

Hospitalisation Insurance. All differences from the previous ZB at a glance.

You can find the complete Supplementary Conditions (ZB) for "Hospitalisation Insurance" in the Downloads section of our website: css.ch/amendments

	To date ZB Version 01.2010	New ZB Version 01.2027
Art. 2.1	Cover throughout Switzerland for elective treatment, worldwide cover for emergency treatment: CSS pays all benefits for diagnostic examinations and medical treatment. During stays abroad, benefits are limited to the acute phase of illnesses if it is unreasonable to expect the insured person to return to Switzerland immediately (benefit requirements see paragraph 3.5).	Cover throughout Switzerland for elective treatment, worldwide cover for emergency treatment: CSS pays all benefits for diagnostic examinations and medical treatment. During stays abroad, benefits are limited to the acute phase of illnesses if it is inappropriate for the insured person to return to Switzerland immediately (benefit requirements see paragraph 3.5).
Art. 3.5	If treatment is required abroad the CSS Emergency Centre must be consulted immediately. Benefits will only be provided if the CSS Emergency Centre approves and/or organises the treatment.	If treatment is required abroad the CSS Emergency Centre must be contacted immediately (in particular before hospitalisation); it will organise and coordinate the treatment (e.g. two-bed room if available) and issue commitments to provide cover. If the medical treatment is not organised and approved by the CSS Emergency Centre, the entitlement to benefits may be reduced within the scope of the insured person's obligation to mitigate the loss (Art. 24.1 GIC), or if the obligations in the event of a claim (in particular the obligations to provide information, to submit to an examination, to notify and to obtain a commitment to provide cover; Art. 25) are breached, benefits may be refused or determined at the discretion of CSS (Art. 26 GIC). This does not apply to medical treatment where there is danger in delay.