



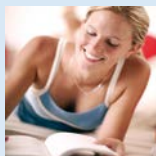
STUDENT HEALTH INSURANCE

Because a disease can have serious financial and social consequences, Advisor Swiss Insurance puts your health in the center of its concerns and offers you a program of insurance adapted to your needs.

With its partners' world network, Advisor Swiss Insurance proposes an international health care insurance answering to high quality criteria.

Valid from 05.2019 • CHF

INTERNATIONAL HEALTH INSURANCE



Who can apply for coverage ?

Foreign students, who lives in Switzerland in the purpose of their studies, for improvement classes, PhD's and trainees.

Frame of the insurance

Advisor Swiss Insurance proposes on the basis of the general conditions, a coverage of the financial consequences of illness, accident and maternity as well as repatriation for health reasons and related assistance expenses and legal insurance.

Territorial validity

Worldwide

Monthly premiums (CHF)

Age bracket	Cantons	Annual deductible						
		100	300	500	750	1'000	1'200	1'500
Until 29 years old	All Switzerland	129	109	99	89	69	64	59
	ZH	–	129	109	99	93	89	69
30 to 60 years old	All Switzerland	–	–	–	–	–	–	129
	ZH	–	–	–	–	–	–	149

How to join the Student Health Insurance programme?

By filling in the “application form” that is available on www.assurance-etudiant.ch. Or you can also download it, complete it and return it to Advisor Swiss Insurance.

Private liability insurance

With the private liability insurance, you are ensured against legal claims if you cause damage to persons or properties belonging to third parties.

The private liability insurance compensates the injured party for you and takes care of your interests in case of unjustified claims.

The insurance covers a total of CHF 5 million per event.

You are protected in your capacity as a :

- private person
- sports amateur
- pets holder
- holder and user of cycles and mopeds
- tenant (**cover required by the state control**)

BENEFITS

Hospitalization in general ward	Full reimbursement
Outpatient treatment	Full reimbursement
Doctors' and Specialists' fees	Full reimbursement
Prescribed medicines and covered by the LAMal	Full reimbursement
Contribution to treatments and home care provided on medical prescription (following or to replace hospitalization)	20 per day, max. 2'000 per calendar year
Rehabilitation following hospitalization	Max. 500 per day, max. 90 days per calendar year
Medically prescribed transport by ambulance	50%, max. 1'000 per calendar year
Worldwide emergency treatment	Full reimbursement
Urgent repatriation - except for Switzerland or country of origin	Full reimbursement
Repatriation of mortal remains	Full reimbursement
Emergency dental treatment resulting from an accident	80%
Maternity	Full reimbursement
Laboratory tests, x-rays, scanners	Full reimbursement
MRI	Full reimbursement according to the Policy conditions
Prescribed vaccinations	Max. 150 per 3 calendar years
Physiotherapists	Full reimbursement according to the Policy conditions
Psychotherapy	90%
Chiropractor	Full reimbursement
Osteopath	50%
Outpatient alternative medicine treatments (Acupuncture, anthroposophic medicine, Chinese medicine, homeopathy, neural therapy and phytotherapy, according to the rate of the canton of residence or work)	90% max. 1'500 per calendar year
Medically necessary auxiliary means and on medical prescription	According to the list of the means and devices (LiMa)
Course of treatment at a spa in Switzerland	10 per day, max 21 days per calendar year
Prescribed glasses, contact lenses (waiting period 6 months)	Max 200 every 3 calendar years
Global insurance amount	Unlimited
Parental presence in case of hospitalization over 7 days	Max. 4'000
Theft of ID documents	Max. 1'500
Return flight postponement due to exam rescheduling	Max. 150
Legal insurance of patients	Max. 250'000 per event
Personal liability	5'000'000 - Deductible per case 200
Territorial coverage	Worldwide

We insure students from the following educational establishments

- Academie Internationale de Droit et d'Economie
- Alpadia Language Schools Montreux
- American Graduate School of Business (AGSB)
- Brillantmont International School
- Business School of Lausanne (BSL)
- Cambridge Corporate University
- Centre Professionnel du Nord Vaudois
- CERN
- Colgate University
- Collège Champittet
- Collège St-Michel
- Swiss Confederation, State Secretariat for Education, Research and Innovation (SERI)
- CREA Genève
- ECAL Haute Ecole d'Art et de Design
- Ecole d'Ingenieur de Geneve
- Ecole Hôtelière de Genève (EHG)
- Ecole Hôtelière de Lausanne (EHL)
- Ecole Lémania
- Swiss Federal Institute of Technology Lausanne
- Swiss Federal Institute of Technology Zurich
- European University
- Geneva Academic Center
- Geneva School of Economics and Management
- High School of Engineering and Management Vaud
- Haute Ecole de Gestion (ARC-heg)
- Haute Ecole de Musique de Genève
- Haute Ecole de Musique de Lausanne (HEMU)
- High School of Science
- University of Applied Sciences Western Switzerland (HES-SO)
- Graduate Institute of International and Development Studies
- Information Services of Private Schools of Switzerland (SIEPS)
- Swiss Federal Institute of Technology
- United International Business School Zurich (UIBS)
- University of Basel (UNIBS)
- University of Bern (UNIBE)
- University of Fribourg (UNIFR)
- University of Geneva (UNIGE)
- University of Lausanne (UNIL)
- University of Neuchâtel (UNINE)
- University of St-Gallen (UNISG)
- University of Zurich (UNIZH)
- IFM University
- Wesford University

The insurance card

Your insurance card gives you access to the health services covered by the Student Health Insurance programme. On the back of the card you will find our emergency service phone number together with any necessary information about how to contact the company.

