



Insurances and Benefits of CONCORDIA

CONCORDIA
Bound by trust



Mandatory Health
Care Insurance

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Supplementary Insurances

Please browse

Mandatory Health Care Insurance

MHC BASIC / MHC PLUS

DIVERSA^{premium}

As a complement to MHC PLUS

DIVERSA^{plus}

concordiaMed	Free medical advice by telephone, 24-hour emergency service	Free medical advice by telephone, 24-hour emergency service	Free medical advice by telephone, 24-hour emergency service
Outpatient treatment – orthodox medicine	Basic coverage in accordance with statutory benefits MHC BASIC: with authorised service providers MHC PLUS: with authorised and non-authorised benefit providers (maximum MHC rate)	Benefits subsequent to MHC PLUS for non-authorised benefit providers from Liechtenstein and Switzerland	Benefits subsequent to MHC PLUS for non-authorised benefit providers from Liechtenstein and Switzerland
Inpatient treatment – hospital stay	General ward in a contracted hospital		
Alternative cures – complementary medicine	Acupuncture (Traditional Chinese Medicine) in accordance with statutory regulations		
Maternity, family	CHF 150 for childbirth preparation course with a midwife, 3 breast feeding consultations with a midwife or nurse, basic coverage as per statutory benefits for home or outpatient birth	Care for sick/injured child ¹ : CHF 50/hr., max. CHF 600/year Rooming-in: CHF 100/night, max. 10 overnight stays Family room in the event of a birth: CHF 100/night, max. 5 overnight stays (waiting period of 270 days) Course for emergencies with small children: 50 %, max. CHF 200/3 years	
Medication	Medication prescribed by a doctor and covered by mandatory insurance	For medicines not covered by mandatory insurance (if recognised in Liechtenstein): 75 %	For medicines not covered by mandatory insurance (if recognised in Liechtenstein): 75 %
Protective and travel vaccinations	Vaccinations in accordance with the statutory benefits		
Promotion of health and fitness			
Medical preventive care, check-ups	Basic coverage in accordance with statutory benefits MHC BASIC: with authorised service providers MHC PLUS: with authorised and non-authorised benefit providers (maximum MHC rate)	Benefits subsequent to MHC PLUS for non-authorised benefit providers from Liechtenstein and Switzerland	Benefits subsequent to MHC PLUS for non-authorised benefit providers from Liechtenstein and Switzerland
Dental	Certain illnesses and in case of a dental accident: coverage of the statutory benefits	Outpatient (orthodontics up to the age of 22, temporomandibular joint discomforts, etc.): 75 % Inpatient (oral surgery): contracted hospitals, general ward	Outpatient (orthodontics up to the age of 22, temporomandibular joint discomforts, etc.): 75 % Inpatient (oral surgery): contracted hospitals, general ward
Eyeglass lenses and contact lenses	Up to the age of 18: CHF 180/year	Up to the age of 18: CHF 300/year, age 18 and over: CHF 300/3 years	Up to the age of 18: CHF 250/year, age 18 and over: CHF 250/3 years
Refractive surgery not covered by mandatory health care insurance		50%, max. CHF 600/5 years (waiting period of 1 year)	
Treatment abroad, scheduled	Basic coverage in accordance with statutory benefits	Benefits subsequent to MHC PLUS for non-authorised benefit providers, max. CHF 3,000/year	
Treatment abroad, in case of emergency	In EU/EFTA countries, the insurance card is necessary. Within EU/EFTA countries: with European insurance health card: rates of the respective countries Outside of EU/EFTA countries: max. of double the rate in Liechtenstein	Search operations for rescue and recovery ² : max. CHF 20,000 Rescue and transport costs ² : unlimited Illness or accident ² : inpatient max. 75 days, outpatient local rates	Search operations for rescue and recovery ² : max. CHF 20,000 Rescue and transport costs ² : unlimited Illness or accident ² : inpatient max. 60 days, outpatient local rates
Search and rescue costs		Search and rescue costs: max. CHF 25,000	Search and rescue costs: max. CHF 20,000
Ambulance transport	Basic coverage in accordance with statutory benefits	Transport costs: unlimited	Transport costs: unlimited
Cure at a spa/sanatorium	Costs for doctor and therapy	CHF 50/day, max. 21 days/year for each type of cure	CHF 50/day, max. 21 days/year for each type of cure
Home nursing and domestic help	Basic coverage in accordance with statutory benefits MHC BASIC: with authorised service providers MHC PLUS: with authorised and non-authorised benefit providers (maximum MHC rate)	Household help: CHF 50/day, max. 30 days/year	Household help: CHF 50/day, max. 30 days/year
Medical aids	Basic coverage in accordance with statutory benefits	50 %, max. CHF 2,000	50 %, max. CHF 2,000
Legal protection for patients		In Europe: max. CHF 500,000; Outside of Europe: max. CHF 50,000	
Cost sharing	Up to age 21: deductible CHF 0/year; no retention fee From age 21: deductible CHF 500 to 4,000; 20 % retention fee to max. CHF 900* Retirement age: deductible CHF 500 to 4,000; 10 % retention fee to max. CHF 450* * Maximum retention fee reduced by free choice of deductible	No deductible	No deductible

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¹ Organised by CONCORDIA

² Organised by concordiaMed 24-hour emergency service

Mandatory Health Care Insurance

MHC BASIC / MHC PLUS

DIVERSA^{care}

DIVERSA

concordiaMed	Free medical advice by telephone, 24-hour emergency service	Free medical advice by telephone, 24-hour emergency service	Free medical advice by telephone, 24-hour emergency service
Outpatient treatment – orthodox medicine	Basic coverage in accordance with statutory benefits MHC BASIC: with authorised service providers MHC PLUS: with authorised and non-authorised benefit providers (maximum MHC rate)		
Inpatient treatment – hospital stay	General ward in a contracted hospital		
Alternative cures – complementary medicine	Acupuncture (Traditional Chinese Medicine) in accordance with statutory regulations		
Maternity, family	CHF 150 for childbirth preparation course with a midwife, 3 breast feeding consultations with a midwife or nurse, basic coverage as per statutory benefits for home or outpatient birth	Care for sick/injured child ¹ : CHF 30/hr., max. CHF 600/year Rooming-in: CHF 60/night, max. 10 overnight stays Family room in the event of a birth: CHF 60/night, max. 5 overnight stays (waiting period of 270 days) Course for emergencies with small children: 50%, max. CHF 200/3 years	
Medication	Medication prescribed by a doctor and covered by mandatory insurance	For medicines not covered by mandatory insurance (if recognised in Liechtenstein): 50 %	For medicines not covered by mandatory insurance (if recognised in Liechtenstein): 50 %
Protective and travel vaccinations	Vaccinations in accordance with the statutory benefits		
Promotion of health and fitness			
Medical preventive care, check-ups	Basic coverage in accordance with statutory benefits MHC BASIC: with authorised service providers MHC PLUS: with authorised and non-authorised benefit providers (maximum MHC rate)		
Dental	Certain illnesses and in case of a dental accident: coverage of the statutory benefits	Outpatient (orthodontics up to the age of 22, temporomandibular joint discomforts, etc.): 50 % Inpatient (oral surgery): contracted hospitals, general ward	Outpatient (orthodontics up to the age of 22, temporomandibular joint discomforts, etc.): 50 % Inpatient (oral surgery): contracted hospitals, general ward
Eyeglass lenses and contact lenses	Up to the age of 18: CHF 180/year	Up to the age of 18: CHF 200/year, age 18 and over: CHF 200/3 years	Up to the age of 18: CHF 150/year, age 18 and over: CHF 150/3 years
Refractive surgery not covered by mandatory health care insurance		50%, max. CHF 400/5 years (waiting period of 1 year)	
Treatment abroad, scheduled	Basic coverage in accordance with statutory benefits		
Treatment abroad, in case of emergency	In EU/EFTA countries, the insurance card is necessary. Within EU/EFTA countries: with European insurance health card: rates of the respective countries Outside of EU/EFTA countries: max. of double the rate in Liechtenstein	Search operations for rescue and recovery ² : max. CHF 10,000 Rescue and transport costs ² : unlimited Illness or accident ² : inpatient max. 45 days, outpatient local rates	Search operations for rescue and recovery ² : max. CHF 10,000 Rescue and transport costs ² : unlimited Illness or accident ² : inpatient max. 30 days, outpatient local rates
Search and rescue costs		Search and rescue costs: max. CHF 15,000	Search and rescue costs: max. CHF 10,000
Ambulance transport	Basic coverage in accordance with statutory benefits	Transport costs: unlimited	Transport costs: unlimited
Cure at a spa/sanatorium	Costs for doctor and therapy	CHF 30/day, max. 21 days/year for each type of cure	CHF 30/day, max. 21 days/year for each type of cure
Home nursing and domestic help	Basic coverage in accordance with statutory benefits MHC BASIC: with authorised service providers MHC PLUS: with authorised and non-authorised benefit providers (maximum MHC rate)	Household help: CHF 30/day, max. 30 days/year	Household help: CHF 30/day, max. 30 days/year
Medical aids	Basic coverage in accordance with statutory benefits	50 %, max. CHF 1,000	50 %, max. CHF 1,000
Legal protection for patients		In Europe: max. CHF 300,000; Outside of Europe: max. CHF 50,000	
Cost sharing	Up to age 21: deductible CHF 0/year; no retention fee From age 21: deductible CHF 500 to 4,000; 20 % retention fee to max. CHF 900* Retirement age: deductible CHF 500 to 4,000; 10 % retention fee to max. CHF 450* * Maximum retention fee reduced by free choice of deductible	No deductible	No deductible

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Mandatory Health Care Insurance

MHC BASIC / MHC PLUS

NATURA^{plus}

NATURA

concordiaMed	Free medical advice by telephone, 24-hour emergency service	Free medical advice by telephone, 24-hour emergency service	Free medical advice by telephone, 24-hour emergency service
Outpatient treatment – orthodox medicine	Basic coverage in accordance with statutory benefits MHC BASIC: with authorised service providers MHC PLUS: with authorised and non-authorised benefit providers (maximum MHC rate)		
Inpatient treatment – hospital stay	General ward in a contracted hospital		
Alternative cures – complementary medicine	Acupuncture (Traditional Chinese Medicine) in accordance with statutory regulations	More than 130 methods (recognised by CONCORDIA); Treatment including prescribed remedies; Treatment by naturopaths: 75 %, max. CHF 6,000/year Treatment by therapists: 75 %, max. CHF 2,000/year	More than 70 methods (recognised by CONCORDIA); Treatment including prescribed remedies; Treatment by naturopaths: 75 %, max. CHF 4,000/year Treatment by therapists: 75 %, max. CHF 1,500/year
Maternity, family	CHF 150 for childbirth preparation course with a midwife, 3 breast feeding consultations with a midwife or nurse, basic coverage as per statutory benefits for home or outpatient birth	Childbirth preparation course and breastfeeding consultation; pregnancy, pelvic floor and postnatal exercise; baby swimming course: 50 %, max. CHF 200/area and year More areas: max. CHF 500/year	Childbirth preparation course and breastfeeding consultation; pregnancy, pelvic floor and postnatal exercise: 50 %, max. CHF 200/area and year More areas: max. CHF 500/year
Medication	Medication prescribed by a doctor and covered by mandatory insurance		
Protective and travel vaccinations	Vaccinations in accordance with the statutory benefits		
Promotion of health and fitness		Back and posture training, physical fitness, CONCORDIA Sport Bonus, etc.: 50 %, max. CHF 200/area and year More areas: max. CHF 500/year	Back and posture training, physical fitness, etc.: 50 %, max. CHF 200/area and year More areas: max. CHF 500/year
Medical preventive care, check-ups	Basic coverage in accordance with statutory benefits MHC BASIC: with authorised service providers MHC PLUS: with authorised and non-authorised benefit providers (maximum MHC rate)	90 %, max. CHF 500/year (if recognised by CONCORDIA)	90 %, max. CHF 500/year (if recognised by CONCORDIA)
Dental	Certain illnesses and in case of a dental accident: coverage of the statutory benefits		
Eyeglass lenses and contact lenses	Up to the age of 18: CHF 180/year		
Refractive surgery not covered by mandatory health care insurance			
Treatment abroad, scheduled	Basic coverage in accordance with statutory benefits		
Treatment abroad, in case of emergency	In EU/EFTA countries, the insurance card is necessary. Within EU/EFTA countries: with European insurance health card: rates of the respective countries Outside of EU/EFTA countries: max. of double the rate in Liechtenstein		
Search and rescue costs Ambulance transport	Basic coverage in accordance with statutory benefits		
Cure at a spa/sanatorium	Costs for doctor and therapy		
Home nursing and domestic help	Basic coverage in accordance with statutory benefits MHC BASIC: with authorised service providers MHC PLUS: with authorised and non-authorised benefit providers (maximum MHC rate)		
Medical aids	Basic coverage in accordance with statutory benefits		
Legal protection for patients			
Cost sharing	Up to age 21: deductible CHF 0/year; no retention fee From age 21: deductible CHF 500 to 4,000; 20 % retention fee to max. CHF 900* Retirement age: deductible CHF 500 to 4,000; 10 % retention fee to max. CHF 450* * Maximum retention fee reduced by free choice of deductible	No deductible	No deductible

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Mandatory Health Care Insurance

MHC BASIC / MHC PLUS

Vacation and Travel Insurance

Dental Care Insurance

concordiaMed	Free medical advice by telephone, 24-hour emergency service	Free medical advice by telephone, 24-hour emergency service	Free medical advice by telephone, 24-hour emergency service
Outpatient treatment – orthodox medicine	Basic coverage in accordance with statutory benefits MHC BASIC: with authorised service providers MHC PLUS: with authorised and non-authorised benefit providers (maximum MHC rate)		
Inpatient treatment – hospital stay	General ward in a contracted hospital		
Alternative cures – complementary medicine	Acupuncture (Traditional Chinese Medicine) in accordance with statutory regulations		
Maternity, family	CHF 150 for childbirth preparation course with a midwife, 3 breast feeding consultations with a midwife or nurse, basic coverage as per statutory benefits for home or outpatient birth	Unexpected delivery abroad ¹ : local rate Visit from a relative or close friend ¹ : train ticket or economy class flight ticket for hospital stays of 10 days or more	
Medication	Medication prescribed by a doctor and covered by mandatory insurance		
Protective and travel vaccinations	Vaccinations in accordance with the statutory benefits		
Promotion of health and fitness			
Medical preventive care, check-ups	Basic coverage in accordance with statutory benefits MHC BASIC: with authorised service providers MHC PLUS: with authorised and non-authorised benefit providers (maximum MHC rate)		
Dental	Certain illnesses and in case of a dental accident: coverage of the statutory benefits	Dental treatment resulting from an accident abroad: local rate	Option 1: 50 % to CHF 500/year Option 2: 50 % to CHF 1,000/year Option 3: 75 % to CHF 1,500/year Option 4: 75 % to CHF 2,000/year
Eyeglass lenses and contact lenses	Up to the age of 18: CHF 180/year		
Refractive surgery not covered by mandatory health care insurance			
Treatment abroad, scheduled	Basic coverage in accordance with statutory benefits		
Treatment abroad, in case of emergency	In EU/EFTA countries, the insurance card is necessary. Within EU/EFTA countries: with European insurance health card: rates of the respective countries Outside of EU/EFTA countries: max. of double the rate in Liechtenstein	Search operations for rescue and recovery ¹ : max. CHF 10,000 Rescue and transport costs ¹ : unlimited Outpatient and inpatient treatment costs ¹ : local rate Advance payments of hospital costs: max. CHF 10,000	
Search and rescue costs Ambulance transport	Basic coverage in accordance with statutory benefits		
Cure at a spa/sanatorium	Costs for doctor and therapy		
Home nursing and domestic help	Basic coverage in accordance with statutory benefits MHC BASIC: with authorised service providers MHC PLUS: with authorised and non-authorised benefit providers (maximum MHC rate)		
Medical aids	Basic coverage in accordance with statutory benefits		
Legal protection for patients			
Cost sharing	Up to age 21: deductible CHF 0/year; no retention fee From age 21: deductible CHF 500 to 4,000; 20 % retention fee to max. CHF 900* Retirement age: deductible CHF 500 to 4,000; 10 % retention fee to max. CHF 450* * Maximum retention fee reduced by free choice of deductible	No deductible	No deductible

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Mandatory Health Care Insurance

MHC BASIC / MHC PLUS

PRIVATE Hospital Insurance

SEMIPRIVATE Hospital Insurance

concordiaMed	Free medical advice by telephone, 24-hour emergency service	Free medical advice by telephone, 24-hour emergency service as well as direct appointment scheduling	Free medical advice by telephone, 24-hour emergency service
Outpatient treatment – orthodox medicine	Basic coverage in accordance with statutory benefits MHC BASIC: with authorised service providers MHC PLUS: with authorised and non-authorised benefit providers (maximum MHC rate)		
Inpatient treatment – hospital stay	General ward in a contracted hospital	Room with one bed Free choice of doctor in the hospital ¹ Free choice of hospital, worldwide ¹	Two-bed room Free choice of doctor in the hospital ¹ Free choice of hospital, throughout Liechtenstein and Switzerland ¹
Alternative cures – complementary medicine	Acupuncture (Traditional Chinese Medicine) in accordance with statutory regulations		
Maternity, family	CHF 150 for childbirth preparation course with a midwife, 3 breast feeding consultations with a midwife or nurse, basic coverage as per statutory benefits for home or outpatient birth	Rooming-in: CHF 60/night towards accommodation costs of parents in the hospital room of their children Payout for outpatient or home birth: CHF 1,500	Rooming-in: CHF 60/night towards accommodation costs of parents in the hospital room of their children Payout for outpatient or home birth: CHF 1,000
Medication	Medication prescribed by a doctor and covered by mandatory insurance		
Protective and travel vaccinations	Vaccinations in accordance with the statutory benefits		
Promotion of health and fitness			
Medical preventive care, check-ups	Basic coverage in accordance with statutory benefits MHC BASIC: with authorised service providers MHC PLUS: with authorised and non-authorised benefit providers (maximum MHC rate)		
Dental	Certain illnesses and in case of a dental accident: coverage of the statutory benefits	Inpatient, for certain illnesses and in case of dental accident: Room with one bed Free choice of doctor in the hospital Free choice of hospital, worldwide	Inpatient, for certain illnesses and in case of dental accident: Two-bed room Free choice of doctor in the hospital Free choice of hospital, throughout Liechtenstein and Switzerland
Eyeglass lenses and contact lenses	Up to the age of 18: CHF 180/year		
Refractive surgery not covered by mandatory health care insurance			
Treatment abroad, scheduled	Basic coverage in accordance with statutory benefits	Inpatient, worldwide (for treatment methods recognised in Liechtenstein)	
Treatment abroad, in case of emergency	In EU/EFTA countries, the insurance card is necessary. Within EU/EFTA countries: with European insurance health card: rates of the respective countries Outside of EU/EFTA countries: max. of double the rate in Liechtenstein	Inpatient, worldwide (for treatment methods recognised in Liechtenstein)	
Search and rescue costs Ambulance transport	Basic coverage in accordance with statutory benefits		
Cure at a spa/sanatorium	Costs for doctor and therapy	CHF 70/day, max. 21 days/year for each type of cure	CHF 50/day, max. 21 days/year for each type of cure
Home nursing and domestic help	Basic coverage in accordance with statutory benefits MHC BASIC: with authorised service providers MHC PLUS: with authorised and non-authorised benefit providers (maximum MHC rate)	Household help: CHF 70/day, max. 30 days/year	Household help: CHF 50/day, max. 30 days/year
Medical aids	Basic coverage in accordance with statutory benefits		
Legal protection for patients			
Cost sharing	Up to age 21: deductible CHF 0/year; no retention fee From age 21: deductible CHF 500 to 4,000; 20 % retention fee to max. CHF 900* Retirement age: deductible CHF 500 to 4,000; 10 % retention fee to max. CHF 450* * Maximum retention fee reduced by free choice of deductible	Deductible options: CHF 0 to 10,000/year No retention fee	Deductible options: CHF 0 to 10,000/year No retention fee

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¹ At the rate recognised by the insurance provider and for treatment methods recognised in Liechtenstein.

Mandatory Health Care Insurance

MHC BASIC / MHC PLUS

GENERAL Hospital Insurance

concordiaMed	Free medical advice by telephone, 24-hour emergency service	Free medical advice by telephone, 24-hour emergency service
Outpatient treatment – orthodox medicine	Basic coverage in accordance with statutory benefits MHC BASIC: with authorised service providers MHC PLUS: with authorised and non-authorised benefit providers (maximum MHC rate)	
Inpatient treatment – hospital stay	General ward in a contracted hospital	Multibed room Free choice of hospital throughout Liechtenstein and Switzerland
Alternative cures – complementary medicine	Acupuncture (Traditional Chinese Medicine) in accordance with statutory regulations	
Maternity, family	CHF 150 for childbirth preparation course with a midwife, 3 breast feeding consultations with a midwife or nurse, basic coverage as per statutory benefits for home or outpatient birth	Rooming-in: CHF 60/night towards accommodation costs of parents in the hospital room of their children Payout for outpatient or home birth: CHF 300
Medication	Medication prescribed by a doctor and covered by mandatory insurance	
Protective and travel vaccinations	Vaccinations in accordance with the statutory benefits	
Promotion of health and fitness		
Medical preventive care, check-ups	Basic coverage in accordance with statutory benefits MHC BASIC: with authorised service providers MHC PLUS: with authorised and non-authorised benefit providers (maximum MHC rate)	
Dental	Certain illnesses and in case of a dental accident: coverage of the statutory benefits	Inpatient, for certain illnesses and in case of dental accident: Multibed room Free choice of hospital throughout Liechtenstein and Switzerland
Eyeglass lenses and contact lenses	Up to the age of 18: CHF 180/year	
Refractive surgery not covered by mandatory health care insurance		
Treatment abroad, scheduled	Basic coverage in accordance with statutory benefits	
Treatment abroad, in case of emergency	In EU/EFTA countries, the insurance card is necessary. Within EU/EFTA countries: with European insurance health card: rates of the respective countries Outside of EU/EFTA countries: max. of double the rate in Liechtenstein	
Search and rescue costs Ambulance transport	Basic coverage in accordance with statutory benefits	
Cure at a spa/sanatorium	Costs for doctor and therapy	CHF 30/day, max. 21 days/year for each type of cure
Home nursing and domestic help	Basic coverage in accordance with statutory benefits MHC BASIC: with authorised service providers MHC PLUS: with authorised and non-authorised benefit providers (maximum MHC rate)	Household help: CHF 30/day, max. 30 days/year
Medical aids	Basic coverage in accordance with statutory benefits	
Legal protection for patients		
Cost sharing	Up to age 21: deductible CHF 0/year; no retention fee From age 21: deductible CHF 500 to 4,000; 20 % retention fee to max. CHF 900* Retirement age: deductible CHF 500 to 4,000; 10 % retention fee to max. CHF 450* * Maximum retention fee reduced by free choice of deductible	No deductible No retention fee

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Loss of earnings



Daily allowance insurance	Daily allowance in the event of incapacity to work due to illness, maternity or accident
	Combination of insurance coverage individually selectable for risks of an illness and/or accident
	Freedom to choose daily allowance amount on an individual basis
	Choice of date when benefit payments begin

Disability and death



ACCIDENTA	Monetary benefits in the event of disability or death resulting from an accident
	Insurance sums selected on an individual basis
	Benefit regardless of other insurances
	Progressive payments adjusted to the degree of disability
	Worldwide validity
TIKU/DIMA/DIMI	Monetary benefits in the event of disability or death resulting from an illness or accident
	Insurance sums selected on an individual basis
	Benefit regardless of other insurances
	Progressive payments adjusted to the degree of disability (already from a degree of disability of 25 %)
	Worldwide validity
	10% premium discounts for 2 persons or more
	Simplified acceptance procedure for prenatal application



CONCORDIA

Bound by trust

Representation in Liechtenstein

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