

Supplementary terms  
Sanitas Corporate Private Care

# Sanitas Assistance

Support in case of accident  
or illness abroad

January 2023 edition  
Amended 2023

Insurance carrier:  
Sanitas Privatversicherungen AG based in Zurich

## Purpose and basis

Sanitas Assistance covers the cost of care in the event of accident or illness while travelling in accordance with the provisions below. The insurance pays costs that exceed the benefits paid under mandatory basic health insurance pursuant to KVG/HIA and other social insurance pursuant to point 2 of the general terms of insurance.

These supplementary terms are based on the Sanitas Corporate Private Care general terms of insurance for s-care supplementary plan (2023 edition) or the Sanitas Corporate Private Care general terms of insurance for the p-care supplementary plans (2023 edition).

### 1 What is Sanitas Assistance?

Sanitas Assistance is a service provided on behalf of Sanitas by an international organisation. The service includes assistance, advice and transport in the event of illness or accident abroad. Details on the Assistance organisation are available on the Sanitas website.

### 2 Insured risks

The insurance covers accidents or illness while travelling and during temporary stays outside the home country, regardless of whether the travel or stay is for business or pleasure.

The insurance does not cover participation in competitions with vehicles or aircraft.

Insurance cover for travelling: The protection is valid for any trip with a maximum duration of 90 days.

### 3 Geographic coverage

The insurance benefits apply worldwide. Not included are countries with instable conditions (e.g. armed conflict, political turmoil). Sanitas Assistance provides information on the exclusion of individual countries.

### 4 Support for travel

Insureds are provided with support in preparing the trip abroad, with access to all the necessary information with regard to the entry formalities for the country/countries they plan to visit, e.g. the need for a passport, visa requirements and mandatory vaccinations.

## 5 Insurance benefits

### 1 Accident or illness of an insured person

- a) Organisation of hospitalisation in a hospital suitable for the necessary treatment; in a specialised hospital if medically indicated. Taking the specific circumstances into account (type and severity of the accident or illness, availability of the necessary infrastructure) as well as the interests of the insured person, hospitalisation will take place in the country of stay, in another country or, if necessary, in the country of residence.  
  
The decision is made by the doctors of Sanitas Assistance in consultation with the doctor providing treatment.
- b) Advance payment in the event of a hospital stay that cannot be postponed, in accordance with the payment authority delegated by Sanitas for the necessary accommodation and treatment costs, provided that the insured person is not able to cover the costs himself for medical reasons.
- c) Organisation of the requisite transportation and, if necessary, medical care by a doctor or nursing professional. All decisions made in connection with the transportation and the necessity of transportation, choice of medical escort, etc. are made by the doctors of Sanitas Assistance in consultation with the doctor providing treatment.
- d) Organisation of travel for an accompanying person for the injured or sick person at the place of hospitalisation.
- e) If, in the opinion of the doctors, it is not possible for an insured person hospitalised outside their place of residence to return to their place of residence within 10 days of hospitalisation, Sanitas Assistance will organise a visit (return trip) and accommodation at the place of hospitalisation for one person. The insured person or – if they are unable to do so – their family decides who this person will be.
- f) An insured person will be returned home from abroad: Organisation of transportation of a person travelling with the insured to the hospital or the insured's place of residence, provided that this person is also insured.
- g) If the insured person is accompanied by his children under the age of 16 and neither he nor any other adult companion is able to look after them, Sanitas Assistance will arrange for a person designated by the family – if necessary a Sanitas Assistance host – to travel to the children's place of stay to bring them back to their place of residence.
- h) Sourcing and sending equivalent medication: If medically prescribed and required medicines are not available in the country of stay prior to departure, Sanitas Assistance doctors will source equivalent medication, independent of manufacturer, in the same country where the insured is located. If these are not available there, Sanitas Assistance will source them in Switzerland and send them to the insured person as soon as possible. Sanitas Assistance covers the cost of sourcing and transporting the medication. The cost of the medicines themselves must be reimbursed to Sanitas Assistance either by Sanitas under the insured's health insurance cover or by the insured within 30 days of returning to Switzerland.

## 2 Death of an insured

- a) Preparation and implementation of transport of the deceased person to their last place of residence
- b) Advance payment of the cost of a coffin
- c) Organisation of the return journey to the place of residence of the family members who accompanied the insured.

## 3 Hospitalisation or death of a family member of the insured

- a) Hospitalisation

If a family member living in the insured's country of residence has to be hospitalised unexpectedly in the country of residence, Sanitas Assistance will organise the return journey of the insured person who is temporarily abroad to their place of residence or the place of hospitalisation.

The insured chooses whether the return journey will be to the place of residence or place of hospitalisation.

Entitlement to this benefit exists only if the insured person can provide Sanitas Assistance with credible proof of hospitalisation (hospital bill, confirmation from the hospital).

- b) Death

If a family member living in the insured's country of residence dies while the insured is abroad, Sanitas Assistance will organise the return trip for the insured and an insured accompanying person to the insured's place of residence. The insured chooses the accompanying person.

An official death certificate is required to claim this benefit. Additional costs, e.g. for the ceremony, burial and local funeral procession, are not covered.

- c) Family members as defined in a) and b) above are spouses/partners, parents, children, siblings and grandparents.

## 4 Serious damage to the insured's property due to theft, fire, water or natural events

- a) Sanitas Assistance advises the insured and pays the radio recall costs, additional costs for the direct unavoidable return journey and the cancellation costs contractually owed to a hotel or holiday apartment landlord for the stay (excluding transport).

If the trip can be continued immediately afterwards, Sanitas Assistance will advise the insured person and pay for transportation to the place where the trip or stay was interrupted or where the insured person would be if the trip or stay had not been interrupted.

- b) If the insured person has to make an unforeseen stay or extend the stay, Sanitas Assistance will pay the additional accommodation costs.
- c) If the insured has to change their travel plans, Sanitas Assistance will pay the additional travel costs.

## 5 Chosen accommodation becomes unavailable as a result of fire, water or natural events

Sanitas Assistance advises the insured and pays the additional accommodation costs.

## 6 Strikes or unrest abroad (which affects the insured through no fault of their own), quarantine, epidemic or natural disasters make it impossible for the insured to continue their trip

- a) Sanitas Assistance advises the insured person and pays the additional costs for the direct return journey and contractually owed cancellation costs for the stay (excluding transport costs).
- b) If the insured person has to make an unforeseen stay or extend the stay, Sanitas Assistance will pay the additional accommodation costs.
- c) If the insured has to change their travel plans, Sanitas Assistance will pay the additional travel costs.

## 7 Form of transportation

- a) Depending on the medical circumstances and the available transport options, sick or injured persons are transferred in a medical plane, a commercial plane (Swiss or partners, if possible), by train (1st class) or in an ambulance.
- b) Travel takes place by commercial plane (economy class, if possible Swiss or its partners) or by train (1st class), depending on the circumstances.

## 6 Costs covered

Sanitas Assistance covers the cost of benefits as per point 5 as follows:

<b>Point 5.1</b>	a-c	All costs
	d-e	Hotel costs of CHF 200 per night for a maximum of 10 nights
	e-g	All transport costs
<b>Point 5.2</b>	a-b	All costs
	c	Advance payment of up to CHF 3,000 for non-insureds; all costs for insureds. Maximum contribution to coffin costs CHF 800 incl. fees
<b>Point 5.3</b>	a	All costs
	b	Either the cost of a return trip for the insured or the cost of a one-way trip for the insured and an accompanying person
<b>Point 5.4</b>	a	Up to a maximum of CHF 1,500
	b	Hotel costs of CHF 150 per night for a maximum of 10 nights
	c	Up to a maximum of CHF 1,500
<b>Point 5.5</b>		Up to a maximum of CHF 1,500
<b>Point 5.6</b>	a	Up to a maximum of CHF 1,500
	b	Hotel costs of CHF 150 per night for a maximum of 10 nights
	c	Up to a maximum of CHF 1,500
<b>Point 5.7</b>	a-b	All costs

**Excluded from reimbursement:**

- Costs incurred deliberately by the insured without the prior agreement of Sanitas Assistance
- All medical, drug and hospital expenses. These costs are covered by personal accident/health insurance. However, Sanitas Assistance will settle medical expenses incurred abroad in the form of an advance payment.  
For insured persons who have taken out Corporate Standard, Corporate Extra or Corporate Top cover, advance payment is made in all cases.
- Cost of meals
- Customs duties

**7 Uninsured events**

- Minor complaints and injuries that can be treated on the spot as an outpatient procedure and do not prevent the insured person from continuing their trip or stay as planned
- Significant illnesses and complaints that already existed prior to the start of the trip or stay and that have been medically diagnosed, possibly treated, but not yet healed.
- Foreseeable, medically determined complications of pregnancy; after the 28th week of pregnancy, all complications.
- Medically diagnosed relapses of illnesses that existed prior to joining Sanitas Assistance and are known to be at risk of relapse
- Medical checks, even if they are related to the insured event
- Mere travel hindrances (without accident or illness) due to force majeure

Excluded areas: Afghanistan, Rwanda and Somalia are provisionally excluded from any benefits.

**8 Prevention of performance due to force majeure**

Sanitas Assistance cannot be made liable for delays in the provision of services or the failure to provide services due to strikes, acts of war, political unrest, natural disasters or government restrictions.

**9 Procedure in an emergency**

- a) Notification of Sanitas Assistance  
Immediate notification (24-hour service) via the telephone number printed on the insurance card.
- b) Coordination of assistance and measures – and in particular their financial consequences – based on the insured person's own initiative must be agreed with Sanitas Assistance in advance. The instructions of Sanitas Assistance must be followed.
- c) Reimbursement of costs  
The insured must send the original receipts from Sanitas for forwarding to Sanitas Assistance for costs for which they can request reimbursement. The customer number must be provided.