
Easy

Supplementary insurance plan pursuant to the Swiss Federal Act on Insurance Contracts (VVG/LCA)

Supplementary terms

January 2012 edition (amended 2013)

Insurance carrier: Sanitas Privatversicherungen AG

sanitas

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/LAMal).

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/LAMal) 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 the Swiss Federal Act on Insurance Contracts (VVG/LCA).

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

Terms written in italics are explained in the glossary appended to these supplementary terms, and are an integral part of these Supplementary Terms.

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, provided repatriation to Switzerland is neither possible nor appropriate:
 - 90% of the costs of outpatient treatment administered by medical doctors, and other medically prescribed treatment;
 - 100% of the costs of inpatient accommodation, nursing care and treatment in an acute hospital.

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 Sanitas Assistance must be contacted immediately before medical treatment, and in particular before hospitalisation; Sanitas Assistance will coordinate and organise the treatment, and give a commitment to provide cover.

No costs will be covered if Sanitas Assistance is not notified or not notified in good time. 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 by means of transport provided by recognised rescue organisations;
 - Search and rescue for an insured person who has had an accident or contracted an acute illness;
 - Recovery of the deceased insured person's body.
- 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/LAMal plans

The points of the General Terms of Insurance for VVG/LAMal insurance plans specified below are replaced by the following provisions:

- **Geographic coverage (point 5)**

The insurance is valid all over the world, although outside Switzerland it is valid only for insured events requiring emergency treatment occurring 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 date of expiry of the contract is specified in the policy document. If the policyholder does not terminate the contract with effect 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 Switzerland for a period of more than six months. The insured person undertakes to inform Sanitas immediately if they cease to reside in Switzerland or stay outside Switzerland for a period of more than six 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)**

Thereupon the policyholder shall be entitled to terminate the insurance affected by the change in premium with effect from the moment the amendment to the contract enters into force. 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 amendment to the contract.

- **Termination (point 19 para 2)**

The policyholder may terminate the insurance at the end of the term of the contract with three months' notice. Sanitas must receive notice of termination by September 30 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, marital status, 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 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 as per the General Terms of Insurance for supplementary insurance plans pursuant to the Swiss Federal Act on Insurance Contracts (VVG/LCA).

- **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, semi-annual, quarterly, bi-monthly or monthly basis, with the insurance year beginning on January 1. 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 (KVG/LAMal) health insurance provided by an insurance carrier in the Sanitas Group or a VVG/LCA supplementary insurance plan provided by Sanitas.

6 Dependence on alternative models of mandatory basic (KVG/LAMal) health insurance

If the insured person has opted for an alternative model of mandatory basic (KVG/LAMal) health insurance provided by an insurance carrier belonging to the Sanitas Group, the provisions of the chosen model take precedence over those of the supplementary insurance. This also applies to service and support from the organisation of the carrier providing the chosen mandatory basic health insurance.

7 Subsidiarity

The insurance only pays costs that exceed the benefits paid by other private insurers, with costs paid only once overall. Cover is thus limited to the portion of benefits in excess of those covered by the other insurers. If the insurance provided by the other insurer also constitutes subsidiary cover, the legal provisions governing double insurance apply.

Special terms for Sanitas Assistance

1 What is Sanitas Assistance?

Sanitas Assistance is a service provided by the global emergency rescue organisation Europ Assistance on behalf of Sanitas. The service includes assistance, advice and transport in the event of illness or accident abroad.

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, provided in different languages, includes brokering on-the-spot assistance.
- Worldwide care network: Specialist medical care and transport teams provide on-the-spot assistance if repatriation to Switzerland is neither possible nor appropriate.

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

- 1 The organisational services related to Sanitas Assistance are managed by Europ Assistance on behalf of Sanitas.
- 2 The costs of services organised by Sanitas Assistance as per point 5 are paid by Europ Assistance on behalf of Sanitas if this is mentioned expressly. Other costs are paid by Sanitas within the scope of the coverage applicable to the person in question.

4 When must Sanitas Assistance be contacted?

- 1 The Sanitas Assistance telephone service is always the first point of contact in the event of illness or accident abroad. 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.

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 and benefits in the event that the insured contracts an acute illness or has an accident:
 - Organising medical care and advances for the costs of outpatient and inpatient emergency treatment abroad;

- Organising and paying for medically necessary transportation, including repatriation to Switzerland (with an accompanying person, provided this person 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 (up to age 16) if it is not possible for the insured 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 or their family;
- Organising and paying for the repatriation of a deceased insured person (including CHF 800 for the costs of a coffin) and repatriation of accompanying family members who are also covered 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 they interrupted their journey, or at which they would have been if the interruption had not occurred, are paid. The maximum benefit covered is CHF 1,500;
 - Paying additional accommodation costs (10 overnight stays at a maximum of CHF 150 per night) if the insured 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 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 advise them and pay additional accommodation costs of up to CHF 1,500.

- 6 If strikes or unrest (in which the insured 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 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 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 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 Easy supplementary insurance. 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:
- The costs of services initiated or paid for by an insured without the prior consent of Sanitas Assistance;
 - 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;
 - The consequences of intentional and malicious acts;
 - 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 Is coverage valid all over the world?

In principle Sanitas Assistance services will be provided anywhere abroad. However, the following countries and regions are currently excluded: Afghanistan, Algeria, Somalia and the Western Sahara.

The same applies to 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 the matter with Sanitas Assistance before commencing travel, as 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 medical 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 acute hospitals for the present purposes.

Emergency

An emergency is defined as a situation where the condition of the insured person is deemed to be life-threatening or requiring immediate treatment.

