

# RELATING TO BENEFITS AVAILABLE ABROAD UNDER THE SUPPLEMENTARY CONDITIONS OF THE COMPLETA TOP, COMPLETA FORTE, COMPLETA PRAEVENTA, SUPPLEMENTA, DENTA AND OPTIMA INSURANCE PRODUCTS.

1 August 2024 version

## I. GENERAL

### INTRODUCTION

On 1 January 2024, the Supplementary Conditions (SC) for various supplementary insurance products from SWICA Insurances Ltd (SWICA) were amended. The General Insurance Conditions (GIC) were also revised.

New changes to these SC, which will apply from 1 August 2024, are set out below.

### SCOPE

The Special Insurance Conditions (SIC) apply for all policyholders who have taken out a contract from SWICA Insurances Ltd. for the insurance products referred to below.

## II. COMPLETA TOP SC, COMPLETA FORTE SC, COMPLETA PRAEVENTA SC, SUPPLEMENTA SC, DENTA SC

### GIC GLOSSARY

The GIC glossary contains a definition of the term "neighbouring countries". This means Germany, France, Italy, Austria and the Principality of Liechtenstein.

### SUPPLEMENTARY CONDITIONS OF THE COMPLETA TOP, COMPLETA FORTE, COMPLETA PRAEVENTA, SUPPLEMENTA AND DENTA INSURANCE PRODUCTS

1. In the supplementary conditions referred to above, reference is made in various articles to "neighbouring countries", specifically to the fact that the benefits listed can only be obtained in those countries or that SWICA pays compensation in the amount stated there.
2. Notwithstanding those articles, these benefits will now be available from SWICA not only in neighbouring countries but in all countries under the conditions specified in the relevant articles of the applicable SC.

### SUPPLEMENTARY CONDITIONS OF THE COMPLETA TOP AND COMPLETA FORTE INSURANCE PRODUCTS

The benefits described in Art. 8 (Midwifery benefits for same-sex male couples), Art. 9 (Vasectomy and sterilisation) and Art. 18 (Operations to correct protruding ears) will now, contrary to the wording of those articles, apply globally and not just in Switzerland. The other conditions remain unchanged.

### III. OPTIMA SC

#### CHANGES TO ART. 4, 8 AND 10

Notwithstanding Art. 4 (Outpatient treatment), Art. 8 (Maternity) and Art. 10 (Vaccinations) of the OPTIMA SC, the limit of two times the Swiss reference rate is lifted.

The benefits under Art. 4 (1), 8 and 10 will therefore now be available from SWICA without the limit of two times the Swiss reference rate under the conditions specified in the articles referred to here.

#### CHANGE TO ART. 6

Notwithstanding Art. 6 (1) (Medicines abroad) the limit on medicines purchased abroad is now CHF 30 000 (instead of CHF 3 000) per calendar year, whereby the other conditions pursuant to Art. 6 (1) of the OPTIMA SC remain unchanged.

#### CHANGE TO ART. 9

Notwithstanding the wording of this article, the benefits described in Art. 9 (Vasectomy and sterilisation) are available globally and not just in Switzerland. The other conditions remain unchanged.

### IV. FINAL PROVISIONS

- a) These SIC form an integral part of the existing insurance contract and come into force on 1 August 2024.
- b) The remaining provisions of the insurance contract (including those of the General Insurance Conditions and the otherwise unchanged Supplementary Conditions) are unaffected by these changes and remain in effect.
- c) Termination of the insurance contract results in automatic termination of these SIC. However, termination of these SIC will not affect the validity of the insurance contract.
- d) Integration of the changes pursuant to these SIC into the existing GIC or SC will automatically terminate these SIC at the time the amended GIC or SC takes effect.