

SUPPLEMENTA

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 according to 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 SUPPLEMENTA.

I. SCOPE OF APPLICATION

ART. 1 PURPOSE

Under SUPPLEMENTA supplementary insurance, SWICA Insurances Ltd, hereinafter referred to as "SWICA", covers costs that are not covered or only partly covered by mandatory healthcare insurance (in accordance with KVG, SR 832.10) and another supplementary plan from SWICA.

ART. 2 POLICYHOLDER

❗ Anyone who has a legal place of residence in Switzerland can apply for this supplementary insurance. A COMPLETA TOP or COMPLETA FORTE supplementary plan from SWICA must be in effect before a SUPPLEMENTA plan can be purchased.

Terminating the COMPLETA TOP or COMPLETA FORTE insurance contract results in immediate automatic termination of the SUPPLEMENTA contract.

II. SCOPE OF INSURANCE

ART. 3 SCOPE OF INSURANCE

1. The scope of the insurance is based on Art. 2 of the General Insurance Conditions (GIC).
2. Co-payments from other social insurances are not covered.

III. BENEFITS

ART. 4 LENSES AND FRAMES; CONTACT LENSES

SWICA covers 90% of the cost, up to 300 francs, of medically indicated lenses and frames and for contact lenses every three calendar years. The benefits may also be obtained in neighbouring countries.

ART. 5 AIDS

SWICA covers 90% of the cost, up to 500 francs, for SWICA-recognised aids (excluding dentures and visual aids) prescribed by a doctor that are not covered under a statutory mandatory plan per calendar year. SWICA keeps a list of the aids it recognises. The benefits may also be obtained in neighbouring countries.

ART. 6 EMERGENCY TRANSPORT AND TRANSFERS

SWICA covers up to 90%, at maximum 20,000 francs in total, of the cost of emergency transports or medically necessary transfers to the nearest doctor or hospital based on the usual rates in Switzerland and abroad, per calendar year.

IV. GENERAL PROVISIONS

ART. 7 COORDINATION WITH OTHER INSURANCE PLANS

The percentage of the co-payment is applied in addition to other supplementary insurance cover and calculated separately for each SWICA insurance product.

ART. 8 LISTS AND DIRECTORIES

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

ART. 9 PREMIUM RATE MODEL

This product uses a rate based on age at enrolment.

THERE FOR YOU, 24 HOURS A DAY, 365 DAYS A YEAR.
Phone 0800 80 90 80 / [swica.ch](https://www.swica.ch)

