

## Insurance Product Information Document

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Authorised and regulated by FINMA

**StudentCover Swiss with:**

- Option 1: StudentCover Swiss zone
- Option 2: StudentCover Worldwide

**Contract:**

This Insurance Product Information Document (IPID) is a summary of the key features and exclusions of this plan. You will find full policy terms and conditions in the General Conditions **GCCHSSST002EN** of the above contract.

StudyProtect Plans are reinsured by the Lloyd's and underwritten by Global Health and Accident Insurance Ltd which is regulated by Guernsey Financial Services Commission (licence number: 2291879).

**What type of insurance is this?**

StudentCover Swiss is a private health insurance plan for foreign students enrolled in a Swiss school or an academic institution in Switzerland and/or Liechtenstein. Students wishing to apply must submit a form signed by StudyProtect Services to the "Service de l'assurance maladie" in order to be exempted from compulsory affiliation to the LAMal insurance.

**What is covered?**

You can choose two levels of Cover:

- **Option 1- StudentCover Swiss zone:**
  - In Switzerland, insurance cover is identical to the Swiss law (KVG/LAMal) and includes treatment in a general ward of a hospital facility, which is recognized under the KVG.
  - Outside of Switzerland, you are covered for 30 days per insurance period excluding USA and Canada. Cover is limited to accidents and/or acute and unforeseen illness. Costs of treatment are limited to state/public hospitals.
- **Option 2- StudentCover Worldwide:**
  - In Switzerland, insurance cover is identical to the Swiss law (KVG/LAMal) and includes treatment in a general ward of a hospital facility, which is recognized under the KVG.
  - There is no limitation for your travels outside of Switzerland, except USA and Canada where travels are limited to 30 days per insurance period. Cover is limited to accident and/or acute and unforeseen illness.

[The link](#) to access to the details of this plan for the 2 options.

**What is not covered?**

In Switzerland and/or Liechtenstein cover is limited to the Swiss Law KVG/LAMal. The following exclusions apply for treatment outside Switzerland and/or where there are no provisions or exclusions under LAMal.

- ✗ Examinations and medical treatments for preventive and/or routine purposes
- ✗ Medical treatment due to the Insured being under the influence of alcohol, intoxicants, drugs or narcotics
- ✗ Optical and audio examinations and cost of spectacles, contact lenses and hearing aids
- ✗ Assistance services where the Insured has travelled to a country against government advice
- ✗ Any claim arising in the course of travel undertaken against medical advice
- ✗ Any treatment for a chronic condition which is deemed to be for routine or palliative purposes
- ✗ Self-aggravated risks which are created as a direct result of the activities of the Insured. Medical conditions caused by an epidemic/pandemic whose existence has been officially recognised by the health authorities. Does not apply to Insureds residing in Switzerland
- ✗ Cost associated with birth of premature baby, a birth defect or congenital abnormality after the initial 2 months from date of birth

See section 5 of policy for full details of exclusions



### Are there any restrictions on cover?

- ! Students must carry a valid residence permit
- ! Students must be aged between 16-41
- ! Some benefits have specific limits which will be shown in the policy documents
- ! In Switzerland and Liechtenstein, the settlement of benefits will be based on the rates applicable in the university or cantonal hospitals where the treatment or hospitalisation takes place
- ! In all other countries, including country of domicile, costs must be usual, customary and reasonable for the area where treatment is provided and within policy limits.



### What are my obligations?

- You must comply with the terms and conditions of this policy
- You must pay your premium on or before the due date
- Any information you provide in relation to the insurance must be accurate and complete
- You must tell StudyProtect Services if your personal details change including your address
- You must inform StudyProtect Services if you think there is a mistake in your policy
- You must obtain pre-authorisation where this is indicated in the policy wording
- If you wish to make a claim you must contact our claims department and provide any information, we may need in order to administer your policy or to assess your claim
- All claims must be submitted within 90 days otherwise they may not be accepted
- You must contact StudyProtect Services in the event of hospitalisation



### When and how do I pay?

- StudyProtect Services will send notification of the due date informing you of the premium to be paid and you must settle before that date
- Premium can be paid in full at the start of the policy by bank transfer, debit card or payment slip (Switzerland only).



### When does it start or end?

- The policy period is for one year. The inception date will be advised by StudyProtect Services.



### How do I cancel the contract?

- Cooling off period: You may cancel within 14 days of the date following receipt of policy documents. Provided a claim has not been made we will refund premium in full. After the cooling off period, you can cancel in writing 30 days before renewal.