

# International Health Insurance

## Insurance Product Information Document

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ExecutiveCover CHF

### Contract GCCHEXE005EN

This Insurance Product Information Document is a summary of the key features and exclusions of this plan. You will find full policy terms and conditions in the General Conditions of the above contract. Golden Care Plans are underwritten by Global Health and Accident Insurance Ltd, authorised and regulated by Guernsey Financial Services Commission (licence number: 2291879).

### What is this type of insurance?

The CHF ExecutiveCover Policy is an international medical insurance plan designed to offer private health cover irrespective of your country of residence.



### What is insured?

#### Assistance Services in a medical emergency

- ✓ First aid and medical treatment carried out at the site of the emergency
- ✓ Local medical transport (evacuation, repatriation) from the site of the emergency
- ✓ Medical escort if required to assist during evacuation or repatriation

#### Assistance Services in the event of death

- ✓ Repatriation of mortal remains
- ✓ Transport of relative or close friend accompanying the deceased insured
- ✓ Contribution to funeral costs

#### Medical Treatment Services

##### Hospital treatment:

- ✓ Hospitalisation
- ✓ Emergency treatment
- ✓ Transport by ambulance
- ✓ Hospitalisation for mental illness
- ✓ Dental treatment following an accident
- ✓ Individual room if available and meals
- ✓ Rehabilitation

##### Out-patient care:

- ✓ Consultation with general and specialist doctors
- ✓ Laboratory and radiology services
- ✓ Prescription medicines
- ✓ Physiotherapy sessions
- ✓ Medical assistance at home following hospitalisation
- ✓ Complementary medicines
- ✓ Orthopaedic prostheses
- ✓ Endocrinology

##### Maternity and dental care

##### Optical and auditory treatment.



### What is not insured?

- ✗ Assistance services in the event of death should this occur in the country of usual residence or domicile
- ✗ Pre-existing conditions
- ✗ Mental health treatment other than as part of a stay in a medical establishment
- ✗ Self-aggravated risks which are created as a direct result of the activities of the Insured
- ✗ Environmentally aggravated risks including illnesses contracted during an epidemic which has been officially recognized by the health authorities. This does not apply to Insureds residing in Switzerland
- ✗ Cosmetic treatment unless for reconstructive reasons following an accident or surgical operation
- ✗ Costs for premature baby above limit of CHF100,000

See section 5 of policy for full details of exclusions.



### Are there any restrictions on cover?

- ! Some benefits have specific limits which will be shown in the policy documents
- ! All members of the same family must choose the same plan with the same features other than the area of cover
- ! Golden Care must adhere to the laws and regulations of your country of usual residence. Restrictions imposed in some countries may affect people wishing to apply for cover in that country or when they return to that country. It may be necessary to refuse cover in Switzerland to comply with local regulations.



## Where I am covered?

Cover is provided for private medical treatment according to geographical zones 1 or 2:

### In Zone 1

1. You can benefit from all your services worldwide excluding the USA and Canada where your benefits will be provided only if the following conditions are met:
  - ✓ Your stay in either of these countries does not exceed 30 days per insurance year
  - ✓ Your trip to either of these countries is not made with the intention of receiving medical care

### In Zone 2

1. You can benefit from all your services worldwide without the restrictions applicable to Zone 1.
2. Zone 2 cover can remain in force should an Insured return to his/her country of origin except for American and Canadian nationals whose cover will automatically be cancelled following three months in their country of origin.



## What are my obligations ?

- You must comply with the terms and conditions of this policy
- You must pay your premium on or before the due date
- Any information you provide in relation to the insurance must be accurate and complete
- You must tell Golden Care Services if your personal details change including your address
- You must inform Golden Care Services if you think there is a mistake in your policy
- You must obtain pre-authorization where this is indicated in the policy wording
- If you wish to make a claim you must contact our claims department and provide any information we may need in order to administer your policy or to assess your claim
- All claims must be submitted within 90 days otherwise they may not be accepted
- You must contact Golden Care Services in the event of hospitalisation.



## When and how do I pay?

- Golden Care Services will send notification of the due date informing you of the premium to be paid and you must settle before that date.
- Premium can be paid in full at the start of the policy by bank transfer, debit card or payment slip (Switzerland only).



## When does the cover start and end?

- The policy period is for one year. The inception date will be advised by Golden Care Services.



## How do I cancel the contract?

- **Cooling off period:** You may cancel within 14 days of the date of receipt of policy documents. Provided a claim has not been made we will refund premium in full. After the cooling off period, you can cancel in writing 90 days before renewal.