

# Study Protect

## Overview of your services:

Depending on your needs and your budget, choose the option that suits you best:



### OPTION 1

#### StudentCover Swiss zone



##### SWITZERLAND

- ✓ Benefits covered under the KVG/LAMal



##### REST OF THE WORLD

- ✓ Covered 30 Days/year
- ✓ Limited to public hospitals in the event of unforeseen illness or accident.



##### USA AND CANADA

- ✗ Unhedged



### OPTION 2

#### StudentCover Worldwide



##### SWITZERLAND

- ✓ Benefits covered under the KVG/LAMal



##### REST OF THE WORLD

- ✓ Covered 365 Days/year
- ✓ Access to hospitals in the event of unexpected illness or accident



##### USA AND CANADA

- ✓ Covered for 30 days
- ✓ Limited cover for unforeseen illnesses, accidents and public hospitals.





### OPTION 1

StudentCover  
Swiss zone

### OPTION 2

StudentCover  
Worldwide



#### IN SWITZERLAND

The services listed and detailed below are equivalent/covered under KVG/LAMal.

AND



#### ALL OVER THE WORLD

The benefits listed and detailed below are **only covered in hospitals, in the event of unforeseen illness or accident.**



#### EXCEPTIONAL CONDITIONS

- Immediate cover for students up to the age of 41
- A cover limit of CHF 1,000,000.-
- Annual excess
- No excess in the event of an accident

#### INSURANCE BENEFIT



##### Hospital care benefits

- Room and board in a public hospital
- Care and treatment in public hospitals
- Care and treatment in the emergency room
- Laboratory, radiology and diagnostic equipment
- Emergency costs CHF 5 000.-/year in Switzerland with 50% co-insurance



##### Maternity benefits subject to 20% co-insurance

- Maternity care: consultations, medical treatment and medical examinations related to pregnancy and carried out before, during and after childbirth
- Normal delivery and Caesarean section
- Pre- and post-natal care
- Assistance services in the event of a medical emergency



##### Out-patient services

- Consultation of general practitioners and specialists
- Prescription drugs
- Laboratory, radiology and diagnostic equipment
- Dental treatment following an accident

#### ASSISTANCE SERVICES



##### Assistance services in the event of a medical emergency

- Organisation and payment of a return ticket for a relative or close friend for a minimum of 7 days
- Emergency delivery of essential prescription medicines that are not available at the scene of the medical emergency
- Emergency mountain search and rescue, covered and limited to CHF 25,000.- per insurance period (only for option 2)



##### Repatriation benefits

- Transport, repatriation, medical evacuation and emergency care
- Repatriation of the body in the event of death