

# Travel insurance. The easy, carefree way to travel.



## Your advantages:

- Comprehensive travel cover
- Personalised protection thanks to our Economy, Balance and Premium package deals
- Choice of optional modules for flexible cover
- Can be taken out for the whole year or single trips
- 24h emergency number for world-wide assistance

## Trip cancellation? Lost luggage? Emergency abroad?

Our travel insurance lets you enjoy a straightforward, personalised travel experience. Because you choose and pay only for what you really need. And thanks to the CSS Emergency Centre, you can request assistance by phone at any time, wherever you are in the world.

## Save on premiums:

- Attractive premiums for our package deals
- Annual insurance lets you travel without worries – as often as you like

### Personalised for you:

Get advice on 0844 277 722 or take out insurance online now at [www.css.ch/travel](http://www.css.ch/travel)

# Your options.

## Package or individual modules? Five insurance options add up to comprehensive travel cover.

### Modules

Available individually or as part of a package deal

#### Medical costs insurance:


Medical costs insurance comes into play when your health and accident insurance fails to provide sufficient cover. If faced with an emergency, it covers all the costs for doctors, medication and hospitalisation, without limit.

 Does not include retention fees and deductibles from basic insurance.

#### Personal assistance insurance:

Insures the following cases:

- Unlimited worldwide cover for rescue operations and repatriation to Switzerland; up to CHF 20,000 for search operations,
- Advance on costs of up to CHF 10,000 for hospitalisation abroad,
- CHF 3,000 for visits to the sick bed by those very close to the insured person (transport and accommodation),
- Refund of additional costs for early or delayed return trips: up to CHF 5,000 for a two- or multi-person household and up to CHF 2,500 for individual insurance.

 Repatriation to Switzerland must be discussed with the CSS Emergency Centre in advance.

#### Cancellation insurance:

Insures costs arising through cancellation, delayed departure or cutting short a trip, up to the agreed sum insured (see table below).

#### Luggage insurance:

Insures your luggage against theft, loss or damage worldwide at the new-for-old value, up to the agreed sum insured (see table below).

#### Legal Protection Insurance while Abroad:

Covers lawyers' fees, experts' fees and court costs of up to CHF 250,000 in Europe and up to CHF 50,000 outside Europe. Our partner Orion Rechtsschutz-Versicherung AG will provide you with support in legal protection cases.

	Economy package	Balance package	Premium package
Medical costs insurance:	✓		✓
Personal assistance insurance:	✓	✓	✓
Cancellation insurance:		✓	✓
Luggage insurance:			✓
Legal Protection Insurance while Abroad:	✓		✓

## To guarantee personalised insurance cover, we offer the following contract types, terms and sums insured:

Contract term	Choice of up to 17 days or 31 days Sum insured in CHF		Annual contract* Sum insured in CHF per insured event	
	Individual	Two- or multi-person household	Individual	Two- or multi-person household
<b>Cancellation costs</b> as individual module or package deal	5,000	10,000	20,000	40,000
<b>Luggage</b> as individual module, choice of sum insured (retention fee CHF 100)	2,000 4,000 8,000	2,000 4,000 8,000	2,000 4,000 8,000	2,000 4,000 8,000
<b>Luggage</b> as part of Premium package	2,000	4,000	2,000	4,000

\* To ensure there are no gaps in your insurance cover, annual insurance renews automatically for one year at a time unless you cancel it beforehand.

**24h emergency number**  
**+41 (0)58 277 77 77**



**Personal details**

Surname: .....

First name: .....

Policy no.: .....

# Information at a glance.

## What to do in an emergency abroad?

In an emergency abroad, always make the CSS Emergency Centre your first point of contact. It will support you and give you a commitment to provide cover.

**24h emergency number: +41 (0)58 277 77 77**

The Emergency Centre needs a few important details from you. Therefore, please have the following information to hand:

- Health insurance card, details of your employer in case of accident
- Current problem, measures taken so far, medication
- Place where you are staying, travel dates, ticket numbers if possible
- Phone numbers, fax if applicable: holiday apartment/hotel, hospital, doctors

The phone number for the Emergency Centre can also be found on your health insurance card (see diagram on next page).

You'll need this in an emergency – it's best to always carry it with you in your purse or wallet.

### Don't have basic insurance with CSS?

Fill out the emergency call card pictured above and take it with you on your travels. That way, you can make sure you always have the CSS emergency number to hand.

**Our tip: Also take the insurance card for your basic insurance with you.**

## Following an emergency abroad.

### How to get the costs of medical services refunded:

If you had to receive treatment abroad without being able to inform the CSS Emergency Centre, then we need certain documents and information from you (see steps 1 to 3) to allow us to reimburse the costs as quickly as possible.

You can find all the necessary forms at [www.css.ch/travel](http://www.css.ch/travel). If you prefer, we will be happy to send you the forms by email or post.

### What to do when an insured event occurs, step by step:

<b>Step 1</b>	Complete the " <b>Questionnaire for treatment abroad</b> " and send it to us along with all of the necessary paperwork (Step 3) to CSS Insurance, Service Centre, P.O. Box 2550, 6002 Lucerne.
<b>Step 2</b>	If you received treatment following an accident, please also complete the " <b>Accident Notification Form</b> ".
<b>Step 3</b>	Send us the following documents: <ul style="list-style-type: none"> <li>– Questionnaire for treatment abroad</li> <li>– Original invoices showing the individual items in detail (in one of Switzerland's national languages or English)</li> <li>– Proof of payment (e.g. credit card statements or receipts)</li> </ul> If you do not receive these documents automatically, please request them from the doctor or hospital. <b>Our tip: Make a copy of the original paperwork before sending it to us.</b>

### How to get cancellation and luggage insurance costs refunded:

Fill out the "**Claim notification form Travel Insurance for Cancellation Costs and Luggage**". Send the form to us along with all the necessary paperwork mentioned on the form. You can find the form at [www.css.ch/travel](http://www.css.ch/travel)

If you prefer, we will be happy to send you the forms by email or post.



### Our tip for persons insured with CSS

The myCSS client portal helps you to get your money even faster. Simply upload the necessary receipts with the myCSS app or by going to [myCSS.ch](http://myCSS.ch). Be sure to keep the original receipts. In some cases, we may also ask you to send them to us by post.

# Proof of insurance abroad.

## Travel to EU or EFTA countries.

When travelling to EU or EFTA countries (Iceland, Liechtenstein and Norway), for your own security you require a European Health Insurance Card. **No additional proof of insurance is required.** If you have taken out basic insurance with us, you will find the European Health Insurance Card on the back of your CSS insurance card. The card contains all the details required to obtain medically necessary services in an EU or EFTA country. Should you require treatment, present the European Health Insurance Card to the doctor or hospital. Any retention fees must be paid directly at the time.

The retention fees are determined by the terms and conditions of the basic insurance of the country in question.

As the European Health Insurance Card only covers benefits that fall under the basic insurance of the EU/EFTA country in question, it is worth taking out travel insurance. This will also cover any additional costs that may arise, such as hospitalisation in a private ward, rescue operations or medical repatriation to Switzerland.



## Travel outside Europe.

Outside Europe, at most, the basic insurance will cover double the costs that would have been reimbursed in Switzerland. In countries such as the USA, Australia, Canada, New Zealand or Japan, medical costs can be very expensive. Relatively high costs should also be expected in Africa or Latin America. In these countries, patients from Switzerland often prefer to be treated in private hospitals, where better care is offered. Public hospitals are not of the same standard as in Switzerland. We recommend that you take out travel insurance to ensure you too are fully covered in such cases.

Please note: In many countries, you also need a visa or confirmation of insurance. Further information on these countries is available at [www.eda.admin.ch](http://www.eda.admin.ch)