

Foreign stays and the Assistance Centre. Conditions for use of services.

Art. 1 General information

To be able use the services of the Assistance Centre, the insured person must

1. have an UNO+, a DUE+, an OPTIMA+, a QUADRA+, FLEXIMA or a CASA supplementary insurance plan and paid all outstanding premiums;
2. stay abroad for not more than 60 days without interruption (this restriction applies neither to insured persons who are abroad exclusively for education purposes and have not yet reached the age of 25 nor to insured persons who were sent abroad by their employer);
3. consult only the Assistance Centre.

Art. 2 Further conditions

To enable the Assistance Centre to act immediately, the insured person or person acting on his behalf must provide the following information to the Assistance Centre at +41 (0)58 277 77 77:

1. Name, address and phone number of the patient's hospital;
2. Name, address and phone number of the attending physician where the event occurred;
3. The name, address and phone number of the general practitioner in the country of residence, if necessary.

The physicians and staff of the Assistance Centre must have free access to the insured person in order to assess his state of health.

The physician and the Assistance Centre, in consultation with the attending physician and, if necessary, the general practitioner will decide on the date, means of transport and hospital.

If the Assistance Centre covers the cost of transport for the insured person or members of the insured person's family, the return ticket for the original trip, or its equivalent value, must be passed on to the Assistance Centre.

The insured person must inform CSS or the Assistance Centre no later than three days after the event occurs.

Art. 3 Exclusions

The Assistance Centre does not provide services

1. in cases of civil war, war, riots or civil unrest, acts of terrorism or sabotage, or similar events;
2. for injury the beneficiary caused intentionally or that resulted from his or her participation in a crime, offence or a brawl – except in case of self defence;
3. for injury that occurs while the beneficiary is participating in competitions or races of all kinds or while doing sport, whether professionally or for recreation, in preparation for official competitions or exhibitions, which are also excluded;
4. for injury caused directly or indirectly by nuclear reactions;
5. for injury arising when the beneficiary travels by air but not as a paying passenger of a commercial airline;
6. for the consequences of pre-existing illnesses or surgery that took place before starting the trip, regardless of the course and the stage of the illness; the convalescence period counts as part of the illness;
7. for births or complications during pregnancy after the sixth month;
8. for mental illness, suicide or the consequences of attempted suicide;
9. for claims related to the consumption of alcohol or drugs or to taking medically non-prescribed medicine;
10. for the cost of repatriations, ambulance, visits or return trips not organised or approved in advance by the Assistance Centre.