
Hospital Top Liberty

Supplementary insurance pursuant to the Swiss Federal Act on Insurance Contracts (VVG/LCA)
for a single room in the private ward of any acute hospital in the world

Supplementary terms

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Insurance carrier: Sanitas Privatversicherungen AG

sanitas

Purpose and basis

Hospital Top Liberty covers the additional costs of inpatient hospitalisation and treatment for a single room in the private ward of acute hospitals all over the world. Further benefits are detailed in these Supplementary Terms. 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 can be included.

Services in the event of illness and accident abroad are additionally covered via Sanitas Assistance. The insured can use these services even if the risk of accident is not covered. The terms appended at the end are an integral part of these Supplementary Terms.

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.

Benefits

1 Definitions

- 1 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. For the present purposes, acute hospitals also include maternity, psychiatric and rehabilitation clinics.

Health spas, old-people's homes, nursing homes, chronic care facilities, hospices and other facilities not intended for acute care are **not** defined as acute hospitals for the present purposes.

- 2 Inpatient doctors are defined as doctors who are accredited within the framework of mandatory basic health insurance pursuant to the Swiss Federal Health Insurance Act (KVG/LAMa), run their own practice, provide inpatient treatment to their patients in an acute hospital, and have concluded an inpatient doctor's agreement with or are accredited by the acute hospital in question for their work as an inpatient doctor.

Staff doctors, i.e. doctors who are in a relationship of employment with an acute hospital, are **not** deemed to be inpatient doctors.

- 3 On the basis of Art. 3 of the Ordinance on the Calculation of Costs and Classification of Services by Hospitals, Birth Centres and Nursing Homes in Health Insurance (VKL/OCP), inpatient hospitalisation is defined as a stay in an acute hospital under inpatient hospital conditions in an inpatient ward where a bed is occupied for at least one night.

- 4 Acute treatment is defined as treatment whereby an improvement in the person's state of health can be expected.

2 Hospitalisation in Switzerland

- 1 The insurance covers the accommodation, nursing care and treatment costs of inpatient acute care in a single room in a private ward of any acute hospital in Switzerland as defined in point 1 para 1 that exceed the benefits paid under mandatory basic health insurance pursuant to the Swiss Federal Health Insurance Act (KVG/LAMa) and other social insurance pursuant to point 2 of the General Terms of Insurance.

- 2 The accommodation, nursing care and treatment costs described in para 1 (the costs of treatment depending on whether this treatment is administered by a staff doctor or inpatient doctor under the terms of point 1 para 2) are covered up to a maximum of the tariff recognised by Sanitas.

The terms under which costs will be covered within the framework of the tariff recognised by Sanitas are described in point 15, paras 2 and 3 below (commitment to cover costs).

3 Emergency hospitalisation outside Switzerland

The insurance covers the accommodation, nursing care and treatment costs of inpatient acute care in any acute hospital in the world as defined in point 1 para 1.

4 Hospitalisation abroad for planned treatments

The insurance covers the accommodation, nursing care and treatment costs of inpatient acute care (up to a maximum of CHF 250,000 per hospitalisation) in any acute hospital in the world as defined in point 1 para 1.

5 Psychiatric clinics

The insurance covers the accommodation, nursing care and treatment costs of inpatient acute care in any psychiatric hospital in the world as defined in points 2 to 4 above.

6 Birth centres

The costs of accommodation, nursing care and treatment as defined in point 2 above will be covered for confinement in an accredited birth centre. A current list of birth centres where full costs are covered, and those where full costs are not covered, can be inspected at or requested from Sanitas at any time, in particular before admission to a birth centre.

7 Benefits for new-born infants

Provided it is hospitalised with its mother, the costs of hospitalisation for a healthy infant will be paid from the mother's insurance coverage.

8 Exceptional out-of-pocket expenses

Sanitas will pay the following benefits to cover exceptional out-of-pocket expenses incurred directly in connection with inpatient hospitalisation (taxi fares to and from hospital, telephone calls, etc.), provided that receipts are supplied:

- In Switzerland, and abroad for planned treatments, up to CHF 500 per hospitalisation
- In emergencies abroad, up to CHF 50 per day for a maximum of 180 days per calendar year in hospital

9 Care at home

- 1 The following benefits will be paid for a maximum of 90 days per calendar year on the basis of detailed date-referenced invoices towards the costs of care at home if this care is necessary on medical grounds and prescribed by a doctor:

- The full costs of care at home provided by qualified nursing professionals. Other persons providing care at home are entitled for benefits to the extent that they can prove loss of earnings.

- 2 In the event of childbirth, the abovementioned benefits will be paid for a maximum of 14 days within one month after the birth, and included in the maximum benefit period.

10 Home help

- 1 If necessary on medical grounds and prescribed by a doctor, benefits of up to the following amounts will be paid on the basis of detailed date-referenced invoices for home help:
- CHF 25 per hour for home help provided by a person not living in the same household. The insured person running the household is entitled to this benefit immediately following hospitalisation or if hospitalisation can be avoided.
- 2 In the event of childbirth, the abovementioned benefits will be paid for a maximum of 14 days within one month after the birth, and included in the maximum benefit period as per para 3.
- 3 In total, a maximum of CHF 1,500 per calendar year will be paid towards the costs of home help.

11 Spa therapies

- 1 Benefits of up to the following amounts will be paid towards the cost of spa treatments:
- CHF 300 per day for a maximum of 21 days per calendar year for inpatient spa therapies in spas in Switzerland accredited as per Art. 40 KVG/LAMal or in spas in Abano and Montegrotto (Italy), and for rest cures in health resorts in Switzerland that are directed and overseen by medical doctors
 - CHF 300 per day for a maximum of 28 days per calendar year for spa therapies at the Dead Sea in Israel or Jordan to treat psoriasis or vitiligo (loss of skin pigmentation)
 - Treatment costs plus CHF 70 per day for a maximum of 21 days per calendar year for rest cures abroad
- 2 Sanitas has the right to request an examination by a company-appointed medical doctor before the spa treatment may be undertaken.
- 3 The abovementioned benefits will be paid for a maximum of one spa treatment per calendar year.

12 Transport, rescue and search costs

The following will be paid:

- The costs of travel in connection with radiotherapy, chemotherapy or haemodialysis conducted outside the home. The actual costs incurred, up to the costs of public transport (travelling first class), will be paid.
- Emergency transport to the nearest doctor or to the nearest hospital able to provide appropriate treatment, and ambulances required for transport on medical grounds
- Rescue operations for persons who have had an accident or contracted an acute illness, and the recovery of the bodies of deceased persons
- A maximum of CHF 20,000 per claim will be paid for rescue operations for persons who have had an accident or contracted an acute illness

13 Medical aids following an accident

- 1 The costs of the following will be paid:
- Standard versions of medical aids necessitated by an accident (any provisional prostheses plus the first definitive prosthesis, first-time acquisition of crutches, supports, hearing aids, glasses or contact lenses)
 - The repair or replacement of such aids if they are damaged or destroyed in an accident covered by the insurance
- 2 All types of transportation are excluded.

14 Dental damage resulting from an accident

The insurance covers outpatient treatments for dental damage resulting from an accident.

15 Obligations and qualifications for benefits

- 1 The benefits insured in the event of hospitalisation in an acute hospital as per point 1 para 1 of these Supplementary Terms will be paid provided that
- the insured services are provided cost-efficiently
 - acute hospital care is medically indicated.
- 2 If Sanitas is to cover the costs on admission to an acute hospital as defined in point 1 para 1 of these Supplementary Terms, a commitment to provide cover from Sanitas is required. This must be requested at least two weeks before admission. If there is no commitment to provide cover from Sanitas (for the hospital including the hospital ward) before admission to hospital, Sanitas reserves the right not to cover the costs or to cover only part of the costs.
- In an emergency, a commitment to provide cover must be obtained from Sanitas immediately, and at the latest within six days.

- 3 If Sanitas is to cover the costs of acute inpatient treatment administered by inpatient doctors as defined in point 1 para 2 above, a commitment to provide cover on the basis of a cost estimate from the doctor in question is required. This must be requested at least two weeks before admission to an acute hospital as defined in point 1 para 1. If there is no commitment from Sanitas to provide cover before admission to hospital, Sanitas reserves the right not to cover the costs or to cover only part of the costs.
- 4 Benefits will be paid for spa treatments only if:
 - The spa therapies are medically necessary and have been prescribed by a doctor accredited in Switzerland as part of medical treatment
 - Sanitas receives the prescription for the spa treatments two weeks before commencement.
- 5 Moreover, benefits for spa treatments will be paid only provided that outpatient treatment is inappropriate and unlikely to be effective and that the spa therapy involves therapeutic measures.

16 Benefit exclusions

In addition to the benefit exclusions specified in point 7 of the General Terms of Insurance, no benefits will be paid for treatments (e.g. organ transplants) for which the SVK (Schweizerischer Verband für Gemeinschaftsausgaben der Krankenversicherer) has agreed per case, all-inclusive payment arrangements for coverage by mandatory KVG/LAMal insurance.

17 Recognition of care providers

For treatments in Switzerland, only invoices issued by persons with a federal or cantonal diploma or the corresponding cantonal professional licence will be accepted.

Miscellaneous

18 Terms diverging from the General Terms of Insurance for VVG/LCA plans

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

- **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 automatically be converted into a contract with no fixed term, which each year will be tacitly extended by one year.

- **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 contract at the end of the term of the contract or (if the contract has no fixed term) at the end of a calendar year 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. If the address is outside Switzerland, payments may only be made on an annual, semiannual or quarterly basis.

19 Elective deductible

- 1 If the insured person chooses an elective deductible, the amount of the chosen deductible will be applied to the total benefits for a given calendar year.
- 2 If the contract commences from January 1 up to and including June 30, the full annual deductible will be applied; if the contract commences from July 1 up to and including December 31, half the annual deductible will be applied.
- 3 If a treatment goes on for more than ten days beyond the end of the year, the annual deductible must be paid again for the new year.

Terms of Sanitas Assistance

1 What is Sanitas Assistance?

Sanitas Assistance is a service provided on behalf of Sanitas by the international emergency rescue organisation specified in the policy document. 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, and if this is not possible arrange repatriation.

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

- 1 The organisational services related to Sanitas Assistance are managed by the emergency rescue organisation referred to in point 1 above on behalf of Sanitas.
- 2 The costs of services organised by Sanitas Assistance as per point 5 below are paid by the emergency rescue organisation referred to in point 1 above 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 below 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 or business travel abroad.

- 2 Sanitas Assistance provides the following services and benefits in the event that the insured contracts and 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 (accompanied by a 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 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 200 per night) for a visitor chosen by the insured or their family
- Organising and paying for the repatriation of the deceased (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 (accompanied by a person who 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. A maximum of CHF 1,500 will be paid towards costs
- 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 Hospital Top Liberty supplementary insurance. It is valid for travel lasting up to a maximum of 12 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
 - Insured events brought about by intentional or wilful actions of 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 Is coverage valid all over the world?

- 1 In principle, Sanitas Assistance provides services and benefits all over the world. However, the following countries and regions are currently excluded: Afghanistan, Algeria, Somalia and the Western Sahara.
- 2 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.

