

# PREMIUM Hospital Insurance FL

## Additional Terms and Conditions of Insurance

	Art.	
<b>I. Definition and Content</b>		Only the original German text approved by the Swiss Supervisory Authority is binding.
Object of Insurance	1	
Insurance Options	2	
Taking out Insurance before a Birth	3	
Definitions	4	
Applicable Provisions	5	
<b>II. Benefits</b>		<b>I. Definition and Content</b>
Need for Acute Hospital Care	6	<b>1 Object of Insurance</b>
Scope of Benefits	7	1.1 PREMIUM Hospital Insurance is a form of voluntary supplementary insurance to mandatory health care insurance, within the framework of the General Terms and Conditions of Insurance for Supplementary Insurance.
Duration of Benefits	8	1.2 PREMIUM Hospital Insurance bears the costs of a stay on a private ward at a hospital. It also pays contributions towards spa treatments or convalescence cures, home help, rooming-in, childcare, costs of overnight stays for outpatient procedures, costs of travel to and from the hospital and outpatient and home births.
Benefits in the Event of Underinsurance	9	
Spa Treatments	10	
Convalescence Cures	11	<b>2 Insurance Options</b>
Duty to Notify before a Spa Treatment or Convalescence Cure	12	PREMIUM Hospital Insurance can be taken out with the following options:
Home Help	13	- Without accident cover
Rooming-in	14	- With accident cover
Outpatient and Home Births	15	<b>3 Taking out Insurance before a Birth</b>
Overnight Stays in the Event of Outpatient Procedures	16	It is not possible to take out PREMIUM Hospital Insurance for a child before his or her birth.
Childcare	17	<b>4 Definitions</b>
Travel to and from Hospital	18	4.1 Hospitals are considered to be medical institutions or the wards of medical institutions, managed and supervised by doctors, that are used to treat acute illnesses and consequences of accidents on an inpatient basis or to carry out medical rehabilitation on an inpatient basis, and that have the requisite licence to provide these treatments and rehabilitation measures. They must guarantee sufficient medical care, have the necessary skilled personnel and appropriate medical equipment at their disposal, and guarantee appropriate provision of pharmaceutical care. In this sense, psychiatric clinics are also considered to be hospitals.
Second Opinion	19	4.2 Sanatoriums, retirement and nursing homes as well as other institutions and medical facilities that are not intended for acute treatment are not considered to be hospitals.
Benefits Abroad	20	
Exclusion of Benefits	21	

- 4.3 A private ward is considered to be a one-bed room or, exceptionally, a two-bed room with a tariff that is recognised by CONCORDIA.
- 4.4 A semi-private ward is considered to be a two-bed room or, exceptionally, a room with more than two beds with a tariff that is recognised by CONCORDIA.
- 4.5 A general ward is considered to be a multi-bed room with a tariff that is recognised by CONCORDIA.
- 4.6 If a hospital has no criteria or different criteria for classifying hospital wards from those aforementioned, or if the tariffs of a ward are not recognised by CONCORDIA, it is considered to be a private ward.
- 4.7 If CONCORDIA does not recognise the tariffs of a hospital or ward, it may refuse to provide benefits entirely (Art. 21.8) or set maximum tariffs, which constitute the highest possible benefits payable under PREMIUM Hospital Insurance.
- 4.8 CONCORDIA maintains a list of hospitals for which it refuses to provide benefits under PREMIUM Hospital Insurance (Art. 21.8) or for which it has set maximum tariffs. This list is adjusted on an ongoing basis and may be viewed at CONCORDIA's offices or requested in excerpts there.

## 5 Applicable Provisions

All questions that are not specifically regulated in these Additional Terms and Conditions of Insurance are governed by the provisions of the Health Insurance Act (KVG), the Ordinance to the Health Insurance Act (KVV), the associated implementing provisions and the General Terms and Conditions of Insurance of CONCORDIA.

## II. Benefits

### 6 Need for Acute Hospital Care

Hospital benefits are granted:

- 6.1 If the need for acute hospital care exists in consideration of the diagnosis and the medical treatment as a whole;
- 6.2 For the acute hospital or hospital department in which the insured person belongs for medical reasons.

### 7 Scope of Benefits

Provided that and as long as the conditions for receiving benefits are fulfilled, the benefits comprise all accommodation costs, the costs of scientifically recognised treatment in the hospital and the treatment costs of the doctors in accordance with the tariff recognised by CONCORDIA for private wards.

### 8 Duration of Benefits

- 8.1 In the event of inpatient treatment in a hospital, the insured benefits are provided without time limit for as long as the need for acute hospital care exists.

- 8.2 In the event of inpatient treatment in a psychiatric clinic or in the psychiatric ward of another hospital, the insured benefits are provided as long as the stay is medically necessary and as long as the insured person's condition is not chronic, but for a maximum of 180 days within a period of 365 consecutive days.

## 9 Benefits in the Event of Underinsurance

- 9.1 If the insured person stays at a hospital with tariffs that exceed those recognised by CONCORDIA for a private ward, the maximum benefits provided will be the maximum tariffs pursuant to Art. 4.7 and 4.8.
- 9.2 In the event of giving birth in a hospital, the non-covered costs for the healthy newborn child that is insured with CONCORDIA from birth are borne by the mother's hospital insurance.

## 10 Spa Treatments

- 10.1 In the event of medically prescribed spa treatments carried out on an inpatient basis in a doctor-run health spa recognised by CONCORDIA, benefits of up to CHF 70 per day shall be provided.
- 10.2 These contributions are also granted when the medically prescribed spa treatments are carried out on an inpatient basis in a doctor-run, European health spa recognised by CONCORDIA that has the necessary skilled personnel at its disposal and an appropriate range of therapies for the treatment of health spa patients.
- 10.3 The spa treatment must be provided in a health spa that is recognised by CONCORDIA. CONCORDIA maintains a list of recognised health spas and updates it on an ongoing basis. The list may be viewed at CONCORDIA's offices or requested in excerpts.
- 10.4 These benefits shall only be provided if an intensive, scientifically recognised and appropriate treatment has preceded the spa treatment or if such a treatment is not possible on an outpatient basis. In addition, an initial medical examination must be performed upon beginning the spa treatment, and balneological/physical measures that are scientifically recognised in Liechtenstein must be carried out in accordance with the treatment schedule.
- 10.5 The insured daily benefits are provided for a maximum of 21 days per calendar year.

## 11 Convalescence Cures

- 11.1 If a stay at a sanatorium is medically necessary and prescribed by a doctor for the healing process or recovery after a serious illness or operation, benefits of up to CHF 70 per day shall be provided.
- 11.2 The convalescence cure must be provided in a sanatorium that is recognised by CONCORDIA. CONCORDIA maintains a list of recognised sanatoriums and updates it on an ongoing basis. The list may be viewed at CONCORDIA's offices or requested in excerpts.

- 11.3 The insured daily benefits are provided for a maximum of 21 days per calendar year.
- 12 Duty to Notify before a Spa Treatment or Convalescence Cure**  
The medical prescription must be submitted in a timely manner before the spa treatment or convalescence cure begins and indicate the name of the health spa/sanatorium and the start date of the treatment/cure.
- 13 Home Help**
- 13.1 If the insured person is completely incapable of working and has been given a prescription for home help by a doctor because of his or her state of health and personal family circumstances, benefits of CHF 70 per day are provided towards the receipted costs that are not covered by DIVERSA Insurance.
- 13.2 Home help is considered to be any person whose occupation, on his or her own account or for an organisation, consists in taking care of the household in place of the insured person.
- 13.3 The insured daily benefits are provided up to a maximum of 30 times per calendar year.
- 13.4 Benefits for home help are not granted at the same time as other benefits from Hospital Insurance.
- 14 Rooming-in**
- 14.1 If a parent stays overnight, subject to a charge, in a hospital room at the hospital in which his or her insured child under the age of 18 is hospitalised, or if children under the age of 18 stay in a hospital room at the hospital at which an insured parent is hospitalised, up to CHF 60 of the costs per overnight stay will be reimbursed from the PREMIUM Hospital Insurance of the hospitalised person.
- 14.2 If a parent stays overnight in non-private accommodation in the immediate vicinity of the hospital in which the child under the age of 18 is hospitalised, up to CHF 100 of the costs per overnight stay will be reimbursed from the PREMIUM Hospital Insurance of the hospitalised person (up to a maximum of 10 overnight stays per calendar year).
- 14.3 This entitlement also applies to foster children and step-children.
- 14.4 The benefits under PREMIUM Hospital Insurance are provided for hospitalisations in the Principality of Liechtenstein, Switzerland and abroad.
- 14.5 If DIVERSA benefits are provided for the same overnight stays, these shall take precedence and the benefits under PREMIUM Hospital Insurance shall be supplementary to them.
- 15 Outpatient and Home Births**
- 15.1 If the mother has had PREMIUM Hospital Insurance for at least 270 days at the time of the outpatient or home birth in the Principality of Liechtenstein, Switzerland or abroad, she will receive a contribution of CHF 1,500.
- 15.2 There shall be no entitlement if her hospital stay is extended or she is admitted to a hospital within 24 hours after the birth.
- 15.3 In the event of a multiple birth, the contribution will only be provided once.
- 16 Overnight Stays in the Event of Outpatient Procedures**
- 16.1 PREMIUM Hospital Insurance covers 75% of the costs of a chargeable overnight stay that is not medically necessary in a hospital room in Liechtenstein, Switzerland or abroad before or after an outpatient procedure performed in the operating theatre of the same hospital and covered by mandatory accident or health care insurance (up to a maximum of CHF 200 per calendar year).
- 16.2 The same applies to overnight stays in non-private accommodation in the immediate vicinity of the hospital.
- 17 Childcare**
- 17.1 During a medically necessary, inpatient hospital stay of an insured parent, his or her PREMIUM Hospital Insurance will pay a contribution of CHF 100 per day, up to a maximum of CHF 400 per calendar year, towards the costs of childcare for children aged under 18 by an organisation recognised by CONCORDIA (in Liechtenstein, Switzerland, Germany or Austria).
- 17.2 This entitlement also applies to foster children and step-children.
- 18 Travel to and from Hospital**  
PREMIUM Hospital Insurance will pay a contribution of CHF 50 per day, up to a maximum of CHF 200 per calendar year, towards the costs incurred by the insured person for travel by public transport or a transport company from his or her place of residence to the hospital in Liechtenstein, Switzerland or abroad at which he or she is being treated and back.
- 19 Second Opinion**  
Insured persons may contact CONCORDIA prior to a planned operation or another serious medical treatment. For certain diagnoses, CONCORDIA will arrange a second medical opinion from an external partner, which consists in a file review. The costs of this assessment are borne by CONCORDIA.

## 20 Benefits Abroad

- 20.1 In the event of an acute or planned, medically necessary inpatient stay at a hospital abroad, PREMIUM Hospital Insurance will pay the costs of treatment that is scientifically recognised in Liechtenstein and the costs of accommodation and meals.
- 20.2 If the insured person goes for the purpose of diagnosis, treatment, care or childbirth to a hospital with which there is a tariff agreement on mandatory health care insurance benefits (contract hospital), the costs of treatments scientifically recognised in Liechtenstein and the costs of accommodation and meals on a private ward shall be covered.
- 20.3 If an insured person is to have planned inpatient treatment abroad under his or her PREMIUM Hospital Insurance (as defined in Art. 20.1), the request for a guarantee of payment must reach CONCORDIA no later than seven days before the insured person's scheduled admission to hospital. The request must include details of the date of admission, the planned medical treatment, the chosen medical service provider and the chosen ward. If CONCORDIA has not yet received the request at this point in time, no benefits will be provided under PREMIUM Hospital Insurance. If CONCORDIA has not yet issued a guarantee of payment at the time of the insured person's admission to hospital, no benefits will be provided under PREMIUM Hospital Insurance. The above is subject to Art. 20.2.
- 20.4 The insured person must submit the medical information required for the payment of the benefits and the detailed original bill in German or English. If the insured person is unable to provide detailed bills, the benefits will be determined on the basis of the type, severity and duration of the illness or of the consequences of the accident.

## 21 Exclusion of Benefits

- No benefits are provided under PREMIUM Hospital Insurance:
- 21.1 For outpatient treatment;
- 21.2 For treatment and stays in hospitals due to the consumption of drugs, narcotics and other addictive substances such as the abuse of alcohol or pharmaceuticals (including complications and after-effects). Benefits are also excluded if the aforementioned consumption/abuse is only partially causative of the illness or accident/its treatment and/or has an impact on the duration of the treatment;
- 21.3 For personal expenses incurred (telephone, postage costs, television, radio, etc.);
- 21.4 For dental treatments that are not covered by mandatory health care insurance;
- 21.5 For treatment, care, supervision and stays in a nursing or retirement home;
- 21.6 For treatment and stays in the event of organ and stem cell transplants in accordance with CONCORDIA's list. The list of excluded transplantations may be viewed at CONCORDIA's offices or requested in excerpts;
- 21.7 If there is no longer any need for acute hospital care from a medical perspective (i.e. curative treatment will not bring about any improvement, palliative treatment if necessary);
- 21.8 For treatment and stays in hospitals whose tariffs CONCORDIA does not recognise and for which it also has not set any maximum tariffs. CONCORDIA maintains a list of the excluded hospitals in the Principality of Liechtenstein and Switzerland. This list is updated on an ongoing basis and may be viewed at CONCORDIA's offices or requested in excerpts;
- 21.9 In the cases as per Art. 22 of the General Terms and Conditions of Insurance.



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