

Supplementary terms

Easy

Supplementary insurance pursuant to the Swiss Federal Act on Insurance Policies (VVG/IPA)

January 2012 edition (amended 2023)

Insurance carrier: Sanitas Privatversicherungen AG

Purpose and basis

Easy is a supplementary insurance plan covering costs and assistance services in the event of illness and accident abroad, and transport and rescue costs worldwide. The insurance can be taken out by people who are resident in Switzerland and subject to the Swiss Federal Health Insurance Act (KVG/HIA).

In accordance with the following provisions, the insurance pays costs that exceed the benefits paid under mandatory basic health insurance pursuant to the Swiss Federal Health Insurance Act (KVG/HIA) and other social insurance pursuant to point 2 of the general terms of insurance.

Coverage for the risk of accident cannot be excluded.

The basis of these supplementary terms is the general terms of insurance for supplementary insurance plans pursuant to VVG/IPA.

The terms explained in the glossary below are an integral part of these supplementary terms.

This translation is provided for the sake of convenience. The wording of the German original shall take precedence.

Benefits

1 Emergency treatment abroad

- 1 If an insured person falls ill or has an accident abroad, the costs of the following acute, scientifically recognised and expedient emergency treatments will be covered for a maximum of 180 days in excess of other social insurance plans, provided that transportation back to Switzerland is neither possible nor appropriate:
 - 90% of the costs for outpatient treatment administered by doctors and medically prescribed outpatient treatment
 - 100% of the costs of inpatient accommodation, nursing care and treatment in an acute hospital

The appropriateness of return transport to Switzerland will be assessed in each individual case by the attending physician (according to point 2).

Notwithstanding point 2 of the general terms of insurance, maternity risks are not covered, with the exception of major, unforeseen complications up to the 27th week of pregnancy.

- 2 Prior to medical treatment, in particular admission to hospital, Sanitas Assistance must be contacted immediately, provided there is no imminent danger, so that this body can coordinate and organise the treatment and provide approval for the costs.

No costs will be covered if Sanitas Assistance is not notified or not notified in good time. This consequence does not occur if the breach of obligations is to be regarded as non-culpable under the circumstances within the meaning of Art. 45 VVG/IPA or if the insured person proves that the breach had no influence on the occurrence of the feared event and the scope of the benefits owed by Sanitas. If, through no fault of their own, the insured person fails to keep to these terms, they have the right to make good the omission immediately once the obstacle to doing so no longer exists.

- 3 Supplementary to point 7 of the general terms of insurance, no benefits will be paid if the insured person travels abroad with the intention of receiving treatment.

2 Sanitas Assistance

Services in the event of illness and accident abroad are covered via Sanitas Assistance. The services and their terms of use are specified in the special terms in the annex, and are an integral part of these supplementary terms.

3 Transport and rescue costs

- 1 The costs of the following services will be paid worldwide:
 - Medically necessary emergency transport to the nearest doctor or hospital with suitable means of transport provided by recognised rescue organisations
 - Search and rescue operations for an insured person who has suffered an accident or become acutely ill
 - Recovery of the body of a deceased insured person
- 2 The maximum costs paid per calendar year are CHF 20,000 for search and CHF 20,000 for recovery.

Miscellaneous

4 Terms diverging from the general terms of insurance for VVG/IPA plans

The points of the general terms of insurance for supplementary insurance pursuant to VVG/IPA are replaced by the following provisions:

– Geographic coverage (point 5)

The insurance is valid worldwide, although outside Switzerland it is valid only for insured events that require emergency treatment during stays abroad of up to 6 months.

– Term of contract (point 16)

The contract has no fixed term. If the insured person opts for a fixed multi-year term, the expiry date of the contract is specified in the policy document. If the policyholder does not terminate the contract effective as of this date, the contract will be tacitly extended by one year.

Cover cannot be continued if the insured person ceases to reside in Switzerland or stays outside of Switzerland for a period of more than six months. The insured person undertakes to inform Sanitas immediately if they ceases to reside in Switzerland or stay outside Switzerland for longer than 6 months. The insurance will be terminated with effect the date the insured person ceases to reside in Switzerland, or at the latest at the end of the calendar month following the sixth month of the insured person's stay abroad.

– Amendments to the contract by Sanitas (point 18 para. 3)

In this case, the policyholder has the right to terminate the part of the contract affected by the change effective as of the date of the contract amendment. To be valid, Sanitas must receive the notice of termination on the day before entry into force at the latest. Failure to terminate the contract shall be deemed as the policyholder's consent to the amendments to the contract.

– Termination (point 19 para. 2)

The policyholder may terminate the contract to the end of the contractual term subject to a notice period of 3 months. Sanitas must receive notice of termination by 30 September at the latest.

– Change of age group and place of residence (point 22) and change of term of contract

The premium tariff may specify different premium scales according to age, sex, place of residence and term of contract (with a multi-year discount ceasing to apply once the term originally agreed expires). with a change in any one of these factors resulting in a change in premium. With the exception of changes on the basis of age, this change in premium does not entitle the insured person to terminate the contract as per point 18 of the general terms of insurance VVG/IPA.

Age groups

Insured persons are assigned to the following age groups based on their current age:

| | | | | |
|-------|-------|-------|-------|-------|
| 0–18 | 31–35 | 46–50 | 61–65 | 76–80 |
| 19–25 | 36–40 | 51–55 | 66–70 | 81+ |
| 26–30 | 41–45 | 56–60 | 71–75 | |

The insured person is assigned to an age group based on their age in the calendar year in which the contract starts.

They switch to the next age group at the start of the calendar year in which they reach the first birthday of the higher age group (age-dependent tariff).

Switching to a higher age group usually involves an increase in premium.

– Payment of premiums and due dates (point 23 para. 1)

Premiums are due on the first day of the period being billed. Payments may be made on an annual, semiannual, quarterly, bimonthly or monthly basis, with the insurance year beginning on 1 January. Sanitas may stipulate a minimum billing amount for people paying more frequently than once a year.

5 Taking out insurance

The insurance can only be taken out in conjunction with mandatory basic health insurance pursuant to KVG/HIA from a Sanitas Group insurance carrier or supplementary insurance pursuant to VVG/IPA from Sanitas.

6 Dependence on alternative models of mandatory basic insurance pursuant to KVG/HIA

If the insured person has opted for an alternative insurance model (AIM) with an insurance carrier in the Sanitas Group for mandatory basic health insurance pursuant to KVG/HIA, the provisions of the chosen model take precedence over those of the supplementary insurance pursuant to VVG/IPA. This also includes the care provided by the organisation of the chosen insurance carrier for mandatory basic health insurance.

Special terms for Sanitas Assistance

1 What is Sanitas Assistance?

Sanitas Assistance is a service provided on behalf of Sanitas by an international organisation. The service includes assistance, advice and transport in the event of illness or accident abroad. Details on the Assistance organisation are available in the policy and on the Sanitas website.

2 What services are available?

The following services are available to insured persons:

- 24-hour telephone service: Sanitas Assistance is available around the clock, seven days a week. Advice is available in different languages and includes brokering local assistance.
- Worldwide care network: Specialist medical care and transport teams provide on-the-spot assistance if return transport to Switzerland is neither possible nor appropriate for medical reasons.

3 Who is responsible for the benefits and services offered under Sanitas Assistance?

- 1 An international assistance organisation is responsible for the organisational services of Sanitas Assistance on behalf of Sanitas.
- 2 The costs of services organised by Sanitas Assistance as per point 5 below are paid on behalf of Sanitas by an international assistance organisation if this is mentioned expressly. Other costs are paid by Sanitas within the scope of the coverage applicable to the person in question.

4 What are the obligations of the insured person in the event of a claim?

- 1 The Sanitas Assistance telephone service is always the first point of contact in the event of illness or accident abroad, provided there is no imminent danger. The telephone service must be contacted if benefits as per point 5 are to be claimed.
- 2 The telephone number is specified on the Sanitas insurance card.
- 3 The insured person is obliged to follow the instructions of Sanitas Assistance and the medical care and transport teams or other healthcare providers.

5 What services and benefits does Sanitas Assistance provide?

- 1 Before travel, Sanitas Assistance provides information on entry and inoculation requirements for the country of destination. All other services and benefits are provided during holiday, study or business travel abroad.
- 2 Sanitas Assistance provides the following services in the event that the insured person falls acutely ill or has an accident:
 - Organising medical care and advances for the costs of emergency outpatient and inpatient treatment abroad
 - Organising and paying for medically necessary transportation, including repatriation to Switzerland (accompanied by one person who is also covered by Sanitas Assistance).
 - Procuring vital drugs and medicines locally, or if necessary by aircraft, and paying the costs of transportation.
 - Organising and paying for a person to accompany the insured's children (under age 16) if it is not possible for the insured person or an accompanying person to look after them.
 - Notifying dependants (on request).
 - If, on medical grounds, repatriation is not possible within 10 days, organising and paying for travel and hotel accommodation (10 overnight stays at a maximum of CHF 150 per night) for a visitor chosen by the insured person or their family.
 - Organising and paying for the repatriation of a deceased insured person (including CHF 800 for coffin costs) and the return trip of family members (who also have the appropriate insurance) to their place of residence. Accompanying family members who are not covered by Sanitas Assistance will be granted an advance of CHF 3,000 to cover costs.
- 3 In the event of the unforeseen hospitalisation or death of a family member at home, Sanitas Assistance will organise and pay for the insured to return home (with an accompanying person, provided this person is also covered by Sanitas Assistance) or to travel home and back (without an accompanying person).

- 4 In the event of serious damage to the insured's property through theft, fire, water or natural events, Sanitas Assistance will provide the following services and benefits:
 - Advising the insured and paying radio callback costs, the additional costs of direct travel home if unavoidable, and any contractual cancellation charges due for hotels or holiday apartments. In addition, if the insured resumes travel immediately afterwards, the costs of transport back to the place at which the insured's journey was interrupted, or at which the insured person would have been if the interruption had not occurred, are paid. The maximum benefit under this insurance is CHF 1,500.
 - Paying additional accommodation costs (10 overnight stays at a maximum of CHF 150 per night) if the insured person has to make an unscheduled stopover or extend their stay.
 - Paying additional transport costs, up to a maximum of CHF 1,500, if the insured person has to change their travel plans.
- 5 If the insured's chosen accommodation becomes unavailable as a result of fire, water or natural events, Sanitas Assistance will offer advice and pay additional accommodation costs of up to CHF 1,500.
- 6 If strikes or unrest (in which the insured person is innocently caught up), quarantine, epidemics or natural events make it impossible to continue travel, Sanitas Assistance provides the following services and benefits:
 - Advising the insured person and paying the additional costs of direct travel home if unavoidable, and any contractual cancellation charges due for hotels or holiday apartments, up to a maximum of CHF 1,500.
 - Paying additional accommodation costs (10 overnight stays at a maximum of CHF 150 per night) if the insured person has to make an unscheduled stopover or extend their stay.
 - Paying additional transport costs, up to a maximum of CHF 1,500, if the insured person has to change their travel plans.
- 6 **For how long does Sanitas Assistance provide these services and benefits?**

Sanitas Assistance is valid during the time in which the person in question is covered under the Easy supplementary insurance plan. It is valid for travel lasting up to a maximum of 6 months.
- 7 **What restrictions apply?**
 - 1 Sanitas Assistance does not cover the following benefits:
 - Costs for services arranged or paid for by an insured person in breach of their obligations under point 4. This consequence does not occur if the breach of obligations is to be regarded as non-culpable under the circumstances within the meaning of Art. 45 VVG/IPA or if the insured person proves that the breach had no influence on the occurrence of the feared event and the scope of the benefits owed by Sanitas.
 - Incidents occurring at races or test runs involving motor vehicles.
 - The consequences of taking non-prescribed drugs or medicines, narcotics or alcohol, and the consequences of suicide attempts.
 - Minor illnesses and injuries.
 - Relapse of an illness that broke out or an accident that occurred before travel commenced, or illnesses that had not been cured before travel commenced.
 - Costs resulting from pregnancy, apart from major, unforeseeable complications up to the 27th week of pregnancy.
 - Insured events brought about by intentional or negligent crimes or misdemeanours by the insured person.
 - Travel incidents that are not explicitly mentioned in these terms, and elective (planned) treatments.

- 2 Sanitas Assistance cannot be made liable for delays in the provision of services or the failure to provide services if circumstances of force majeure that prevent the provision of assistance occur in the country of travel.

8 Does the insurance provide worldwide coverage?

In principle, Sanitas Assistance provides services and benefits anywhere in the world. However, the following countries and regions are currently excluded from cover: Afghanistan, Algeria, Somalia and Western Sahara.

The same applies to travel in crisis areas and countries in a state of war or civil war. Since the situation in individual countries can change rapidly, it is advisable to clarify cover with Sanitas Assistance before commencing travel. Support with preparing travel abroad is an important component of the service provided by Sanitas Assistance.

Glossary

Acute hospital

Acute hospitals are defined as treatment facilities and clinics that are directed and overseen by doctors and admit only persons suffering from acute illnesses or accidents. Health spas, old-people's homes, nursing homes, chronic care facilities and other facilities not intended for acute care are not defined as hospitals.

Emergency

An emergency is defined as an unforeseen situation in which an imminent threat to physical integrity occurs.