

# Health and accident insurance in Switzerland

## Health and accident insurance in Switzerland

Health insurance coverage is mandatory by law in Switzerland. Therefore, all students are automatically covered with the insurance provided by Les Roches. This covers you for health and accident - both while on campus and on internship - at the most competitive rate (which may vary from one semester to another). The health insurance fee for the internship semester(s) will be charged on the invoice for the previous on-campus semester.

However, if you have a private valid insurance cover equivalent to the Swiss health insurance cover scheme, you may require exemption from the Swiss authorities before your arrival on campus. If you fail to complete the request, the insurance provided by Les Roches will apply.

If you keep your private health and accident cover, you are responsible for verifying that your documents are valid while in Switzerland or abroad. Les Roches will not cover any related expenses.

Personal and private insurance, to cover issues such as damage or theft of personal property, is not mandatory but is strongly recommended and is the student's responsibility. Les Roches cannot be held responsible for the theft of personal belongings, student damage or third-party insurance.

## 24/7 medical advice, assistance and repatriation

All Les Roches students are automatically covered with TSM for worldwide medical advice, assistance and repatriation. This applies to your entire studies, as well as six days prior to your official check-in date and six days after your check out date.

This is part of the Les Roches complementary service and is included in the tuition fees.

For more information, please check the TSM flyer.

## What are the different options to apply for health/accident insurance?

### Option a: for students living outside Switzerland

Les Roches Health insurance

[Check our User-Friendly Insurance Guide ↗](#)

OR

Private health insurance

Provide the [Exemption Form\\*](#) ↗ for equivalent of Swiss health insurance by post or email prior to arrival.

If you fail to do so, you will automatically be registered with the insurance provided by the school.

\* The exemption form is used for official validation, and should be duly filled in and stamped by the applicant's insurance company and sent prior to arrival to: [info@lesroches.edu](mailto:info@lesroches.edu) ↗

### Option b: for European residents\*

Please check the [European Health Insurance Card vs Les Roches Student Insurance Plan document](#) ↗ before making a decision.

Les Roches Health insurance

[Check our User-Friendly Insurance Guide](#) ↗

OR

European Health Insurance Card

Send a copy (front and back) of your European Health Insurance Card to [info@lesroches.edu](mailto:info@lesroches.edu) ↗ prior to arrival.

If you fail to do so, you will be automatically registered with the insurance provided by the school.

\* European Union/EFTA member states include: Austria, Belgium, Bulgaria, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Ireland, Iceland, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Netherlands, Norway, Poland, Portugal, Romania, Slovakia, Slovenia, Spain, Sweden and the United Kingdom.

### Option c: for Swiss residents

Mandatory Swiss health insurance

Please send a copy (front and back) of your Swiss Health Insurance Card to [info@lesroches.edu](mailto:info@lesroches.edu) ↗ prior to arrival.

