

Company : Europäische Reiseversicherung

Product : SGIS

The risk carrier for the present insurance is: Helvetia Swiss Insurance Company Ltd, Dufourstrasse 40, CH-9001 St. Gallen. The insurance lies with: Europäische Reiseversicherung (entitled ERV), a branch of Helvetia Swiss Insurance Company Ltd, headquartered at St. Alban-Anlage 56, P.O, CH-4002 Basel. The company is registered by the Swiss Financial Market Supervisory FINMA.

This document provides a summary of the main coverage and exclusions. It is not personalised to your specific individual needs. Complete information about this product is provided in the certificate of insurance and policy terms and conditions.

What is this type of insurance?

This is medical expenses insurance for illness and accidents suffered by guests from abroad whilst on a temporary stay in Switzerland for up to 182 days. The terms applicable are the General Conditions of Insurance (GCI) and the Swiss Insurance Contract Law (VVG).



Which events are insured?

- ✓ Illness incl. COVID19
- ✓ Accident

Which benefits are insured?

The benefits insured depends on the chosen insurance package.

STANDARD & COMFORT

- ✓ Necessary medical treatment (incl. medicines)
- ✓ Hospitalisation prescribed by a doctor
- ✓ Rescue and transport costs, as medically necessary, to the nearest hospital
- ✓ Repatriation to place of residence

COMFORT (only)

- ✓ Search and rescue
- ✓ Curtailment
- ✓ Tickets, passports, credit/debit cards
- ✓ Evacuation

What are the sums insured?

- ✓ The maximum sum insured for the entire insurance period for all benefits is CHF 50'000. A deductible of CHF 150 applies to each medical incident.

ERV reimburses costs by reference to the locally applicable health service tariff for outpatient treatment or else for a stay in a general hospital ward.



What is not covered?

The following are the main events and benefits not covered:

- ✗ Illnesses or injuries that occurred or were recognisable (incl. symptoms) before taking out insurance or arriving in Switzerland;
- ✗ General check-ups or routine consultations;
- ✗ Pregnancy or childbirth and attendant complications;
- ✗ Tooth or jaw complaints;
- ✗ Psychosomatic disorders;
- ✗ Accidents whilst in foreign armed forces.



Are there cover restrictions?

Not all conceivable incidents are covered.

For example, the insurance cover does not include:

- ! circumstances that had already occurred or were recognisable before taking out insurance or booking travel services;
- ! circumstances occurring whilst taking part in competitions or scientific expeditions.
- ! The insurance cover is only valid if the insurance is concluded at the very latest within the fifth day following the arrival in Switzerland.



Where am I covered?

- ✓ You are insured within the entire Schengen area, except for your country of residence, from your arrival in Switzerland.



What are my obligations?

You have the following obligations, among others, in order to avoid jeopardising your insurance cover:

- You should immediately notify any SOS claim and, in case of an emergency, contact our EMERGENCY HOTLINE on +41 (0)44 655 12 59.
- You must provide any information we require to assess your claim, including all necessary documentation, proof of payments, medical reports, a detailed invoice, and the completed claim form to get a medical refund.
- In the event of sickness or accident, a doctor should be consulted as soon as possible. The doctor should be appraised of your travel plans and you should follow his/her directives. The insured person or recipient of benefits shall release the doctor treating him/her from the duty of medical secrecy in our favour.



When and how do I pay?

The premium must be paid by the person invoiced on-line by e-banking within 30 days of issue of the invoice. When taking out cover on-line, the insurance premium must be paid immediately by credit card.



When does the cover begin and end?

If insurance is taken out before arriving in Switzerland, cover begins on the arrival date shown in the policy, but not before the actual arrival of the insured person in Switzerland. If insurance is taken out after arriving in Switzerland, cover begins immediately on the day cover is taken out – provided the policy is taken out at the latest on the fifth day after arriving in Switzerland.



How can I terminate the contract?

Insurance cover ceases automatically on return to your place of residence (at the latest after 182 days). There is no need therefore to cancel the insurance.

The insured has the right to cancel his insurance prior to the start date mentioned on the insurance policy. The premium can only be reimbursed if it can be proved that entry has not taken place.