

This fact sheet provides you with a brief overview of your insurance cover. This information is not exhaustive. Details about your insurance contract can be found in the General Conditions of Insurance and the insurance certificate. Please read the documents in their entirety to ensure you have all the necessary information.

### What type of insurance is this?

We offer you travel health insurance. This type of insurance provides you with insurance cover and services when you are travelling.



#### What is insured?

##### Medical expense insurance/insurance for foreign-national visitors

- ✓ Inpatient and outpatient treatment
- ✓ Transportation costs to the nearest hospital
- ✓ Burial or transfer
- ✓ Medically necessary treatment measures
- ✓ Repatriation to a suitable hospital in the country of residence

##### Additional module "Premium"

- ✓ Search and rescue costs



#### What is not insured?

- ✗ Misuse of alcohol, drugs or medications
- ✗ Preventive medical check-ups



#### Are there cover restrictions?

##### Medical expense insurance/insurance for foreign-national visitors

- ! During the period of insurance, total benefits are limited to CHF 50,000 per person.
- ! An excess of CHF 200 is charged per claim.

##### Additional module "Premium"

- ! With the additional module, the sum insured in the medical expenses insurance is increased to CHF 100,000 per person and the excess is reduced to CHF 100.
- ! The insured person is obligated to claim the benefits through the emergency call centre and have them approved in advance through the emergency phone number or HanseMerkur International. Otherwise, the benefits are limited to a maximum of CHF 1,000 per person and event.

Please refer to the General Conditions of Insurance for foreign-national visitor insurance for further cover restrictions.



#### Where am I insured?

- ✓ The insurance is valid in Switzerland and Schengen countries, with the exception of the country of residence.



#### What obligations do I have?

- You are obliged to minimise the loss and avoid doing anything that could lead to unnecessary cost increases.
- In the event of illness or accident, you must see a doctor immediately. The doctor must be informed about the travel plans, and his or her instructions must be followed.
- The insured person or person entitled to claim compensation must release the doctors treating him or her from the obligation to maintain confidentiality with respect to the insurer.



#### When and how do I pay?

- The premium is due immediately upon conclusion of the contract. You pay in accordance with the payment type selected when the contract is concluded.
- The insurance certificate indicates whether and when you must pay additional premiums.



#### When does the cover start and end?

- The insurance starts on the date specified in the insurance policy. If a provisional date is entered in the insurance policy, insurance cover starts on the date of entry into Switzerland or a country in the Schengen area, as evidenced by an official notation. If the date is missing, then insurance is considered to start on the date the insurance policy is issued. For the additional module "Premium", insurance cover starts when the trip begins.
- The insurance ends on the date specified in the insurance policy.



#### How can I cancel the contract?

- Your contract ends when your trip ends, but not later than the agreed insurance end date. There is no special right of termination.