

Abroad – Livo benefits at a glance.

The Livo product line from CSS focuses on your needs and supplements the benefits provided under mandatory basic insurance. Alongside comprehensive outpatient and inpatient benefits at home, it also provides optimum insurance cover when travelling.

At most, mandatory basic insurance will cover double the amount of costs that would have been reimbursed in Switzerland. In countries such as the USA, Australia, Canada, New Zealand or Japan, medical costs can be very expensive. Relatively high costs should also be expected in Africa and Latin America. In these countries, travellers often prefer the better care offered by private hospitals as public hospitals are not of the same standard as in Switzerland.

Benefits abroad*	Emergency Insurance Livo	Health Insurance Livo Top
Emergency treatment	Outpatient: 90 %, no limit, worldwide Inpatient: 100 %, no limit, worldwide	×
Elective treatment abroad	×	Premium insurance category: Outpatient: 75 %, max. CHF 250,000/CY Inpatient: 75 %, max. CHF 500,000/CY
Emergency transport	100 %, no limit, worldwide	×
Search and rescue operations	CHF 100,000/case, worldwide	×
Repatriation	100 %, no limit, worldwide	×
Legal expenses while abroad	×	100 %, max. CHF 250,000/case in Europe 100 %, max. CHF 50,000/case outside Europe
Personal assistance	Insured (see overleaf)	×

* If treatment is required while abroad, the CSS Emergency Centre must be notified immediately (T +41 (0)58 277 77 77; telephone charges may vary according to provider).

Tip

Would you also like to insure your luggage or any cancellation costs? It's quite easy to do with travel insurance.

You can get more information about travel insurance from your agency or at css.ch/travel

Personal assistance benefits.

Personal assistance is an integral part of "Emergency Insurance Livo". It includes the following benefits:

Type of benefit	Description	Amount of benefit
Recovery and repatriation	Recovery of the deceased insured person's remains from abroad and transfer to Switzerland or the country of origin.	100%, no limit
Visitor travel	Travel by a close friend or relative of the insured person to the sick bed if a period of hospitalisation abroad lasts more than seven days or the insured person is in mortal danger.	max. CHF 2,500/case
Additional travel costs	<p>Additional travel costs for transport and/or accommodation (for up to a maximum of seven days) if the return trip has to be brought forward or delayed due to the following events:</p> <p>a) A close friend or relative falls seriously ill, is seriously injured or dies</p> <p>b) The insured person is unable to make the return journey because they are hospitalised</p> <p>Additional travel costs may also be claimed if the person travelling along with the insured person rather than the insured person himself is affected by the events set out under letters a) and b) above. This only applies if the insured person then has to continue the trip alone.</p>	

Alongside these benefits when abroad, the Livo products offer a broad and versatile range of outpatient and inpatient benefits. Read more at css.ch/livo

To enable us to process your refund claim quickly, please follow the key points given in our client information on "Useful information for your stay abroad".

css.ch/abroad

We are here for you and happy to help

Client Service Centre +41 (0)844 277 277

css.ch/agency

css.ch/livo

24-hr emergency and medical advice

For medical questions in Switzerland or abroad

P +41 (0)58 277 77 77 *

* Telephone charges may vary according to provider

This information sheet is intended to provide an overview. The actual details of the various insurance plans offered can be found in the statutory provisions of the Federal Health Insurance Act (KVG) and the Federal Insurance Contract Act (VVG), as well as in the General Insurance Conditions (GIC) and the Supplementary Conditions (SC), which determine the obligation of the CSS Group to provide benefits.

