess of 10% (up to a maximum of CHF 700) per calendar year.

Extended insurance cover

- ! Repatriation up to a maximum of EUR 30,000
- ! Cancellation costs up to a maximum of CHF 200 for the Essential rate or CHF 1,000 for the Superior rate
- ! Examination fees up to a maximum of CHF 300 for the Essential rate or CHF 1,000 for the Superior rate
- ! Ticket costs up to a maximum of CHF 100 per year
- ! Three telemedical consultation sessions for the Essential rate or five telemedical consultation sessions for the Superior rate



Where am I insured?

The insurance is valid in Switzerland and in emergencies worldwide up to a maximum of twice the cost of the same treatment in the canton of residence in Switzerland.



What obligations do I have?

When an insured event occurs, you have certain obligations to fulfil. Among others, you must keep the loss as low as possible. Among other things, this means that you/the insured person must:

- take all measures that can help to avoid or reduce the consequences and clarify the circumstances of the claim.
- provide HanseMerkur with all documents, reports, doctor's certificates, invoices and receipts as well as the account details.
- release the doctors who treated the insured person from the obligation to maintain confidentiality with respect to the insurer.



When and how do I pay?

- The premiums are due on the date stated in the invoice. You pay in accordance with the payment type selected when the contract is concluded.
- The insurance certificate indicates whether and when you must pay additional premiums.



When does the cover start and end?

The insurance cover starts on the date stated in the insurance contract and in the insurance policy.

- On expiry of the first contract term, the contract will be tacitly extended by one calendar year at a time unless one of the parties cancel the contract in writing or in text form in observance of a notice period of three months (30 September) as of the end of the calendar year.



How can I cancel the contract?

- Your contract renews for successive terms of one year each unless it is terminated by you or us with the required notice prior to its end date or other grounds for termination exist. Please refer to the General Conditions of Insurance for further details.