

# Insurance guide



# International medical, assistance and protection benefits

All benefit amounts are per person,  
per year of cover.

**Note:**  
Treatment Guarantee is required for all  
benefits indicated with a ① or ② in the  
following tables and may be required  
for other benefits.

International core plan	Benefits
Maximum plan benefit CHF per accident/illness per lifetime	CHF 1,000,000
In-patient benefits - please refer to notes for Treatment Guarantee Hospital accommodation	80% refund
Hospital accommodation	General ward
Intensive care ①	Full refund
Prescription drugs and materials ①	Full refund
Surgical fees, including anaesthesia and theatre charges ①	Full refund
Physician and therapist fees ①	Full refund
Surgical appliances and prosthesis ①	Full refund
Diagnostic tests ①	Full refund
Organ transplant ①	Full refund
Psychiatry and psychotherapy ① (in-patient and day-care treatment only)	Full refund
Emergency in-patient dental treatment	Full refund
Day-care treatment ②	Full refund
Kidney Dialysis ②	Full refund
Out-patient surgery ②	Full refund
Nursing at home or in convalescent home (immediately after or instead of hospitalisation) ②	CHF 20 per day, max. 100 days
Rehabilitation treatment ② (in-patient, day-care and out-patient, must commence within 14 days of discharge after acute medical and/or surgical treatment ceases)	Full refund, max. 90 days
Local ambulance	Full refund
Emergency treatment outside area of cover (for trips of a maximum period of 6 weeks)	Full refund, max. 42 days
CT and MRI scans (in-patient and out-patient treatment)	Full refund
PET ① and CT-PET scans ② (in-patient and out-patient treatment)	Full refund
Oncology ② (in-patient and out-patient treatment)	Full refund
Routine maternity ② (in-patient and out-patient treatment)	Full refund
Complications of pregnancy and childbirth (in-patient and out-patient treatment)	Full refund
Home delivery	Full refund
Legal abortion	Full refund
Emergency out-patient treatment	Full refund
Emergency out-patient dental treatment	Full refund
Palliative care ②	Full refund
Long term care ②	Full refund, max. 30 days per lifetime
Prescribed stay in a spa	CHF 10 per day, max. 21 days

International out-patient plan	Benefits
Maximum plan benefit	No limit
Medical practitioner fees and LAMal covered prescribed drugs	Full refund
Specialist fees	Full refund
Diagnostic tests	Full refund
Chiropractic treatment, osteopathy, homeopathy, Chinese herbal medicine and acupuncture	Full refund, Max. 5 visits per year
Prescribed physiotherapy and speech therapy	Full refund
Psychiatry and psychotherapy	Full refund
Prescribed medical aids	Full refund
HIV/AIDS test	CHF 100
Prescribed vaccination	CHF 150
Routine health check	CHF 300

International assistant plan	Benefits
Search and rescue	CHF 30,000
Medical repatriation	Full refund
Repatriation of mortal remains	Full refund
Parental presence in case of hospitalisation over 7 days (Benefit only applies to treatments outside of Switzerland)	CHF 4,000
Theft of ID documents (Benefit only applies to events outside of Switzerland)	CHF 1,500
Emergency message transmission	Full refund
Return flight postponement due to exam rescheduling	CHF 150

International accidental death benefit	Benefits
Accidental death - Lump sum benefit	CHF 100,000

International private civil liability	Benefits
Material damage and personal injury caused to third parties	CHF 3,000,000 per event
Area of cover: Worldwide exc. USA & Canada - CHF 200 deductible per claim	

Legal protection	Benefits
Costs related to an unintentional offence committed in Switzerland	CHF 250,000 per event

**Area of cover of medical and assistance benefits:**  
Worldwide cover for illness & accident: you are free to choose your healthcare provider or hospital anywhere in the world in the event of illness & accident except in the USA where emergency treatment only is covered.

**Note:**  
This summary of benefits provides an outline of the covers Allianz Worldwide Care, International SOS, Zurich, Visana and Generali (Fortuna) offer.

Covers are fully subject to the detailed Table of benefits and their respective policy terms and conditions.

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