


Student Protect

Switzerland

This document provides a summary of the main coverage and exclusions. It is not personalized to your specific individual needs. Complete information about this product is provided in the certificate of insurance and policy terms and conditions.

What type of insurance is this?

This health insurance is aimed at foreign students, interns, au pairs, who live temporarily in Switzerland.

The insurance plan will cover the benefits in case of illness or accident, as stated in the Swiss national health insurance scheme (KVG-LAMal).

What is insured?

Inpatient treatment:

- ✓ General hospital treatment and accommodation and care in general ward
- ✓ Medical services
- ✓ Hospital costs
- ✓ Surgery and anaesthesia
- ✓ Drugs and dressings
- ✓ Therapies
- ✓ Cancer therapy
- ✓ Bone marrow / organ transplantations
- ✓ Psychiatric services
- ✓ Hospice
- ✓ Inpatient rehabilitation
- ✓ Day care hospital treatment
- ✓ Transport to next available suitable hospital

Outpatient treatment:

- ✓ Medical services
- ✓ Cancer therapy, medicines, and oncology medical services
- ✓ Congenital conditions
- ✓ Psychiatric services
- ✓ Physiotherapy, including massage
- ✓ Therapeutic aids and appliances
- ✓ Drugs and dressings
- ✓ Transport to the nearest suitable doctor or hospital

Disclaimer : Various limits and deductibles and exclusions may apply for different benefits. For more information please consult your contractual documents. The annual deductible is EUR 250.

What is not insured?

- Diseases, death and the consequences of accidents due to military operations, military service, riot and civil commotion, not expressly included in the insurance.
- Illnesses, treatment and accidents caused wilfully nor their consequences or for treatment or stays in an institution for drug withdrawal.
- Cosmetic measures of all types and their consequences.
- The consequences of a suicide attempt.
- Cures and treatments as well as for rehabilitation in a sanatorium.
- Medication not covered in the KVG-LAMal and related laws.

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Are there any restrictions on cover?

- ✓ In-patient treatments are limited to public and university hospitals.
- ✓ Outside Switzerland, only acute medical treatment is covered.
- ✓ If medical care or other treatment delivered shall exceed that which is medically necessary then insurer may reduce its benefits accordingly.

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Where am I covered?

- ✓ The insurance is valid in Switzerland.
- ✓ The insurance is valid outside Switzerland in cases of acute medical treatments worldwide



What are my obligations?

- ✓ When subscribing to the policy the policyholder is obliged to answer all the insurer's questions truthfully and completely. The premium is set on this basis.
- ✓ The policyholder or the insured person is obliged to disclose any change relating to the insurance policy that is likely to cause a significant and lasting increase in the risk insured.
- ✓ The policy holder is obliged to pay his insurance premiums in accordance with the stipulations of the contract. The first premium is payable not later than the date of policy issue.
- ✓ The policyholder and/or the insured person(s) must declare any claim to the insurer as soon as possible and in any case within three years from the occurrence.
- ✓ -The policyholder and/or the insured person(s) must immediately give the insurer all relevant information and answer all questions addressed to them, e.g., in the cases of the end of the educational purpose, the definite departure from Switzerland, marriage to a Swiss citizen or other factors that can have an effect on the eligibility.



When and how do I pay?

Unless otherwise agreed, the legally permissible premiums, policy charges and taxes are payable in advance at the insurer by bank transfer, direct debit or credit card debit. Payment of premiums is an obligation from the policyholder.



When does the cover start and end?

The insurance policy begins on the date specified in the Particular Conditions (policy effective date) and ends at the specified end-date. The maximum insurance period is 12 months.



How can I cancel the contract?

The policyholder is entitled to cancel the insurance in total or for individual insured parties at the end of each policy year, but no sooner than the end of the agreed policy period. Cancellation notice must be sent no later than 30 days before the annual premium due date or else 30 days before the anniversary date of the effective date of the contract. The policyholder also has the right to cancel for a period of 30 days from the date of dispatch of the maturity notice by the insurer. Termination shall take effect on the second business day after serving cancellation notice, but at the earliest on the policy renewal date.

The contract ends when the policyholder's stay abroad is ended and the policyholder permanently returns back to the country of origin.

In the event you leave Switzerland definitively:

- ✓ Departure letter from the cantonal or communal city hall

If you are no longer eligible based on a decision from the cantons concerning the exemption or you are been exempted for more than 6 years:

- ✓ Proof of new insurance and,
- ✓ Confirmation letter from the cantonal authorities

If you are no longer a student:

- ✓ Confirmation from the university

If you are married to a Swiss citizen and/or your resident permit status changed:

- ✓ Confirmation of the university
- ✓ Marriage certificate and/or new residency permit