

VACANZA

SUPPLEMENTARY INSURANCE CONDITIONS (SIC) FOR TRAVEL AND HOLIDAY COVER UNDER THE VVG.

Version 2017

Table of contents

	Page
VACANZA travel and holiday insurance	3
I General	3
Art. 1 Legal basis	3
Art. 2 Purpose	3
Art. 3 Insurance cover on a weekly basis	3
Art. 4 Anonymous medical expenses insurance contract	3
Art. 5 Temporal and territorial validity	3
II Insurance benefits	3
Art. 6 Scope of cover	3
Art. 7 Benefit restrictions	3
Art. 8 Benefit deductions	3
Art. 9 Benefit period	3
Art. 10 Benefit exclusion	4
III Final provisions	4
Art. 11 Notification obligation	4
Art. 12 Settlement procedure for minor accidents (with no assistance from santé24)	4
Art. 13 Commitment to provide cover for hospital stays abroad	4
Art. 14 Settlement process and reimbursement requests	4
Art. 15 General provisions	

VACANZA travel and holiday insurance

I General

The insurance carrier is SWICA Healthcare Insurance Ltd. Both SWICA Healthcare Insurance Ltd. and PROVITA Health Insurance Ltd. (PROVITA) are companies within the SWICA Healthcare Organisation (SWICA). SWICA is legally entitled to undertake all actions in the name and for the account of PROVITA, whether through SWICA Healthcare Insurance Ltd. or SWICA Insurance Ltd.

Art. 1 Legal basis

SWICA offers supplementary cover for travel and holidays abroad in accordance with its General Insurance Conditions (GIC) and in compliance with the Insurance Contract Act (VVG).

Art. 2 Purpose

VACANZA travel and holiday insurance covers additional costs that are not covered under mandatory healthcare insurance or accident insurance for care benefits in the event of an illness or accident that occurs during travel or on holiday abroad or during other temporary stays abroad.

Art. 3 Insurance cover on a weekly basis

- 1 VACANZA can be taken out on a weekly basis. The minimum period is one week and the maximum period is 26 weeks per insurance contract.
- 2 Insurance cover begins on the date shown on the payment slip as determined by the applicant, but in no case earlier than the date of departure from the policyholder's place of residence.
- 3 Insurance cover ends following the policyholder's return to his/her place of residence, but in no case later than the end of the insurance period as determined by the applicant.
- 4 The insurance is concluded by paying the agreed premium before going on holiday. The post office receipt is recognised as proof of insurance cover.
- 5 There is no age limit for insurance concluded on a weekly basis.
- 6 The insurance becomes effective only if the payment slip is completed correctly. The following information in particular must be provided:
 - surname
 - ins. no./fam. no.
 - sum insured
 - single person or family
 - beginning
 - duration in weeks
- 7 The premium must be paid in full before the policyholder goes on holiday. If the premium is not paid in full, SWICA will reduce the benefits commensurate with the missing premium amount.
- 8 The insured person has the following options if the insurance is taken out on a weekly basis:
 - sum insured 20 000 francs
 - sum insured 50 000 francs
 - sum insured 100 000 francs
 - sum insured 150 000 francs
- 9 In the case of family insurance taken out on a weekly basis, the sum insured applies per contract and not per person.
- 10 If family insurance is purchased, it covers the policyholder as well as the following persons who share the same household: the spouse or cohabiting partner as well as the parents, grandparents and children. The insurance also covers underage children who live in the joint household as well as underage foster children and children on a holiday stay. Two persons and their children who share the same flat have the same status as a family.
- 11 The statutory place of residence or the insurance obligation of the insured persons must be in Switzerland.

Art. 4 Anonymous medical expenses insurance contract

- 1 VACANZA travel and holiday insurance can also be taken out by companies as an anonymous medical expenses insurance contract.
- 2 The insurance period and payment modalities are agreed in the respective medical expenses insurance contracts.

Art. 5 Temporal and territorial validity

The insurance cover abroad is valid worldwide for stays abroad of less than twelve months.

II Insurance benefits

Art. 6 Scope of cover

- 1 The following otherwise uncovered costs are covered in the event of illness or accident:
 - Outpatient treatment (doctor visits, hospitalisation, medically prescribed medicines, lab tests, etc.)
 - Stays at a treatment centre (care and board)
 - Medically necessary rescue, recovery, and emergency transport costs to the nearest doctor or hospital
 - Medically necessary transfers and repatriation costs (including transportation of the body of a deceased person) to Switzerland
 - Transport for an individual who is close to the insured person so that this individual can accompany him/her on the return journey
 - If it is not possible to begin the return/onward journey for medical reasons, the costs of hotel and meals or extension of the arrangement and rebooking costs (including travel and/or transport) are covered up to a maximum of 10 000 francs per insured person.
- 2 To take advantage of this assistance, the insured person must use the services of the santé24 emergency call centre. The services approved and provided by santé24 are covered by SWICA / PROVITA under the VACANZA insurance and any other policies concluded with SWICA / PROVITA.

Art. 7 Benefit restrictions

In the case of insurance taken out on a weekly basis, benefits are covered only up to the selected sum insured.

Art. 8 Benefit deductions

- 1 If the insured person does not have mandatory healthcare or accident cover with SWICA or PROVITA, the benefits that would have been provided under this insurance are deducted from the VACANZA benefits.
- 2 The costs covered by VACANZA are not subject to any co-payment. However, the insurance does not cover the statutory co-payment under mandatory healthcare insurance.
- 3 In every case, benefits that SWICA / PROVITA is liable for under a VACANZA plan are paid only after any social insurance and third-party benefits have been paid. In the case of pre-existing additional private insurance policies under the Insurance Contract Act (ICA), the benefits for the claim will be paid out in the ratio of the sum insured to the total amount of all insurance cover.
- 4 The insured person is not permitted to make a profit out of VACANZA, and only the costs that were actually incurred and documented will be reimbursed.

Art. 9 Benefit period

- 1 Benefits are paid under VACANZA only for as long as return transport to Switzerland is not feasible for medical reasons.
- 2 In the case of insurance on a weekly basis, benefits will be paid abroad for a maximum of 90 days in the event of illness or accident within the agreed insurance period.

Art. 10 Benefit exclusion

- 1 Supplementing the exclusion criteria defined in Art. 32 GIC, no entitlement to benefits under VACANZA arises from:
 - Illnesses, accidents and their consequences that existed already before the holiday began and which according to an expert medical opinion would have constituted grounds for unfitness to travel
 - Trips taken for the purpose of receiving treatment for illnesses, accidents or their consequences
 - Births and termination of pregnancies abroad that do not constitute a medical emergency
- 2 No benefits will be paid for costs incurred because the insured person participated in a hazardous activity as defined by the Federal Law on Accident Insurance (UVG) or committed a grossly negligent act.
- 3 No benefits will be paid for dental treatment resulting from illness.
- 4 No benefits will be paid under VACANZA for stays at homes, nursing homes, care centres or treatment centres for the purposes of rehabilitation.
- 5 SWICA / PROVITA will not pay benefits for services (e.g. transport, repatriation, support) which have not been arranged, mandated and/or provided by the santé24 emergency call centre.
- 6 In the case of business travel and stays abroad on behalf of a company, benefits will be paid only if a medical expenses insurance contract exists between SWICA / PROVITA and the company in question.

III Final provisions

Art. 11 Notification obligation

Illnesses and accidents for which VACANZA is likely to be liable for benefits must be notified in writing or by phone to SWICA / PROVITA and/or santé24 within 30 days of the start of treatment or as soon as the insured person is in a position to do so. Otherwise, entitlement to benefits will begin on the notification date.

Art. 12 Settlement procedure for minor accidents (with no assistance from santé24)

The insured person is responsible for paying the bill. For reimbursement requests, the insured person must provide SWICA / PROVITA with the detailed original invoices and confirmation of payment within 24 months of the occurrence of the insured event.

Art. 13 Commitment to provide cover for hospital stays abroad

No commitment to provide cover will be issued for hospital stays abroad. SWICA / PROVITA will settle the matter with the insured person.

Art. 14 Settlement process and reimbursement requests

- 1 As a matter of principle, the insured person is responsible for paying the bill. If rate or treatment information is missing, SWICA / PROVITA pays benefits in accordance with normal or standard local rates. Payments will be made only to the insured person or his/her legal representative.
- 2 Reimbursement requests must be submitted within 24 months of invoicing. For the reimbursement request, the insured person must provide SWICA / PROVITA with the original invoice in German, French, Italian, Spanish or English; in some cases, the invoice may need to be translated into one of the national languages at the insured person's expense.
- 3 Only the original invoice from a foreign provider is accepted and provided that the individual charges are clearly stated and include the necessary medical information.
- 4 Foreign currencies are converted into Swiss francs at the exchange rate that applies on the date of the service provider's invoice.

Art. 15 General provisions

All provisions that are not specifically covered under these Supplementary Insurance Conditions (SIC) are subject to the General Insurance Conditions (GIC) for insurance under the VVG.