

Supplementa

# Supplementary Conditions (SC) under the Federal Insurance Contract Act (VVG)


Version of 2026, valid from 1 January 2026

**SWICA**

## 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 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

**i** 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 abroad.

### Art. 5 Aids

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

### Art. 6 Emergency transport and transfers

SWICA covers up to 90%, at maximum 20000 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.