

Comparison of benefits

The purpose of this annex is to present the differences in coverage between your current insurance product and the one suggested.

Current coverage

HC-Supplemental insurance in the event of hospitalisation

Special terms and conditions HCAM01

Suggested new coverage

HC-Supplemental insurance in the event of hospitalisation

Special terms and conditions HCGA01

The catalogue of benefits and coverage are similar for insurance in the event of hospitalisation for both companies.

Insured risks	Insured risks
Illness, accident and maternity	Illness, accident and maternity
Insurance classes	Insurance classes
The insurance covers stays in a general, semi-private or private ward, depending on the option chosen by the insured person.	
In a calendar year, benefits are paid for a maximum of 90 days in the semi-private and private ward.	
Benefits are paid for up to 60* days of hospitalisation in a psychiatric facility during a calendar year (*deducted from the 90-day period for the semi-private and private ward).	Identical benefits and coverage
In the event of an emergency abroad, the insurer will pay the following benefits for a maximum of 60* days per calendar year, within the limits of the selected benefits' group: a. Class 1: A maximum of CHF 500 per day b. Class 2: A maximum of CHF 1,000 per day c. Class 3: A maximum of CHF 1,500 per day d. Class 4: A maximum of CHF 3,000 per day (*deducted from the 90-day period for the semi-private and private ward).	