

International Health Insurance

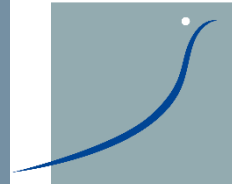
INSURANCE PRODUCT INFORMATION DOCUMENT

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StudentCover (Switzerland)

GOLDEN CARE®



Contract

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 reinsured by certain underwriters at Lloyd's and underwritten by Global Health and Accident Insurance Ltd which is regulated by Guernsey Financial Services Commission (license number: 2291879). This product is distributed by Golden Care (London) Ltd and managed by Safe MedCare SA in Geneva.

What is this type of insurance?

The StudentCover (Switzerland) is a private health insurance plan for foreign students enrolled in a Swiss school or an academic institution in Switzerland and/or Liechtenstein. Students wishing to apply must submit a form signed by Golden Care Services to the "Service de l'assurance maladie" to be exempted from a compulsory affiliation to a LAMal insurance.



What is insured?

Assistance Services in a medical emergency

- ✓ Local medical transport, evacuation or repatriation from the site of the emergency
- ✓ First aid and medical treatment carried out at the site of the emergency
- ✓ Medical escort to accompany and assist Insured during evacuation or repatriation
- ✓ Emergency delivery of indispensable drugs not available at site of emergency
- ✓ Mountain emergency search and rescue

Assistance Services in the event of death

- ✓ Repatriation of mortal remains
- ✓ Transportation of family members travelling with the deceased insured
- ✓ Contribution to cost of coffin (limit CHF 1,500)

Medical Treatment Services

Hospital benefit:

- ✓ In-patient/day care if hospitalisation required
- ✓ Emergency treatment
- ✓ Transport by ambulance
- ✓ Dental treatment following an accident
- ✓ Standard room (option A), private room (option B)
- ✓ Treatment for HIV/AIDS and associated illnesses

Out-patient care:

- ✓ Consultation with general and specialist doctors
- ✓ Laboratory and radiology services
- ✓ Prescription medicines
- ✓ Physiotherapy sessions (subject to approval)
- ✓ Home nursing following hospitalisation
- ✓ Alternative medicines

Maternity:

- ✓ Pregnancy and childbirth
- ✓ Assistance services in case of medical emergency.



What is not insured?

- ✗ Examinations and medical treatments for preventive and/or routine purposes
- ✗ Medical treatment due to the Insured being under the influence of alcohol, intoxicants, drugs or narcotics
- ✗ Optical and audio examinations and cost of spectacles, contact lenses and hearing aids
- ✗ Assistance services where the Insured has travelled to a country against government advice
- ✗ Any claim arising in the course of travel undertaken against medical advice
- ✗ Any treatment for a chronic condition which is deemed to be for routine or palliative purposes
- ✗ Self-aggravated risks which are created as a direct result of the activities of the Insured Medical conditions caused by an epidemic/pandemic whose existence has been officially recognised by the health authorities. Does not apply to Insureds residing in Switzerland
- ✗ Cost associated with birth of premature baby, a birth defect or congenital abnormality after the initial 2 months from date of birth
- ✗ Any costs where the Insured has died in their country of domicile

See section 5 of policy for full details of exclusions.



Are there any restrictions on cover?

- ! Students must possess a valid residence permit
- ! Students must be aged between 16-41
- ! Some benefits have specific limits which will be shown in the policy documents
- ! In Switzerland and Liechtenstein, the settlement of benefits will be based on the rates applicable in the university or cantonal hospitals where the treatment or hospitalisation takes place
- ! In all other countries, including country of domicile, costs must be usual, customary and reasonable for the area where treatment is provided and within policy limits.



Where I am covered?

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/ both 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.



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-authorisation 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 30 days before renewal.