



## International Health Insurance

As disease can have serious financial and social consequences, **Brillantmont International School** is offering an insurance program, developed in partnership with Advisor International Health Insurance.

With a global network of partners, Advisor proposes coverage for medical, pharmaceutical and hospital expenses in case of illness and accident, as well as complete coverage of medical repatriation and assistance services.





## Frame of the insurance

Advisor Swiss Insurance offers, on the basis of the Policy conditions, a coverage of medical, pharmaceutical and hospital expenses in the event of illness, accident, maternity, as well as repatriation expenses and assistance services.

## More than an insurance program

- 24-hour emergency service
- Coverage of search and rescue costs
- Coverage of medical expenses abroad
- Organisation and payment of assistance and repatriation costs
- Organisation of a companion's return journey
- Presence of a relative in the event of hospitalisation
- Coordination with hospitals and local authorities
- Real-time monitoring and information on the progress of the case
- Dispatch of vital medicines

## Territorial validity

Care and assistance services are covered worldwide in the event of an emergency.

## Insurance Plan • CHF

Hospitalization in a semi-private or private ward	Full reimbursement
Outpatient treatment and day care in connection with hospitalization	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)	Max. 2'000 per calendar year
Rehabilitation following hospitalization	Max. 500 per day, max. 90 days per calendar year
Medically prescribed transport by ambulance	Max. 2'000 per calendar year
Worldwide emergency treatment	Full reimbursement
Laboratory tests, x-rays, scanners	Full reimbursement
MRI	Full reimbursement
Prescribed vaccinations	Max. 150 per calendar year
VIH Test	Max. 50 per calendar year
Physiotherapy and Chiropractic	In accordance with the KVG
Psychotherapy	90%
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
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
Annual deductible	100
Territorial coverage	Worldwide

## Dental treatment

Emergency dental treatment resulting from an accident	80%
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## Glasses and contact lenses

Prescribed glasses, contact lenses (waiting period 6 months)	Max. 200 every 3 calendar years
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## Legal protection for patient

Legal protection in Europe	250'000 per event
Legal protection outside Europe	50'000 per event

## Personal liability

Maximum coverage for all property damage and bodily injury	5'000'000 - Deductible per case 200
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## Assistance

Urgent repatriation owing to illness / accident (except for Switzerland or country of origin)	Full reimbursement
Repatriation of mortal remains	Full reimbursement
Return of the accompanying person	Full reimbursement
Early return of the insured person	Full reimbursement
Search and rescue	50'000
Info Travel Care	Service included
Sending vital drugs	Service included
Advance of emergency in case of loss or theft of travel or important documents	10'000
Psychological support by phone	Service included
Travel modification assistance in case of unforeseen	Service included
Emergency message transmission	Service included
Advance of medical expenses	1'000'000
Assistance with telephone and payment blocking procedures	Service included



## Outpatient treatment

To obtain reimbursement for outpatient treatment, including specialist or general practitioner bills, simply send us the original, itemised bill.

Doctors' bills must be accompanied by a diagnosis, and those for medication by a prescription.

## Hospitalization

Many practical details need to be settled before admission. If you wish, Advisor can take care of the admission procedures for non-emergency hospitalisation. If the hospital or clinic requires a guarantee of payment, Advisor will inform them of your insurance cover and coordinate the payment of medical bills.

In the event of an emergency hospitalisation, Advisor must be informed immediately in order to avoid any misunderstandings regarding your insurance cover. We would ask you to provide it with information about your hospitalisation, including the doctor's diagnosis, the date of admission and, if possible, the expected date of discharge, the type of treatment, etc.



Advisor International Health Insurance insures people of all nationalities. The strict control of the rules imposed by the Swiss Insurance Contract Act and the Financial Market Supervisory Authority FINMA guarantees the best security for the policyholders of its programs.

#### Customer service

Tel : +41 21 620 75 00  
info@advisor-swiss.com

#### Head Office Switzerland, Lausanne

Avenue de Provence 4  
CH-1007 Lausanne  
Tel : +41 21 620 75 00  
Fax : +41 21 620 75 01  
ihi@advisor-swiss.com  
www.advisor-swiss.com

#### Advisor International Health Insurance

Company registered with the Swiss Financial Market Supervisory Authority FINMA under number 34'892