

Customer information according to the VVG

2022 version

This customer information provides a short overview of the identity of the insurer and the main contents of the insurance policy (Article 3 of the Federal Law on Insurance Contracts/ VVG). The rights and obligations of the contracting parties are contained in the insurance application or the insurance policy, the general terms and conditions of insurance and special terms and conditions of insurance, and applicable laws, in particular the VVG.

Who is the insurer?

The contractual partner is Sympany Versicherungen AG (hereinafter referred to as Sympany), with its head office in Basel. Sympany also offers insurance products in partnership with other insurance groups. This information can be found in the relevant Special Terms and Conditions.

What risks are covered and what is the extent of the insurance cover?

The insurance covers the financial consequences of the following risks: Illness and/or accident and/or maternity. The specific risks covered and the extent of the insurance cover can be found in the insurance application, the insurance policy and the General and Special Terms and Conditions. The General Terms and Conditions of Insurance (AVB) also specify if the cover is fixed-sum insurance or indemnity insurance.

What is the level of the premium?

The level of the premium is determined on a risk basis, taking into account factors such as the age of the insured person, their residence, and their excess. All information about premiums, risks covered and the desired coverage and co-payment can be found in the insurance application, the insurance policy and in the General and Special Terms and Conditions.

When is the premium due?

The premiums are to be paid in advance in accordance with the due dates and payment terms stated on the premium invoice. If Sympany makes direct payments to service providers (medical

practice, hospital, pharmacy, etc.), the insured person is obliged to reimburse the agreed co-payments within 30 days after the invoice was issued by Sympany.

What happens if premiums and co-payments are not paid?

If the insured person defaults on their payment of the premium or co-payment and has not fulfilled it within a grace period of 30 days, they will receive a written notice to pay the outstanding amount within 14 days. If payment is not made despite this notice, the obligation to provide services shall be suspended. Sympany can withdraw from the contract after the period of notice expires. If the outstanding premium is not collected with due legal effect within two months of the expiry of the reminder period, the contract lapses.

What other obligations does the insured person have?

Reporting obligation

The insured person must submit their benefit claims to Sympany before the deadline in accordance with the Special Terms and Conditions for each individual insurance category. An accident must be notified within 10 days at the latest.

Minimising damage

The insured person must do everything possible to minimise damage, especially anything that aids their recovery, and avoid everything that would delay this.

Duty of disclosure

The insured person must provide Sympany with all information with the required medical and administrative details and release the attending doctors and other medical staff and insurers from the duty of confidentiality towards Sympany.

When does the insurance cover begin?

The insurance starts on the day stated in the insurance policy.

What is the duration of the contract?

If a longer contract duration has not been agreed, the insurance is for one calendar year from 1 January to 31 December. After every year, the insurance policy automatically renews for another year without notice unless it is cancelled by the insured person in compliance with the normal period of notice.

When does the contract end?**When it is cancelled by the insured person**

- The insurance or insurance category can be terminated from 31 December if written notice is given by 30 September at the latest. Notice shall have been served on time if it is received by Sympany no later than the last day of the month before the start of the three-month period of notice. Deviations from this rule can be found in the General and Special Terms and Conditions.
- After every claim for which Sympany has provided a benefit, the insured person may give written notice of withdrawal from the relevant insurance category within 14 days of the payment or of becoming aware of Sympany's assumption of benefits. The premium is payable until the contract is terminated.

Waiver of termination by Sympany

Sympany does not terminate the contract upon its expiry or in the event of a claim. Other reasons for termination under the Federal Law on Insurance Contracts (VVG), such as insurance fraud and duty of disclosure breach, remain reserved.

Automatic expiry

The contract automatically expires:

- if the insured person dies
- if the insured person moves abroad (excluding border commuters, posted workers or those who have taken out mondial insurance)

This list only contains the most important reasons for termination. More possibilities can be found in the terms and conditions of insurance.

Can the insurance application be withdrawn?

The insured person can withdraw their application for an insurance contract or a corresponding declaration of acceptance in writing (by letter or email) within 14 days.

That period starts on the day on which the insurance person applied for or accepted the contract. The insured person will have met the deadline provided that s/he has informed the insurance company of his/her wish to withdraw or posted his/her declaration of withdrawal by the final day of the cancellation period. The insured person may only withdraw an application for an insurance contract lasting for at least one month.

How does Sympany handle data?

The insured person's data is processed in accordance with the applicable data protection law. The insurer only collects and processes data required for the purpose of processing the insurance contract as per the Federal Law on Insurance Contracts (VVG) (e.g. personal details, health information, verification of information provided in the application, debt collection, claim processing). The insurer treats the information collected with the highest degree of confidentiality and only passes on data to third parties with the consent of the insured person. The insurer only passes on data to third parties if the transfer is directly connected to the fulfilment of the insurance contract. In this case, the insurer ensures that the data is only handled in the same way that it would have been permitted to do so. This applies in particular in the event that data is passed on to an insurance provider outside the Sympany Group if, in an insurance category, provision is made for collaboration with another insurance provider. The insurer stores the data carefully and protects the data against unauthorised access with appropriate technical and organisational measures. Detailed information on data protection can be found online at www.sympany.ch/en/legal-notice