

## Complementary Health Insurance – Assistance cover from the 01.01.2020

DESCRIPTION OF BENEFITS	MAX. PER INSURED IN CHF	GEOGRAPHICAL LIMITS
<b>MEDICAL ASSISTANCE</b>		
Search and rescue	Max. 50'000.00	Worldwide (except more than 200 km offshore)
Medical transportation: <ul style="list-style-type: none"> <li>Medical evacuation</li> <li>Medical repatriation</li> </ul>	Unlimited	Worldwide
Sending out a doctor	Unlimited	Worldwide
In-patient & out-patient care	Assistance Hotline	Worldwide
Assistance in the event of death: <ul style="list-style-type: none"> <li>Repatriation of mortal remains</li> <li>Assistance with formalities following a death</li> <li>Costs of coffin</li> </ul>	Unlimited	Worldwide
Early return of the person accompanying the insured	Unlimited	Worldwide
Visit by close family members	Max. 5'000.00	Worldwide
24/7 worldwide medical advice	Assistance Hotline	Worldwide
Access to network of medical service providers	Assistance Hotline	Worldwide
Second medical opinion	Assistance Hotline	Outside of country of residence
Sending out medication not available locally	Priority shipment	Worldwide
Linguistic assistance	Assistance Hotline	Outside of country of residence
Psychological assistance for insured person and/or their near family	2 consultations	Worldwide
<b>CANCELLATION</b>		
Trip cancellation or modification prior to departure	Max. 10'000.00	Worldwide
<b>TRAVEL ASSISTANCE</b>		
Trip interruption	Max. 5'000.00	Worldwide
Extension of stay	Max. 2'000.00	Worldwide
Advance of funds in the event of loss or theft of means of payment	Max. 2'000.00	Worldwide
Lost document assistance	Max. 700.00	Worldwide
Concierge services & Corporate assistance	Assistance Hotline	Outside of country of residence
<b>BAGGAGE ASSISTANCE</b>		
Loss, theft, damage or destruction of baggage	Max. 10'000.00 (200.00 deductible)	Worldwide
Delayed delivery of baggage	Max. 2'000.00	Outside of country of residence
<b>CRISIS ASSISTANCE</b>		
<i>Module A: Special Risk Incident</i>		
Trip cancellation / modification before or during the trip in case of political event, attack, epidemiologic risk or natural disaster	Max. 10'000.00	Worldwide
<i>Module B: Risk prevention and crisis management</i>		
<b>INFO &amp; HOTLINE</b>		
<ul style="list-style-type: none"> <li>Telephone assistance 24/7</li> <li>Travellers' advice sites: <a href="http://travelsecurity.garda.com">travelsecurity.garda.com</a></li> </ul>	Unlimited access	Worldwide
<b>OPERATIONAL AND PROACTIVE MONITORING OF TRIPS</b>		
<ul style="list-style-type: none"> <li>Secure registration of trips <ul style="list-style-type: none"> <li>Secure online registration</li> </ul> </li> <li>Proactive monitoring of trips</li> </ul>	Compulsory for risk countries at risk Real-time	Worldwide
<b>OPERATIONAL AND CRISIS MANAGEMENT ASSISTANCE</b>		
<ul style="list-style-type: none"> <li>Keeping safe and emergency evacuation assistance</li> <li>Search and rescue in natural catastrophe</li> <li>"Foreign kidnapping" assistance</li> <li>Arbitrary arrest</li> </ul>	Max. 15'000.00 Max. 10'000.00 Max. 120 days Max. 5'000.00	Worldwide