

CONCORDIA

Bound by trust



Vacation and Travel Insurance Supplementary Insurance

Relaxed during the holidays – best with Vacation and Travel Insurance by CONCORDIA

Vacation and Travel Insurance by CONCORDIA offers you and your family members protection against the financial consequences of illness and accidents abroad.



Protection abroad

Cost coverage for outpatient treatment and hospital stay



Period of variable duration

Individually chosen insurance duration



Rescue and journey home

Cost coverage for rescue and return transportation to Switzerland

Vacation and Travel Insurance

Supplementary Insurance

Vacation and Travel Insurance offers comprehensive insurance protection while abroad. And this not only for customers of CONCORDIA, but for all travellers.

Medical Expenses	
Outpatient medical treatments	Local tariff
Inpatient treatments in acute hospitals	
Medication	
Analyses	
Chiropractor	
Dental treatments resulting from an accident	
Emergency Aid	
concordiaMed 24-hour emergency service	
Search costs	Max. CHF 10,000
Rescue and transportation costs	Unlimited
Advance payments for hospital costs	Max. CHF 10,000
Visit from a relative or close friend	Train ticket or economy-class flight ticket with hospital stays of 10 days or more
Return transportation to Switzerland	Unlimited

In the event of an emergency, please first contact concordiaMed at all times: +41 (0) 41 210 02 50.

Period of variable duration – freedom to choose insurance duration

Number of vacation days	8	15	22	30	60	90	120	150	180	365
Individual (premium in CHF)	16	32	49	65	117	162	200	240	280	350
Couple* (premium in CHF)	31	61	92	122	220	306	380	453	527	598
Family (premium in CHF)	36	72	108	144	260	360	446	533	620	690

* 'Couple' is interpreted as the policy holder and a person who lives in the same house as or who is related to the policy holder. The Couple and Family Insurances are only valid when travelling together. Family members that are travelling separately must each take out Insurance for Individuals.

Further information: www.concordia.ch/travel

This leaflet is provided for informational purposes and does not represent a binding offer. The General Terms and Conditions of Vacation and Travel Insurance of CONCORDIA prevails.

CONCORDIA
Bound by trust

CONCORDIA
Bundesplatz 15 · 6002 Lucerne · Phone 041 228 01 11
info@concordia.ch · www.concordia.ch

- the consequences of warlike incidents; however, if the insured person is caught unaware by the outbreak of such events in a country in which he is staying, insurance protection does not lapse until 14 days after their initial occurrence;
 - military service abroad;
 - participation in acts of war or terrorism;
 - participation in disturbances, demonstrations or similar occasions;
 - crimes and offences committed wilfully or through gross negligence;
 - participation in brawls and fights unless the insured person has been injured by the persons fighting while otherwise uninvolved or while assisting a defenceless person;
 - dangers to which the insured person exposes himself by seriously provoking others;
 - the effects of ionising radiation and injuries caused by nuclear energy;
 - the consumption of drugs, narcotics and addictive substances as well as the abuse of alcohol and pharmaceuticals;
 - attempted or accomplished suicide or self-inflicted injury.
- 12.2 In addition, no benefits are provided for the following:
- cellular therapies, diets, strengthening therapies;
 - treatments of which the effectiveness, appropriateness and cost effectiveness are not proven by scientific methods;
 - abortion, artificial insemination and sterility treatments;
 - cosmetic treatments (including complications and after-effects);
 - cost sharing (deductibles and retention fees) for mandatory health care insurance and other insurances;
 - cures at a spa/institution;
 - treatments and emergency aid in Switzerland.
- 12.3 Illnesses and accidents which were included in a proviso in the insurance existing prior to the departure or which already existed at the time the insurance was taken out or at the beginning of the trip are excluded.
- 12.4 If insured persons travel abroad for treatment, care, convalescence or childbirth, no benefits are provided from Vacation and Travel Insurance.
- 13 Reductions in Benefits**
- 13.1 The insured benefits are reduced and, in particularly serious cases, denied:
- if the policy holder or the insured person does not fulfil his obligations and responsibilities, unless he can prove that the breach of duty occurred through no fault of his own;
 - if the insured event is caused by the gross negligence of the policy holder or the insured person;
 - in the event of accidents resulting from reckless ventures. Reckless ventures are acts where the insured person exposes himself to a particularly great danger without taking or being able to take precautions that limit the risk to a reasonable degree. However, human rescue attempts are insured, even if they may be regarded as reckless ventures in themselves.
- 13.2 Possible reductions that have been made in other CONCORDIA insurances or in insurances existing with another health or accident insurance provider are not covered by Vacation and Travel Insurance.
- 13.3 If an organisation makes the invoice for assistance it has provided dependent on the benefits of CONCORDIA, the benefits are reduced by 50%.
- 14 Provision of Benefits, Secondary Liability**
- 14.1 Benefits from Vacation and Travel Insurance are furnished subsequent to the benefits in accordance with the Swiss federal legislation regarding health, accident, military and disability insurance as well as to benefits of corresponding foreign insurance carriers. If the insured person is entitled to benefits from the social insurances mentioned above, benefits are only granted if such insurance carriers were notified of the case in a timely manner.
- 14.2 If insurance contracts exist under private law with a number of insurance providers that are liable to pay benefits, benefits are only paid out once in total. In this case, it is determined how much each insurance provider would have to pay out of its particular insurance if it were solely liable to provide benefits, and the total sum of these benefits is then calculated. Each insurance provider must only bear the proportion that corresponds to its share of the total sum.
- 14.3 If a claim is made on CONCORDIA instead of a liable third party or the insurance provider of a liable third party, the insured person must assign his claims to CONCORDIA within the framework of the benefits that have been provided. Compensation which has been borne by a liable third party or the liability insurance provider of a liable third party is deducted from the benefits of CONCORDIA.
- 14.4 The duty to provide benefits ceases if the insured person, without the consent of the insurance provider, makes any agreement with a third party liable to provide benefits under which he waives insurance benefits or compensation for damage in part or in full or receives a lump-sum settlement.
- 15 Duties to Notify**
- 15.1 In the event of sudden illness, accident or unexpected childbirth, CONCORDIA must be informed without delay (Art. 4.1).
- 15.2 The detailed original invoices, the statement of benefits from other possible insurance providers and the necessary medical information shall be submitted to CONCORDIA as soon as possible.
- 15.3 In addition, the policy holder or the insured person must give complete and truthful information concerning everything relating to the case of damage, as well as to past illnesses and accidents, and releases the service providers that are treating or have treated him from the professional duty of confidentiality with regard to the insurance provider.
- 15.4 If the insured person is refunded by the tour operator or the transport company for vacation or travel costs that were already paid before the departure and have become unnecessary or useless due to sudden illness or an accident, CONCORDIA must be notified of this without delay.
- 15.5 The insured person must inform the insurance provider of the type and extent of all benefits which he is entitled to claim from or which are paid out to him by liable third parties in the event of illness or accident, arising out of tort, from contracts or due to the law.
- 16 Duty to Pay**
- 16.1 In principle, the insured person is the debtor of fees with regard to the service providers.
- 16.2 In the event that emergency aid is ordered through the CONCORDIA emergency call centre, Art. 4.2 shall apply.
- 17 Statement of Account**
- 17.1 The statement of account of CONCORDIA is made on the basis of the original invoices that have been submitted, the statement of benefits from other possible insurance providers and the necessary medical information.
- 17.2 If the billing details are insufficient and the additional information requested has not been provided, CONCORDIA determines its benefits according to its best judgement, taking into consideration the gravity of the illness or accident.
- 17.3 Reimbursements in accordance with Art. 15.4 are deducted from the benefits of the Vacation and Travel Insurance.
- 18 Assignment**
- The entitlement to insured benefits may be neither assigned nor pledged.
- 19 Premiums**
- 19.1 The premiums are fixed in a special premium tariff.
- 19.2 The premiums that have been paid in must correspond with the chosen insurance option and insurance duration.
- 20 Application of these General Insurance Terms and Conditions**
- For all matters not specifically regulated in these General Insurance Terms and Conditions, the Swiss federal law on insurance contracts (VVG/LCA) applies.
- 21 Place of Jurisdiction**
- Claims arising from this contract are subject to Swiss law. They may be legally asserted at the insured person's place of residence or at the head office of CONCORDIA in Lucerne.

The following abbreviations, with corresponding translations in German, French, Italian and English, are used in these Regulations:

KVG/LAMal
KVG: Bundesgesetz über die Krankenversicherung;
Krankenversicherungsgesetz
LAMal: Loi fédérale sur l'assurance-maladie
LAMal: Legge federale sull'assicurazione malattie
Swiss federal law on health insurance

UVG/LAA/LAINF
UVG: Bundesgesetz über die Unfallversicherung
LAA: Loi fédérale sur l'assurance-accidents
LAINF: Legge federale sull'assicurazione contro gli infortuni
Swiss federal law on accident insurance

VVG/LCA
VVG: Bundesgesetz über den Versicherungsvertrag;
Versicherungsvertragsgesetz
LCA: Loi fédérale sur le contrat d'assurance
LCA: Legge federale sul contratto d'assicurazione
Swiss federal law on insurance contracts

International country codes for the concordiaMed emergency response centre

Australia	0011 41	Great Britain	00 41	Netherlands	00 41
Austria	00 41	Greece	00 41	Portugal	00 41
Belgium	00 41	Hong Kong	001 41	Singapore	001 41
Canada/USA	0011 41	Indonesia	001 41	Spain	00 41
Cyprus	00 41	Ireland	00 41	Thailand	001 41
Denmark	00 41	Israel	00 41	Tunisia	00 41
Finland	00 41	Italy	00 41	Turkey	00 41
France	00 41	Mexico	00 41		
Germany	00 41	Morocco	00 41	+41 (0) 41 210 02 50	



Please detach and file away with your travel documents.

Safely and without any worries on the road – Vacation and Travel Insurance by CONCORDIA