

## Customer information according to the VVG

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This information sheet provides a overview of the insurer and the fundamental parts of the insurance contract (Art. 3 of the Federal Act on Insurance Contracts/VVG). The rights and obligations of the contract parties are based on the insurance proposal, the insurance policy, the general, additional and special insurance conditions as well as the relevant laws, in particular the VVG.

### 1 Insurance company

The contract partner is Helsana Supplementary Insurances Ltd (hereinafter referred to as Helsana), headquartered in 8600 Dübendorf. Helsana also offers insurance products in partnership with other insurance companies (e.g. Helsana Rechtsschutz AG for Advocare products). Details can be found in the relevant insurance conditions.

### 2 Insured risks and scope of insurance cover

Depending on the insurance product chosen, the insurance cover covers the financial consequences of the risks of illness and/or accident and/or maternity. Capital insurance in the event of death and disability and legal expenses insurance can also be taken out. The specific insurance cover is set out in the insurance proposal/policy and the insurance conditions.

Helsana's insurance products are indemnity insurance products, with the exception of VI-VANTE, HOSPITAL EXTRA and PREVEA (lump-sum benefits), which are fixed-benefit insurance products.

### 3 Premiums and co-payments

Premiums depend on age, gender and the place of residence of the insured person, the risks being insured as well as the level of cover and co-payment (deductible and excess) desired. Details on premiums and co-payment can be found in the insurance proposal resp. the insurance policy and the insurance conditions.

Premiums are payable in advance and can either be paid on a monthly, bimonthly, quarterly, six-monthly or annual basis.

In the event of Helsana paying the service provider (doctor, hospital, pharmacist) directly, the insured person is required to refund Helsana the agreed co-payment within 30 days of the invoice being issued.

If the insured person falls behind with the payment of the premium or the co-payment and has been issued a reminder as a result of this, the duty to provide benefits is suspended upon expiry of the reminder period.

### 4 Other obligations of insured persons

#### Notification requirement

The insured person must, within a reasonable period, inform Helsana when an event covered by

the insurance occurs so that Helsana is able to check its duty to provide benefits.

#### Cooperation requirement

The insured person must provide Helsana with full and accurate details of everything related to the insurance event as well as to earlier illnesses and accidents and must release the medical staff providing treatment (doctor etc.) from their professional obligation to patient confidentiality when dealing with Helsana.

#### Requirement to limit damages

The insured person must do all they can to aid recovery and prevent anything that could delay recovery. In particular, they must follow the advice of doctors and care staff.

### 5 Start, duration and end of insurance

Insurance starts on the day stated in the insurance policy.

The person who submits the insurance proposal can withdraw it within 14 days. The withdrawal period starts from the date the proposal or declaration of acceptance is signed.

#### Contract duration

The contract is agreed upon for an unspecified duration. The minimum duration is one year, provided the insurance proposal/policy does not specify a longer minimum duration (known as 'long-term policies').

#### Cancellation by the insured person

The insured person can cancel the policy:

- after one year of uninterrupted insurance cover, by giving three months' notice at the end of the calendar year. Cancellation will take effect as long as the notice has reached Helsana no later than on the last working day prior to the commencement of the notice period. Any exceptions to this rule can be found in the insurance conditions.
- after any event for which Helsana has to provide benefits. The insured person may cancel the contract within 14 days of payment of the benefits or within 14 days of the relevant notice. Insurance cover ceases once Helsana has received notice.

#### Cancellation by Helsana

Helsana may cancel the contract when facts that are significant for the assessment of risk were withheld or incorrectly disclosed on the

application form at the time of answering the questions (contravention of the disclosure requirement). The cancellation right expires four weeks after Helsana became aware of the contravention of the disclosure requirement. However, Helsana will not cancel the policy when it expires or in the event of a claim. Exception: The cancellation right in the event of a claim according to the VVG is not waived for Helsana Advocare PLUS and Helsana Advocare EXTRA legal expenses insurance.

#### **Withdrawal by Helsana**

Helsana may withdraw from the policy when the insured person is late in paying premiums or the co-payment and has received a reminder and the premium is waived.

#### **Automatic expiry**

The policy expires automatically:

- with the death of the insured person;
- when the insured person moves their place of residence abroad, unless the insured person continues to be insured in Switzerland in accordance with the KVG. On request, the contract may be suspended for certain products and continued when the insured person returns to Switzerland.

This list contains only the main reasons. Other reasons can be found in the insurance conditions.

#### **Please note following policy cancellation**

Premiums that have already been paid will be refunded from the cancellation date (charged to the exact day), unless the contract was in effect for less than one year.

After the contract comes to an end, there is no longer any entitlement to benefits for the treatment of illnesses or accidents that occurred during the contract period.

## **6 Data protection**

Helsana refers generally to the privacy policies of Helsana Supplementary Insurances Ltd, available at [www.helsana.ch/data-protection](http://www.helsana.ch/data-protection).

If Helsana offers an insurance product in cooperation with other insurance companies, your data will be passed on to the relevant insurance companies (Coop Rechtsschutz AG, SOLIDA Versicherungen AG and Helvetia Swiss Insurance Company Ltd). These companies only collect and process personal and business data that is necessary for contract and claims processing. You can find detailed information on the processing of your personal data by other insurance companies in their respective privacy policies.