

Special Terms and Conditions of insurance for daily allowance benefits in the event of hospitalisation

BH

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The following provisions are subject to the General Terms and Conditions for Supplemental Health and Accident Insurance (CGC), whose edition is specified in the insurance policy.

Art. 1 Eligibility

Anyone up to the age of 60 may be insured for a daily allowance benefit paid for the duration of a stay in a hospital facility.

Art. 2 Insured benefits

1. Insurance for a daily allowance benefit in the event of hospitalisation includes benefits of up to CHF 200 per day.
2. Benefits are covered by fixed-sum insurance.
3. Daily allowance in the event of hospitalisation is paid for a maximum of 90 days per calendar year.
4. When the insurer has paid 360 daily allowance benefits over a period of four calendar years, the entitlement to benefits expires. When the entitlement to benefits expires, insurance coverage ends.

Art. 3 Entitlement to benefits and period of non-availability

1. Entitlement to insurance benefits takes effect after a period of non-availability of six months.
2. In the event of maternity, compensation is only paid after 12 months of insurance.
3. Insurance benefits end when the insurance contract is terminated. The entitlement to benefits for an ongoing claim shall remain unaffected.

Art. 4 Premium

1. An insured person who reaches the maximum age for his age group during the year is automatically transferred to the next higher age group at the beginning of the following calendar year. The relevant age groups are as follows:
 - from 0 to 18 years,
 - from 19 to 25 years,
 - from the 26th year to the 71st year of age, age groups are graduated in five-year brackets.Premiums take into account the above-mentioned age groups.
2. The premium rate also takes into account the age at which the insured person joins the insurance.