

Supplementary insurance BASIC

Special conditions
Version 2007

All references to persons in this document apply to both genders.

Table of contents

I	Costs of hospital treatment	2
1	Hospitalization in a general ward throughout Switzerland, located outside the canton of domicile	2
2	Personal expenses	2
II	Final stipulations	2
3	Supplementary cover	2
4	Combining benefits	2
5	Duration of insurance cover and notice of cancellation	2

I Costs of hospital treatment

Art. 1 Hospitalization in a general ward throughout

Switzerland, located outside the canton of domicile

- 1.1 CSS shall reimburse additional expenses for treatment and accommodation in the general ward (at least one night in a room with several beds) of a public or private hospital in Switzerland (excluding medical residence facilities and socio-medical establishments), located outside of the canton of domicile and recognised by cantonal planning.
- 1.2 The insured person must select a hospital and a ward that are suited to the type of care he needs.
- 1.3 Benefits are not granted if the hospital stay takes place in a ward other than the general ward.
- 1.4 These benefits are granted without limit of duration.

Art. 2 Personal expenses

CSS will grant an allowance of CHF 10 per day to cover personal expenses during the stay in hospital.

II Final stipulations

Art. 3 Supplementary cover

- 3.1 Benefits guaranteed under the present special conditions are paid in addition to those provided under the compulsory LAMal health insurance.
- 3.2 They cannot, however, be used to compensate the annual deductible and co-payment expenses imposed by the compulsory LAMal health insurance or another supplementary insurance.
- 3.3 The right to benefits ceases once the insured person is no longer covered by the present insurance plan.

Art. 4 Combining benefits

The benefits of the present supplementary insurance may not be accumulated with similar benefits from other products from supplementary insurance with CSS.

Art. 5 Duration of insurance cover and notice of cancellation

- 5.1 Notwithstanding articles 6 and 14 of the general conditions of insurance for individual supplementary insurance and 8.2 for group supplementary insurance, the insured person may cancel the present insurance cover for 31st December in a calendar year by giving 3 months notice and provided that membership in the present insurance has lasted at least 36 months.
- 5.2 If the present insurance is not cancelled at the end of the first period of cover, it shall be renewed for a further period of 12 months.

Translation: Only the original German text approved by the Swiss Supervisory Authority is binding.