
SANITAS ASSISTANCE

Sanitas Corporate Private Care

January 2005 edition (amended 2013)

sanitas

Support in the event of accident or illness abroad

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 Insured risks

Accidents or illnesses during travel or stays outside the country of residence are insured, regardless of whether the journey or stay is of a professional or private nature.

The country of residence is deemed to be the legal place of residence, i.e. where the insured person lives for more than 180 consecutive days each year. If the insured person does not have a legal place of residence in Switzerland, their normal place of residence applies.

Participation in competitions involving motor vehicles and motorised aircraft is excluded from the insurance.

Travel insurance protection: cover is valid for any journey up to a maximum duration of 12 months.

3 Geographic coverage

The insurance is valid worldwide. Countries where the situation is unstable (armed conflicts, political unrest) are excluded. SANITAS ASSISTANCE can provide information on the exclusion of individual countries.

4 Travel support

Support for insured persons in preparing their journey abroad by ensuring that they receive all the information necessary with regard to entry requirements for the country/countries they intend to visit, e.g. regarding passport, visas and the necessary inoculations.

5 Insurance benefits

1 Accident or sickness of an insured person

- a) Organisation of hospitalisation in a suitable hospital for the treatment necessary, in a specialist clinic if indicated. Hospitalisation occurs in the country of sojourn, in another country or even in the country of residence, depending on the situation (type and severity of the accident or illness, availability of the necessary infrastructure) and the interests of the insured person.

The SANITAS ASSISTANCE doctors are responsible for making the decision, in consultation with the attending physician.

- b) In the event of hospitalisation that cannot be postponed, advances in accordance with the payment authority delegated by Sanitas to cover the costs of the necessary hospitalisation and treatment, insofar as the insured person is unable to meet these costs themselves for medical reasons.

- c) Organisation of the necessary transport and, if required, medical treatment by a doctor or nursing auxiliary. All decisions in connection with transportation, including the necessity of transport, the choice of medical escort, etc., are made by the SANITAS ASSISTANCE doctors in consultation with the attending physician.

- d) Travel arrangements for a person accompanying the injured/sick person to the place of hospitalisation.

- e) If, in the view of the doctors, it is not possible for an insured person who has been hospitalised outside their country of residence to return home within a period of 10 days following hospitalisation, SANITAS ASSISTANCE will organise transport (return journey) and accommodation in the town of hospitalisation for one visitor.

The insured person or – if they are unable to do so – their family determines who the visitor shall be.

- f) Repatriation of insured person

Travel arrangements for a person accompanying the insured person to the hospital or the insured person's place of residence, provided that the accompanying person is also insured.

- g) If the insured person is accompanied by their children who are under the age of 16 and neither the insured person nor another accompanying adult is able to look after the children, SANITAS ASSISTANCE will organise transport for a person designated by the insured person's family – in an emergency a SANITAS ASSISTANCE hostess – to collect the children and accompany them back home.

- h) Finding and delivering equivalent medication

If medication that was prescribed by a doctor prior to departure and is essential for the insured person cannot be sourced in the country they are staying in, the SANITAS ASSISTANCE doctors will endeavour to find equivalent medication, regardless of manufacturer, in the country where the insured person is staying. If it is not available there, SANITAS ASSISTANCE will procure it in Switzerland and will have it sent to the insured person as quickly as possible. SANITAS ASSISTANCE is responsible for the cost of sourcing and transporting the medication. The cost of the medication itself must be reimbursed to SANITAS ASSISTANCE either by Sanitas under the insured person's medical cover or by the insured person themselves, within 30 days following their return to Switzerland.

2 **Death of an insured person**

- a) Transportation of the deceased insured person to their last place of residence and any preparation necessary for this
- b) Advance for the costs of a coffin
- c) Organising transport home for any family members accompanying the insured person

3 **Hospitalisation or death of a member of the insured person's family**

a) Hospitalisation

If a family member living in the insured person's country of residence has to be hospitalised unexpectedly in the family's country of residence, SANITAS ASSISTANCE will organise transport for the insured person from abroad to their home or the place of hospitalisation.

The insured person decides whether to return to their place of residence or the place of hospitalisation. This service is only available if the insured person can supply credible proof of hospitalisation to SANITAS ASSISTANCE (hospital bill, confirmation from hospital).

b) Death

If a family member living in the insured person's country of residence dies while the insured person is travelling abroad, SANITAS ASSISTANCE organises the insured person's return journey to their place of residence and transport for one accompanying insured person. The insured person determines who the accompanying person shall be.

Entitlement to this service requires an official death certificate. Further costs such as funeral ceremonies, burials and local funeral processions are not covered.

- c) With respect to paragraphs a) and b), the following are deemed to be family members: spouse or life partner, parents, children, siblings and grandparents.

4 **Serious damage to the insured person's property due to theft, fire, water or natural forces**

- a) SANITAS ASSISTANCE advises the insured person and pays radio callback costs, the additional costs of direct travel home if unavoidable, and any contractual cancellation charges due for hotels or holiday apartments (excluding transport).

If the insured resumes travel immediately afterwards, SANITAS ASSISTANCE pays 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.

- b) If the insured person has to make an unscheduled stopover or extend their stay, SANITAS ASSISTANCE will pay the additional costs of accommodation and meals.

- c) If the insured person has to change their travel plans, SANITAS ASSISTANCE will pay the additional travel costs.

5 **If the chosen accommodation becomes unavailable as a result of fire, water or natural forces**

SANITAS ASSISTANCE advises the insured person and pays the additional costs of accommodation and meals.

6 **Strike or civil unrest abroad (in which the insured person is innocently caught up), quarantine, epidemics or natural events that make it impossible for the insured person to continue their journey**

- a) SANITAS ASSISTANCE advises the insured person and pays the additional costs of direct travel home and any contractual cancellation charges due (excluding transport costs).

- b) If the insured person has to make an unscheduled stopover or extend their stay, SANITAS ASSISTANCE will pay the additional costs of accommodation and meals.

- c) If the insured person has to change their travel plans, SANITAS ASSISTANCE will pay the additional travel costs.

7 **Means of transport**

- a) Transportation of sick or injured persons is carried out according to the medical circumstances and the availability of transport by air ambulance, commercial aircraft (Swiss or one of its partners if possible), rail (1st class) or by road ambulance.

- b) Depending on circumstances, journeys are made by commercial aircraft (economy class, with Swiss or one of its partners if possible), or by rail (1st class).

6 **Cost coverage**

SANITAS ASSISTANCE covers the costs of the services as per 5 above as follows:

Section 5.1

- a–c All costs
- d–e Hotel costs of CHF 200 per night for a maximum of 10 nights
- e–g All transport costs

Section 5.2

- a–b All costs
- c Advances of up to CHF 3,000 for uninsured persons; all costs of insured persons; max. contribution for coffin CHF 800 including charges

Section 5.3

- a All costs
- b Either costs of the insured person's return journey (both ways) or costs of insured and accompanying persons' one-way journey

Section 5.4

- a Up to a max. of CHF 1,500
- b Hotel costs of CHF 150 per night for a maximum of 10 nights
- c Up to a max. of CHF 1,500

Section 5.5

Up to a max. of CHF 1,500

Section 5.6

- a Up to a max. of CHF 1,500
- b Hotel costs of CHF 150 per night for a maximum of 10 nights
- c Up to a max. of CHF 1,500

Section 5.7

- a–b All costs

The following are not reimbursed:

- Costs deliberately incurred by the insured person without the prior permission of SANITAS ASSISTANCE
- All doctor's, hospital and medication costs. These costs are paid by the insured person's accident or health insurance. However, SANITAS ASSISTANCE does cover all medical treatment costs incurred abroad, in the form of an advance:
 - An advance is given in every case for persons insured in the BASIC, COMFORT, PRIVATE or ROYAL health insurance categories
- Meals expenses
- Customs duties

7 Non-insured events

- Minor ailments and injuries that can be dealt with in situ on an outpatient basis that do not prevent the insured person from continuing with their journey as planned
- Medically diagnosed, significant illnesses and ailments that have been treated but not yet cured which existed before the journey or stay was started
- Foreseeable, medically diagnosed complications in pregnancy; all complications following the 28th week of pregnancy
- Medically diagnosed relapses in the event of illnesses that existed before insurance with SANITAS ASSISTANCE and were known to carry the risk of relapse
- Medical check-ups, even if they are in connection with the insured event
- Mere travel disruption (with no accident or illness) due to force majeure

Excluded areas:

Afghanistan, Rwanda and Somalia are excluded from all benefits for the time being.

8 Non-payment of benefits due to force majeure

If insurance benefits are delayed or not paid due to strikes, wars, political unrest, natural catastrophes or official restrictions, SANITAS ASSISTANCE cannot be held liable.

9 Procedure in an emergency

- a) Notification of SANITAS ASSISTANCE. Immediate notification via the following telephone numbers (24-hour service):

Calling from Switzerland:	044 242 66 66
Calling from abroad:	+41 44 242 66 66
- b) Coordination of assistance

Any measures – and in particular their financial consequences – taken on the insured person's own initiative must first be discussed with SANITAS ASSISTANCE. The instructions issued by SANITAS ASSISTANCE must be followed.
- c) Reimbursement of costs

The insured person must provide Sanitas with all the original receipts for costs they wish to have reimbursed, together with their insurance number and personnel number. Sanitas will forward these to SANITAS ASSISTANCE.