



Supplementary Conditions (SC)

“Hospital Indemnity” from AXA

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Supplementary Conditions (SC)

Part A General provisions

A1 What is the purpose of the insurance?

Hospital indemnity insurance covers the financial consequences of a hospital stay as a result of an accident or illness, but not as a result of maternity. The selected insured amount is paid out in accordance with the following provisions, regardless of any benefits derived from any other private or social insurance.

A2 Who is the insurance carrier?

The insurance carrier is AXA Insurance Ltd., General Guisan-Strasse 40, CH-8401 Winterthur (hereinafter referred to as "AXA").

A3 What is the basis of this insurance?

This insurance is based on these Supplementary Conditions (SC), the individual application for insurance, the policy, and the General Insurance Conditions (GIC) of AXA Healthcare. Should these documents not contain any applicable contract rule, the provisions of the Insurance Contract Act (VVG) apply.

A4 Under what conditions can I take out this insurance?

Hospital indemnity insurance can only be taken out as a supplement to a hospital insurance policy provided by AXA Healthcare. The hospital indemnity policy expires automatically upon the termination of the hospital insurance policy.

Part B

Insurance coverage

B1 What do I need to know about the insurance coverage?

B1.1 In amendment of A4.1 GIC, insurance cover is provided worldwide.

B1.2 In amendment of C6 GIC, the benefits are paid independently of any other insurance benefits.

B2 What are the requirements for insurance coverage?

B2.1 The insured amount is paid out up to twice per calendar year:

- a) once in the event of a short inpatient stay of at least 3 (three) nights in a hospital during a calendar year and
- b) once in the event of a long inpatient stay of at least 7 (seven) nights in a hospital during the same calendar year or
- c) twice for a single stay of at least 10 (ten) nights.

The sequence of the hospital stays does not affect the payouts. From the age of 70 the insured amount shall be paid out no more than once per calendar year.

B2.2 AXA will pay the insured amount if the condition of the insured requires an inpatient hospital stay for medical reasons (necessary hospitalization). In all other respects, section C of the GIC applies. This insurance is fixed-sum insurance.

B2.3 A hospital within the meaning of these SC is any of the following institutions, provided that it is on the cantonal planning and hospital lists according to Art. 39 of the Health Insurance Act (KVG), or is recognized by AXA:

- a) Acute-care hospitals in Switzerland;
- b) Psychiatric hospitals for acutely ill patients;
- c) Rehabilitation clinics and
- d) Comparable foreign hospitals.

Acute-care hospitals are hospitals and clinics that are under medical management and supervision and admit exclusively acutely ill patients or accident victims.

B2.4 AXA maintains a corresponding list according to G9 GIC, from which it can be ascertained which hospitals are recognized or not recognized. This list can be inspected at AXA, or extracts can be requested.

B3 What is not insured?

In addition to the provisions under C3 GIC, no benefits are paid in the following cases:

- a) Stays due to maternity as defined in B3 GIC;
- b) Stays for treatments that no longer necessitate acute, inpatient hospital care, such as treatment for chronic disorders;
- c) Stays in facilities not intended for the treatment of acutely ill patients, specifically obstetric clinics, birth centers, spa centers, retirement homes, nursing homes, homes for the chronically ill, hospices, and long-term stays in psychiatric day and night clinics (see para. C3.1 GIC, 4th point in the list);
- d) Outpatient treatment;
- e) Hospital stays for treatments that are not recognized by the Health Insurance Act (KVG);
- f) Semi-inpatient stays in hospital;
- g) Stays due to the willful incurrence of an illness or accident; this also applies if the insured's action leading to the illness or accident occurred in a state of mental incapacity which he or she willfully brought about.

Part C

Insured amount

C1 What is the insured amount?

The following insured amounts can be selected:

- CHF 1000
- CHF 2000
- CHF 3000

The selected insured amount is stated in the policy.

Part D

Payment of the insured amount

D1 How is the insured amount paid?

D1.1 In principle, the insured amount is always paid out upon submission of the hospital invoice. AXA may request additional documents or information from the insured, the treating physician, or other persons in order to establish the claim for payment (cf. G7.5 GIC).

D1.2 The insured amount shall be paid to the policyholder.

D2 Are age groups used for determining the premiums?

The following age groups are used for determining the premiums:

- 0 to 5 years
- 6 to 10 years
- 11 to 15 years
- 16 to 20 years
- 21 to 25 years
- 26 to 30 years
- 31 to 35 years
- 36 to 40 years
- 41 to 45 years
- 46 to 50 years
- 51 to 55 years
- 56 to 60 years
- 61 to 65 years
- 66 to 70 years
- 71 to 75 years
- 76 years and older

Moving into a new age group may lead to a change in premiums.



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