

Insurance Information Sheet

Health, Accident & Rescue Insurance

The Swiss healthcare law requires that everyone in the country holds medical health insurance.

If you live in Switzerland, you should already have health and accident insurance. If you don't (or no longer) have accident insurance through an employer, make sure that this is covered by your health insurance. For the outreach part, we strongly recommend that you also take out a travel repatriation insurance. See page 2 for more information.

If you don't live in Switzerland, there are different requirements depending on the length of your stay :

a) For a stay in Switzerland of max. 90 days (e.g. with a Schengen visa)

- **If you live in Europe** and have a **European Health Insurance Card**, please check the covering for Switzerland with your health insurance company before coming here. (More info on page 2)
- **If you are coming to us from outside Europe**, e.g. with a Schengen visa, we ask you to take out the necessary insurance directly with Dr. Walter GmbH: [Health insurance for Schengen visa | provisit.com](https://www.provisit.com). Provisit Visum is specifically for people with a Schengen Visa. It is officially recognized, affordable, and easy to obtain. Make sure to include accident and liability. A different insurance solution is only possible with the consent of your school leader.

b) For a stay in Switzerland of more than 90 days (e.g. with visa type "D")

- **If you live in Europe** and have a **European Health Insurance Card** (usually at the back of your insurance card), please check the covering for Switzerland and possible outreach nations with your health insurance company before coming here. (More info page 2) Without a European Health Insurance Card, we will have to insure you with **Swisscare**.
- **If you come to us from outside Europe**, e.g. with a national visa type "D", we will insure you with **Swisscare**.

YWAM Wiler has signed a collective contract with **Swisscare Switzerland Ltd**, a health insurance company for students. Swisscare's insurance cover is accepted by the authorities and the premiums are very reasonable compared to normal Swiss health insurance (CHF 86.00 per month).

At a minimum, this coverage provides the entire list of benefits according to the Swiss healthcare law: worldwide coverage, sickness and accident, maternity, hospital in-/out-patients, general practitioners or specialists, prescription medicine, rescue and assistance 24/7. Additionally, in case of a problem in a foreign country, medical repatriation to Switzerland or to the home country is included in the insurance, and repatriation of the mortal remains to home country.

The deductible for this insurance is CHF 500. This means that the first CHF 500 in medical costs you have to pay. Once this limit is reached, you will only have to pay 10 percent of the additional costs (to a maximum of CHF 700), the rest being totally reimbursed by Swisscare.

Once you are here, our school office will register you with Swisscare.

You will then receive an e-mail confirmation, access to the "MySwisscare App" and the invoice for the duration of your stay at YWAM Wiler. The monthly premium is CHF 86.00. Please pay your total bill by bank transfer or credit card.

If you have any questions or you need help, do not hesitate to contact us.

General explanations regarding the different kind of insurances

Health insurance: (mandatory)

What it is: This is an insurance which covers health care issues like doctor's treatments, most prescription and hospital costs.

Important: Confirm that your insurance covers Switzerland, Europe, and later on, your outreach nation as well.

Accident insurance: (mandatory)

What it is: This insurance covers treatments which are caused by an accident. e.g. doctor treatments, most prescription, and hospital costs.

Important: Some insurances exclude certain sports like skiing, sledding, surfing... So confirm that if you do those sports you will be covered!

Personal liability insurance: (mandatory)

What it is: It is called "Third party liability". That means if you break someone's computer by accident, or if you injure someone by accident, the insurance would cover the resulting costs.

Important note: These insurances have an excess or a deductible. For example, you pay CHF 200 and they would cover the rest.

If you do not have liability insurance, we recommend that you take out insurance with Dr. Walter: www.protrip-world-liability.com

Travel Repatriation Insurance: (strongly suggested but not mandatory)

Example of travel repatriation insurance:

Flight cancellation costs	Mostly included	
Advance payment in case of sudden medical treatments	Depends on the insurance	
Repatriation costs, necessary medical transport into another hospital and healing costs.	Best would be unlimited coverage but at least 20'000 USD	Most important
Repatriation of the remains to home nation	Best would be unlimited coverage but at least 20'000 USD	Most important
Visiting costs of a relative in case you are somewhere in a hospital	Depends on policy	
Food and housing costs in case of a delayed departure because of medical issues	Depends on the insurance, mostly up to 7 days	

Why do we strongly recommend taking out this type of travel repatriation insurance?

A medical repatriation or repatriation of the mortal remains could cost a tremendous amount of money and bring an entire family into big financial problems. If you do not have good insurance and would have serious medical problems, no one would pay for transport and that could cause major long-term damages.