



## Medical Costs Insurance for Accidents

# Great help at low cost.

[css.ch/mca](https://css.ch/mca)

### Your advantages

- Free choice of doctor and hospital
- Hospitalisation on a semi-private or private ward
- Home care and home help
- Cover for accommodation and treatment costs during spa and recovery cures
- Cover for cost of renting and initial purchase of aids
- Attractive supplement to statutory accident insurance
- Valid worldwide

### Save on premiums

- 50 % family discount on children's premiums

### Sensible supplements

It is particularly worth taking out insurance to cover death or disability as a result of accident or illness. These types of insurance can help to avoid financial difficulties. We will be happy to advise you.

### Additional cover, welcome benefits.

Medical Costs Insurance supplements the benefits provided by health or accident insurance and offers additional protection for those not covered or only partially covered under their employer's accident insurance. This cover is particularly good for the self-employed, those in part-time employment, housewives and househusbands, children, and young people. In the case of children and young people, Medical Costs Insurance assumes the function of a pupil's accident insurance. For senior citizens, the insurance is a valuable addition covering the increased risk of accident. Most persons in gainful employment have hospitalisation cover through their employer under the Federal Accident Insurance Act (UVG), but only for the general ward. Medical Costs Insurance offers the advantages of a semi-private or private ward, as well as free choice of doctor and hospital.

Get advice on 0844 277 277  
Your client portal at [my.css.ch](https://my.css.ch)

Your health.  
Your partner. 

# Information and benefits at a glance.

Supplementary Accident Insurance provides the benefits listed below from the day the accident occurs for a maximum of five years and also covers other costs that may arise. At the end of the five-year period CSS will continue to accept these costs up to a maximum of CHF 100,000.

## Overview of benefits

- Outpatient and inpatient treatment
- Free choice of doctor and hospital
- Accommodation and treatment in a general, semi-private or private ward
- Unlimited cover for transport and rescue operations
- Search actions up to CHF 20,000 per insured person or up to CHF 40,000 per loss event
- Up to CHF 5,000 for property damage resulting from violent crime
- Rent and initial purchase of mobility aids and appliances
- Costs of up to CHF 2,000 for cleaning, repairing or replacing both the insured person's clothing and the property and vehicles of those involved in rescuing and transporting the insured person
- Home care by qualified nurses / home help up to a maximum of CHF 20,000
- Cover for treatment costs during spa and recovery cures
- Up to CHF 10,000 for cosmetic treatment following an accident
- Dental damage up to CHF 20,000

## No waiting periods

Medical Costs Insurance takes effect immediately and no waiting period applies. The insurance is valid worldwide and gives you cover for up to three years for travel and stays outside Europe.

## Reasonable premiums.

Category	Monthly premium in CHF
Children up to the age of 18	4.00
Young people aged between 19 and 25	6.80
Adults up to and including the age of 60	8.40
Adults aged 61 and older	14.10