



Accident and illness

**A safe stay for your guests.**  
With medical expenses insurance  
from ERV.

In partnership with:



# Protect your international guests in the event of illness or accident with medical expenses insurance.

## Important information

### Maximum age 79 years

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The insurance may only be taken out for people who have not yet reached their 80th birthday.

### Family insurance

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Family insurance applies to a maximum of 4 people (maximum 2 adults with their underage children). The sum insured applies per person.

### Premium payment before travelling

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The premium should generally be paid before travelling, but no later than the 5th day after entering Switzerland. After this, it is only possible to take out a policy with a health declaration, which you can download from [www.erv.ch/h](http://www.erv.ch/h).

### Legal information

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The insurer is European Travel Insurance ERV, a subsidiary of Helvetia Swiss Insurance Company Ltd domiciled in Basel, Switzerland.

Maximum sums insured and premiums in Swiss francs. All premiums include federal stamp duty. As at July 2019. We reserve the right to make changes to benefits and premiums.

### Confirmation for visa

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If the insurance policy is not sufficient as confirmation for the relevant authority (consulate, etc.), you can request an additional insurance confirmation from us by calling 0900 275 075 (CHF 1.90/minute from a landline) or via [info@erv.ch](mailto:info@erv.ch) (send policy and premium payment receipt).

### Premium refunds

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Should the relevant authority reject the visa application, we will refund you the premium paid minus a processing fee of at least CHF 50. You can download the refund form from [www.erv.ch/h](http://www.erv.ch/h).

### Claim

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Once treatment is complete, please send us all of the receipts for review. Our compensation payment goes directly to the policyholder and not to the doctor or hospital.

This prospectus only provides a summary of the insurance benefits. It does not include the entire wording or all the coverage, conditions and exclusions of the proposed insurance contracts. The specific insurance contract and the Standard Terms of Insurance (STI) E74 are authoritative in all cases.

# Summary of benefits.

	Medical expenses/guest insurance rate for a Schengen visa		Medical expenses/guest insurance	
	Individual	Family per person	Individual	Individual
<b>Overview of benefits</b>				
Doctor and medication costs	50 000	50 000	10 000	20 000
Valid in Switzerland incl. the Schengen area	incl.	incl.	incl.	incl.
Period of validity after entering Switzerland	max. 184 days	max. 184 days	max. 92 days	max. 92 days
Last deadline for conclusion	max. 5 days after entering Switzerland	max. 5 days after entering Switzerland	max. 5 days after entering Switzerland	max. 5 days after entering Switzerland
Maximum age	79 years	79 years	79 years	79 years
Deductible per case	200 <sup>1</sup>	200 <sup>1</sup>	200 <sup>1</sup>	200 <sup>1</sup>
Hospital stays incl. medical aids such as prostheses, spectacles, hearing aids	max. 50 000 <sup>1</sup>	max. 50 000 <sup>3</sup>	max. 10 000	max. 20 000
Rescue and transportation costs	max. 10% of the sum insured	max. 10% of the sum insured	max. 10% of the sum insured	max. 10% of the sum insured
Repatriation in the event of death	max. 50 000	max. 50 000 <sup>3</sup>	max. 10 000	max. 20 000
Formalities required by authorities in the event of death – organization and costs	incl.	incl.	incl.	incl.
Additional costs for unscheduled journey home <sup>2</sup>	incl.	incl.	incl.	incl.
Refundable cost advance	5 000 <sup>3</sup>	5 000 <sup>3</sup>	5 000 <sup>3</sup>	5 000 <sup>3</sup>
Pro rata costs for unused travel services	max. 10 000	max. 20 000	max. 10 000	max. 10 000
Additional costs for continuation of journey incl. accommodation and meals	700 <sup>3</sup>	700 <sup>3</sup>	700 <sup>3</sup>	700 <sup>3</sup>
Use of a hire car	1 000	1 000	1 000	1 000
Travel expenses for two people close to the insured person to their bedside	5 000 <sup>3</sup>	5 000 <sup>3</sup>	5 000 <sup>3</sup>	5 000 <sup>3</sup>

<sup>1</sup> 500 per case for persons aged 60 years and over.

<sup>2</sup> Based on 1st class by rail and economy by plane.

<sup>3</sup> Per person.

# Insurance application

## Medical expenses insurance for your guests.

**Desired insurance coverage** (please tick as appropriate)

Duration of the insurance	Medical expenses/guest insurance Rate for Schengen visa		Medical expenses/guest insurance	
	Individual up to 50 000	Family up to 50 000	Individual up to 10 000	Individual up to 20 000
5 days	<input type="checkbox"/> 46	–	<input type="checkbox"/> 29	<input type="checkbox"/> 37
10 days	<input type="checkbox"/> 89	–	<input type="checkbox"/> 59	<input type="checkbox"/> 75
18 days	<input type="checkbox"/> 144	<input type="checkbox"/> 477	<input type="checkbox"/> 106	<input type="checkbox"/> 122
32 days	<input type="checkbox"/> 237	<input type="checkbox"/> 797	<input type="checkbox"/> 171	<input type="checkbox"/> 199
62 days	<input type="checkbox"/> 399	<input type="checkbox"/> 1 297	<input type="checkbox"/> 289	<input type="checkbox"/> 335
92 days	<input type="checkbox"/> 530	<input type="checkbox"/> 1 777	<input type="checkbox"/> 384	<input type="checkbox"/> 445
184 days	<input type="checkbox"/> 1 188	<input type="checkbox"/> 3 188	–	–

**Desired insurance start date**

Insurance start and end:

**Insured person(s) (guest/s)**

Last name(s)

First name(s)

Date(s) of birth

**Details of applicant (host)**

Mr  Ms

Last name

First name

Street/no.

Postcode/town or city

Phone

E-mail

Place/date

Signature

**For internal use only**

Agency/partner no.

Maximum sums insured and premiums in CHF incl. Swiss federal stamp duty. As at July 2019. We reserve the right to make changes to benefits and premiums. The applicant confirms that he/she has received a copy of the applicable Standard Terms of Insurance (STI) and the information sheet entitled "Information about your insurance policy". The applicant acknowledges that this proposal shall remain binding for a period of 14 days providing he/she has not stipulated a shorter timeframe for acceptance, and undertakes to pay the premium on conclusion of the insurance contract. The specific insurance contract and the Standard Terms of Insurance (STI) E74 are authoritative in all cases.

**GAS/ECR/ICR**

nicht frankieren  
ne pas affranchir  
non affrancare

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**DIE POST**



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ERV  
P.O. Box  
4002 Basel

# Medical Assistance.

In an emergency, an experienced team of experts will help organize medical care on site and/or return transport.

In the event of illness or accident, a medical professional must be called immediately and their instructions followed. The following documents, among others, must be submitted to ERV:

- **Copy of passport with date stamp or flight, bus or train ticket**
- **Receipts with prescriptions**
- **Invoices with details of services**
- **Claim receipt (doctor, hospital)**
- **Medical report or certificate (if available)**

**European Travel Insurance ERV**  
St. Alban-Anlage 56, P.O. Box, 4002 Basel  
info@erv.ch, www.erv.ch

Member of **ITIA** International  
Travel Insurance Alliance

