

Information on insurance cover for stays abroad

Supplementary insurance cover pursuant to the Swiss Federal Act on Insurance Policies (IPA) can only be continued for stays abroad of longer than 12 months if certain conditions are met.

Basic requirements for continuation of supplementary insurance cover abroad:

- Subject to compulsory basic health insurance (KVG/HIA)
- Civil law domicile in Switzerland

What's this about?

Insurance abroad may be subject to approval. Sanitas is obliged to check in each individual case whether insurance cover can be provided outside Switzerland. This process is extremely time-consuming and requires constant checking and supervision. That is why for stays abroad of more than 12 months or the transfer of civil law domicile abroad, Sanitas has made insurance cover subject to restrictions.

Sanitas and Sanitas Corporate Private Care (SCPC) product lines

The general terms of insurance stipulate that supplementary insurance plans are valid worldwide for up to 12 months. Continuation of the supplementary insurance for stays abroad of more than 12 months depends on an application that must be submitted by the insured. Sanitas may reject the application for the reasons set out above.

General terms of insurance:

Sanitas product line: 01.2004 edition, Art. 5 para. 1 and 2
Sanitas Corporate Private Care (SCPC): 01.2005 edition, Art. 5 para. 1 and 2

Wincare product line

The general terms of insurance for the Wincare product line state that the insurance cover shall lapse if the insured moves their civil law domicile abroad or relocates their usual place of residence for more than 12 months.

General terms of insurance for supplementary insurance plans: 01.2017 edition, Art. 12 para. 2

Right to transfer to international insurance solution

If it's no longer possible to continue your supplementary insurance plans in accordance with the applicable terms and conditions (for example due to a stay abroad longer than 12 months or the relocation of your civil law domicile abroad), you have the option of taking out an international insurance plan with our broker ASN, Advisory Services Network AG. You can switch to equivalent cover without a medical exam.

Suspending supplementary insurance

You also have the option of suspending your current supplementary insurance. This is recommended if you're planning to return to Switzerland within the next 6 years. By doing so, you will be able to reactivate your supplementary insurance without a risk assessment on your return. A risk contribution, currently 30% of the regular premium, will be levied for the duration of the suspension. We will be happy to provide more information about this option on request.

Obligation to inform

Please note that you are subject to the statutory (Art. 31 ATSG) and/or contractual obligation to inform and cooperate.

Contact

If you're interested in taking out international insurance, please contact ASN directly:
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