

This information provides you with an overview of the insurer and the most important contents of the insurance contract in accordance with Article 3 of the Insurance Policies Act (IPA). Your rights and obligations as a contractual partner are derived from the insurance application, the insurance policy and the General and Supplementary Terms and Conditions of Insurance, and the applicable laws, in particular the IPA.

1. Insurance company

Your contractual partner is EGK Gesundheitskasse (EGK for short), which has its registered office in 4242 Laufen. EGK offers various insurance products providing illness, accident and maternity cover. Details on products and partners can be found in the relevant Terms and Conditions of Insurance.

EGK-Gesundheitskasse comprises the EGK-Gesundheitskasse foundation with its affiliated joint-stock companies: EGK Grundversicherungen AG (provider of mandatory health insurance under the Federal Health Insurance Act (HIA)), EGK Privatversicherungen AG (provider of supplementary insurance under the Insurance Policies Act (IPA)) and EGK Services AG.

2. Insured risks and scope of insurance cover

Depending on the product selected, the insurance covers the financial consequences of illness, accident and/or maternity. Death and disability insurance are also available. The exact scope of coverage is determined by your insurance application, the policy and the Terms and Conditions of Insurance.

EGK's insurance products are non-life insurance, with the exception of EGK-UTI and EGK-KTI, which are fixed-sum policies.

3. Premium and cost contribution

The amount of the premium depends on various factors such as age, gender, place of residence, insured risks and the cover and cost contribution (deductible and excess) chosen. Detailed information on the premium and cost contribution can be found in your insurance application and insurance policy.

Premiums must be paid in advance and can be paid monthly, bi-monthly, quarterly, semi-annually or annually.

If EGK pays benefits directly to service providers (e.g. doctors, hospitals, pharmacies), you must repay your agreed cost contribution to EGK within 30 days of receipt of the invoice.

In the event of payment arrears and following a written reminder, insurance benefits will be temporarily suspended and the consequences of default pointed out, until payment has been made.

4. Further duties of the insured person

Duty to notify: You must notify EGK as soon as possible if an insured event occurs so your benefit entitlements can be reviewed.

Duty to cooperate: You must truthfully provide EGK with all relevant information about the insured event. Doctors or other treatment providers may be released from their duty of confidentiality in respect of EGK.

Duty to mitigate loss: You should do everything you can to promote your recovery and avoid anything that could delay it. Please follow the instructions given by doctors and carers.

5. Start, duration and end of insurance

Your insurance begins on the date specified in the insurance policy. You may revoke the insurance application within 14 days. The revocation period begins on the date of your signature on the application or declaration of acceptance.

Duration of contract: The contract is entered into for an indefinite period, but the minimum term is one year.

Termination: You can terminate the contract after one year by giving three months' notice to the end of the year.

Cancellation by the insured person

You can cancel the insurance contract after an uninterrupted term of one year with a notice period of three months to the end of a calendar year. Notice of termination must be received by EGK in good time to be effective. Please refer to the Terms and Conditions of Insurance for further details.

You can also cancel after each claim for which EGK has to pay out within 14 days of compensation being paid or of becoming aware thereof. In this case, the insurance cover expires when EGK receives the notice of cancellation.

Termination by EGK

EGK may terminate the contract if essential information was concealed or incorrectly provided when the application was submitted (breach of the duty to notify). The right of termination expires four weeks after EGK becomes aware of this breach. As a rule, EGK has no right of termination following expiry of the contract or in the event of a claim.

Withdrawal by EGK

EGK may withdraw from the contract if you are in arrears with the payment of premiums or cost contributions and payment is not made following a reminder. In this case, EGK will waive claiming the premium and the contract will expire.

Automatic expiry

The contract expires automatically:

- Upon the death of the insured person.
- In the event of transfer of residence abroad, unless the insurance cover is continued in accordance with the statutory provisions in Switzerland. For some products the contract can be maintained suspended, and reinstated upon return to Switzerland.

Further provisions can be found in the relevant Terms and Conditions of Insurance.

Procedure following termination of the insurance

Once the insurance has been terminated, premiums already paid will be refunded from the termination date (settlement determined by the day of termination). Following expiry of the contract, there is no longer any entitlement to benefits for treatments that began during the term of the contract.

6. Data protection

The processing of personal data, the purpose and type of data collection and the recipients and storage of the data are outlined in the current data processing regulations of EGK Gesundheitskasse. This can be found on the EGK website under the heading Privacy policy: <https://www.egk.ch/en/privacy-policy>
If EGK offers products in cooperation with other insurance companies, your data may be forwarded to these partners and processed in accordance with their data protection provisions.