

COMPLETA PRAEVENTA

SUPPLEMENTARY CONDITIONS (SC) UNDER THE FEDERAL INSURANCE CONTRACT ACT (VVG).

Version of 2024, valid from 1 January 2024

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CUSTOMER INFORMATION

We wish to point out some contractual bases that are particularly important before you sign a contract.

The insurance contract is based on the documents specified in the customer information in the General Insurance Conditions (separate document).

Look out for this symbol in the Supplementary Conditions below: 

Please ask someone to explain the marked text passages before you sign the contract. We use the symbol to emphasise the following:

- › Who can take out insurance?
- › What does the insurance cover and what does it exclude?
- › What are the policyholder's obligations?
- › When is an insured person entitled to benefits?


SUPPLEMENTARY INSURANCE COMPLETA PRAEVENTA.

I. SCOPE OF APPLICATION

ART. 1 PURPOSE


SWICA Insurances Ltd, hereinafter referred to as "SWICA", pays for the preventive measures listed in Art. 4 and 5 under COMPLETA PRAEVENTA supplementary insurance as additional benefits on top of those provided by mandatory healthcare insurance (in accordance with KVG, SR 832.10), COMPLETA TOP and COMPLETA FORTE.

ART. 2 POLICYHOLDER

1.  Anyone who has a legal place of residence in Switzerland can apply for this supplementary insurance. If policyholders move their place of residence abroad, the contract for COMPLETA PRAEVENTA cover ends on the date upon which the move abroad takes effect.
2. A COMPLETA TOP or COMPLETA FORTE supplementary plan from SWICA must be in effect before a COMPLETA PRAEVENTA plan can be purchased. Terminating the COMPLETA TOP or COMPLETA FORTE insurance contract results in immediate automatic termination of the COMPLETA PRAEVENTA contract.

II. SCOPE OF INSURANCE

ART. 3 SCOPE OF INSURANCE

1.  SWICA covers the cost of treatment and of preventive healthcare measures, provided that such treatment and measures are efficacious, purposeful and cost-effective.
2. The scope of the insurance is based on Art. 2 of the General Insurance Conditions (GIC).
3. Co-payments from other social insurances are not covered.

III. COMPLETA PRAEVENTA BENEFITS

ART. 4 VACCINATIONS, TRAVEL VACCINATIONS

SWICA covers 90% of the costs, up to 200 francs, for medically recommended vaccinations that are not covered under a statutory mandatory plan per calendar year.

ART. 5 HEALTH PROMOTION AND PREVENTIVE HEALTHCARE

1. SWICA pays 50% of the costs for health-promoting (e.g. fitness products, nutrition programmes, relaxation therapies) and preventive healthcare measures (e.g. prevention courses, advisory services), based on a separate list, up to a total of 500 francs per calendar year.
2. For medical check-ups and gynaecological preventive exams not covered under a statutory mandatory plan and that serve to detect illnesses at an early stage, SWICA uses a separate list and covers 90% of the cost, up to 500 francs, within three calendar years.
3. The benefits under nos. 1 and 2 can also be obtained in neighbouring countries, provided that treatment is indicated in accordance with the lists in nos. 1 and 2 of this Article.

IV. CO-PAYMENT

ART. 6 CO-PAYMENT

The percentage of the co-payment is applied on top of any other supplementary insurance cover and is calculated separately for each SWICA insurance product.

V. GENERAL PROVISIONS

ART. 7 LISTS AND DIRECTORIES

Art. 7 of the GIC applies in respect of the lists and directories referred to in these provisions.

ART. 8 PREMIUM RATE MODEL

The product uses a rate based on age at enrolment.