



Accident insurance

# Accident Extra Liberty Accident Top Liberty

Accident insurance for discerning people

## Three good reasons for Accident Extra Liberty



Free choice of doctors and hospitals among all Sanitas-accredited hospitals in Switzerland



Semiprivate ward, with free choice of doctors and hospitals among all Sanitas-accredited hospitals in Switzerland



Cover for emergency treatment abroad and medical assistance, including repatriation

## Three good reasons for Accident Top Liberty



Free choice of doctors and hospitals worldwide for elective treatment and emergencies



Medical assistance abroad including repatriation



Full cover for costs of transport and rescue

**sanitas**

We can't offer you or your children protection from everyday risks, but we can ensure that you enjoy outstanding cover in the event of an accident. Accident Extra Liberty and Accident Top Liberty offer affordable hospital care in the private or semiprivate ward.

## Overview of benefits

Benefits	Semiprivate accident insurance Accident Extra Liberty	Private accident insurance Accident Top Liberty
<b>Inpatient benefits</b>		
Acute treatment	Two-bed room in Sanitas-accredited hospitals in Switzerland	Single room in any hospital worldwide
EU/EFTA (in emergencies)	Two-bed room, for a maximum of 180 days, for treatment outside the scope of bilateral agreements	Single room, unlimited, for treatment outside the scope of bilateral agreements
Other countries (in emergencies)	Two-bed room, for a maximum of 180 days	Single room, unlimited
Rooming-in	Accommodation costs for people accompanying infants undergoing inpatient treatment	Accommodation costs for people accompanying infants undergoing inpatient treatment
Home nursing care	CHF 50 per day, max. 90 days and max. CHF 5,000, towards care provided by accredited nursing professionals	100%, max. 90 days, towards care provided by accredited nursing professionals
Domestic help	CHF 25 per hour, max. CHF 750 per year, for the person who runs the household – after hospitalisation – if hospitalisation can be avoided as a result	CHF 25 per hour, max. CHF 1500 per year, for the person who runs the household – after hospitalisation – if hospitalisation can be avoided as a result
<b>Outpatient benefits</b>		
EU/EFTA (in emergencies)	90%, for a maximum of 180 days, for treatment outside the scope of bilateral agreements	90%, for a maximum of 180 days, for treatment outside the scope of bilateral agreements
Other countries (in emergencies)	90%, for a maximum of 180 days	90%, for a maximum of 180 days
Replacement of personal effects	CHF 2,000 per claim for cleaning, repairing or replacing damaged clothes	CHF 2,000 per claim for cleaning, repairing or replacing damaged clothes
Medical aids	80%, maximum of CHF 500 per calendar year	80%, maximum of CHF 1,000 per calendar year
<b>Additional benefits</b>		
Sanitas Assistance	24-hour telephone service for worldwide support in medical emergencies	24-hour telephone service for worldwide support in medical emergencies
Medical assistance abroad and repatriation	100%, provided it is organised by Sanitas Assistance	100%, provided it is organised by Sanitas Assistance
Transport/rescue	100%, max. CHF 30,000	100%, unlimited, search costs max. CHF 20,000 per claim

These figures are for maximum benefits and, unless specified otherwise, are valid for each calendar year. Benefits are granted only in accordance with the Swiss Federal Health Insurance Act (KVG/HIA) and the corresponding ordinances, and the general terms of insurance and applicable supplementary terms including associated lists issued by Sanitas.

## Highly recommended

**For working professionals:** If you only have obligatory accident cover with your employer, Accident Extra Liberty or Accident Top Liberty would be the ideal addition to ensure you enjoy better hospital care in the event of an accident.

**For the self-employed, part-timers, housewives/house husbands, students, children and young people:** If you are not covered by an employer for accidents, Accident Extra Liberty and Accident Top Liberty guarantee outstanding cover if you or your children are involved in an accident.