













Golden Care® Benefits and sums insured

YOUR HEALTH INSURANCE AROUND THE WORLD

All costs should be usual, customary and reasonable for the area and/or country where care and medical treatment are provided.

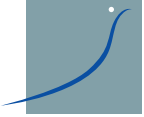
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BENEFITS & LIMITS	TravelCover Schengen	TravelCover Worldwide
	CHF	CHF
Total amount of cover	Up to 50,000.- per insured per period of cover	Up to 150,000.- per insured per period of cover
All care and treatment resulting from illness and/or an accident whether or not hospitalisation is required	Up to 80 years	Up to 80 years
Area of cover excluding your country of usual residence and/or country of departure	All member states within the Schengen Area	Worldwide cover (choice of protection areas)
Period of cover	3, 8, 10, 15, 22, 31, 45, 62, 92 days	8, 10, 15, 22, 31, 45, 62, 92, 122, 152, 180, 213, 244, 274 days
Deductible	Deductible of CHF 100.- per pathology and per insured (no deductible in the event of an accident)	Deductible of CHF 100.- per pathology and per insured (no deductible in the event of an accident)
Premium	Calculated according to the length of stay	Calculated according to the length of stay
INPATIENT / DAY CARE		
 Care and treatment in emergency ward	✓ Full Cover	✓ Full Cover
 Care and treatment in hospital	✓ Full Cover	✓ Full Cover
 Organ transplant in the event of an accident	✓ Full cover for kidneys, liver, lungs, heart and/or skin graft	✓ Full cover for kidneys, liver, and/or heart
 Dental treatment resulting from an accident	Benefits limited to 500.-	✓ Full Cover
 Room and meals	Standard (shared) room and meals in hospital	Private room and meals in hospital
 Room and board for a person accompanying a hospitalised child under 10 years of age	Benefits limited to 100.- per day	Benefits limited to 100.- per day
OUTPATIENT BENEFITS		
 Consultations with General Practitioners and specialists	✓ Full Cover	✓ Full Cover
 Laboratory and radiology services	✓ Full Cover	✓ Full Cover
 Prescription medicines	✓ Full Cover	✓ Full Cover
 Physiotherapy sessions	Not Covered	✓ Full cover Subject to prior approval

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ASSISTANCE BENEFITS AND SERVICES	TravelCover Schengen	TravelCover Worldwide
	CHF	CHF
 Assistance services in a medical emergency	✓ Full Cover	✓ Full Cover
 Local medical transportation, evacuation, repatriation from the place of medical emergency	✓ Full Cover	✓ Full Cover
 Medical care escort	When required for medical reasons	When required for medical reasons
 Transportation by ambulance (organised by the assistance services)	✓ Full Cover	✓ Full Cover
 Accompanied transport for the return home of children under 15 years of age	Not Covered	✓ Full Cover
 Delivery of essential medicines not available at the site of the medical emergency	Not Covered	✓ Full Cover
 Repatriation of mortal remains	✓ Full Cover	✓ Full Cover
PRINCIPAL EXCLUSIONS		
All medical treatments undertaken in the country of usual residence and/or country of departure		
Trips made with the intention of receiving medical care		
Check-ups and preventive treatments		

This document is aimed at providing a summary of insurance benefits and services for the **TravelCover Schengen** and **TravelCover Worldwide** schemes according to the options selected. It is not intended to replace the Golden Care general conditions and/or certificate of insurance.