

Supplementary Conditions (SC)

Hospital Capital Insurance (IPA/WVG)

Note:

- For reasons of readability only the male pronoun is used.

These Supplementary Conditions constitute part of the insurance contract. The General Conditions of Contract for Visana supplementary health insurances apply.

1. Purpose of the insurance

This insurance covers the financial consequences of illness and accident, excluding maternity.

2. Entitlement to benefits

1. The insured capital is paid in the event of an inpatient stay at an acute-care hospital. Capital sums of up to and including CHF 5,000 are paid in the event of an inpatient hospital stay of at least 24 hours. If a higher capital sum is insured, the additional amount (capital over CHF 5,000) is only paid in the event of an uninterrupted inpatient hospital stay of at least 48 hours. If another hospital stay occurs in the same calendar year in which a partial payment has already been made, there is no entitlement to payment of the remaining capital for a stay of less than 48 hours.
2. The capital is paid in the following cases:
 - A hospital stay at an acute-care hospital in Switzerland;
 - A hospital stay at an acute-care hospital abroad.
3. In the following cases, a maximum capital sum of CHF 4,000 is paid:
 - A stay at a rehabilitation institution that is recognised by the insurance company as per the Federal Health Insurance Act (HIA/KVG).
4. The insured capital is only paid once per calendar year.

3. Benefit exclusions

In the following cases, **no benefits are paid**:

- A hospital stay for treatments that do not entail an obligation to pay benefits according to the Federal Health Insurance Act (HIA/KVG).
- Maternity.
- Outpatient treatments at a hospital.
- A hospital or hospital ward for the chronically ill.
- A stay at a psychiatric hospital.
- A stay at an institution for balneotherapy.
- An inpatient stay that was not due to the claimant's own need for acute-care hospitalisation, but rather, for example, due to the claimant accompanying a sick child.

4. Insurable annual capital sums

The following annual capital sums can be insured:

- CHF 500
- CHF 1,000
- CHF 1,500
- CHF 2,000

- CHF 2,500
- CHF 3,000
- CHF 4,000
- CHF 5,000
- CHF 6,000
- CHF 8,000
- CHF 10,000
- CHF 12,000
- CHF 15,000

5. Insured benefits

1. The supplementary hospital capital insurance is a fixed-sum insurance.
2. In the event of an inpatient stay at an acute-care hospital as per article 2, the hospital capital insurance provides the insured capital. Article 2, paragraph 4 remains reserved.

6. Payment of benefits

1. The insurance benefits are paid upon presentation of the hospital invoice. The insured person authorises the insurance company to request the diagnosis, or any other information necessary for determining the entitlement to benefits, from the attending physician.
2. The capital is paid to the insured person. In the event of death, the capital goes to the beneficiaries in the following priority order: to the spouse, to the children in the absence of the former, to the father and mother in the absence of any of the former, to other legal heirs in the absence of any of the former. The insured person may change the beneficiaries' priority order by submitting a written request to the insurance company.

7. Hospital stay from one year to the next

The hospital capital is only paid once per uninterrupted hospital stay. In the event of an uninterrupted hospital stay beyond the end of the year, the following applies:

- If no hospital capital has yet been paid for the calendar year in which admission to hospital occurs, there is an entitlement to that year's insured capital. This same uninterrupted hospital stay, regardless of its duration, does not entail any entitlement to the next year's hospital capital.
- If only part of the insured hospital capital has been paid for the calendar year in which admission to hospital occurs, there is an entitlement to the remaining part for that year. This same uninterrupted hospital stay, regardless of its duration, does not entail any entitlement to the next year's hospital capital.
- If, due to an earlier hospital stay, the hospital capital for the calendar year in which admission to hospital occurs has already been paid, there is an entitlement to the next year's insured capital, provided that the minimum length of stay (24 or 48 hours respectively) is fulfilled in the new year.

8. Premium

1. The premiums are graded according to gender and age group. In deviation from art. 7.2 of the General Conditions of Contract for supplementary health insurance as per IPA/VVG, there is no age group 0 to 18, as hospital capital cannot be insured for children up to the age of 18.
2. Taking out hospital capital insurance leads to a higher premium rate in the following insurance packages when these are taken out or if they are already in place:
 - Hospital Flex
 - Managed Care Hospital Flex
 - Basic FlexWhen the hospital capital insurance cover begins, the higher premium rate is applied simultaneously. If the hospital capital insurance is terminated, the switch to the lower premium rate occurs simultaneously.

9. Accident risk

Accident risk can be excluded.