

Edition 1 September 2018

Special Insurance Conditions (BVB)

Translation: Only the original German text approved by the Swiss Supervisory Authority is binding.

BVB 30 - Domicile or habitual residence abroad

The provisions of the General Insurance Conditions for Supplementary Health Insurance policies (hereinafter referred to as AVB KZV) and of the Additional Insurance Conditions (hereinafter referred to as ZVB) are in principal applicable to the products you have taken out. Clarification of or deviation from these provisions comprises the following terms:

1. For treatment outside of Switzerland, the service provider must be officially recognised in the country concerned.
2. In any case, you are strongly recommended to clarify with Helsana whether or not it will assume the costs before commencing treatment.
3. In deviation from subsection 21.1 (f and h) of the AVB KZV, illnesses and accidents resulting from acts of war in the country of residence or habitual residence, in Switzerland and in the Principality of Liechtenstein are not insured. The provisions listed in the AVB KZV apply outside of these three countries. There is no insurance cover in case of military service performed outside the country of residence and Switzerland.
4. In deviation from subsection 9.3 (d and e) of the AVB KZV, the insurance contract shall expire at the time when the insured person no longer has any insurance obligations under the Swiss Federal Health Insurance Act (KVG).
5. Supplementing section 31 of the AVB KZV, disputes arising from the insurance contract are subject to the jurisdiction of the court at the employer's registered office in Switzerland or at Helsana's registered office.