

Overview of changes to Globality CoGenio®

Valid as of 01.01.2023

For reference only. The General Conditions of Insurance (GCI) remain the leading document.

Current Wording

6. Exclusions

War, civil unrest, acts of terrorism

The insurance does not cover illnesses and their consequences, as well as the consequences of accidents and deaths attributable to acts of war, civil unrest or acts of terrorism, unless the insured person is injured as an uninvolved third party who has not wilfully or negligently disregarded the danger and insofar as the insured person has deliberately entered the area of conflict or remains there for justified professional reasons despite having knowledge of the conflict.

However, insurance cover shall not be granted under any circumstances if the uninvolved third party enters an area of direct warfare or renders services for one of the warring parties. The exclusion of benefits shall apply regardless of whether or not war has been declared.

If the insured person acquires knowledge of the war, civil unrest or terrorist acts while in the country and if continued residence in the country is not necessary for justified professional reasons, the insurance will only cover emergency treatment (such as life-saving treatment) and only for as long as the insured party is prevented from leaving the country or region concerned, but for not more than 28 days at most. Insurance cover is excluded – without exception – for illnesses and accidents, as well as their respective consequences, and death attributable to nuclear energy (nuclear reactions, radiations and contamination), as well as chemical or biological weapons.

7.1 Definition of “medically necessary”

All medical measures which are the most appropriate method of treating you to heal or relieve your condition, illness or injury are deemed to be medically necessary.

New Wording

6. Exclusions

War, civil unrest, acts of terrorism

The insurance does not cover illnesses or accidents and their consequences, as well as death attributable to acts of war, civil unrest or acts of terrorism, unless the insured person is injured as an uninvolved third party who has not wilfully or negligently disregarded the danger and the insured person has not deliberately entered the area of conflict.

Insurance cover shall not be granted under any circumstances if the uninvolved third party enters an area of direct warfare or renders services for one of the warring parties. The exclusion of benefits shall apply regardless of whether or not war has been declared.

If the insured person acquires knowledge of the war, civil unrest or terrorist acts while in the country, the insurance will only cover emergency, life-saving treatment and only for as long as the insured party is prevented from leaving the country or region concerned, but for not more than 28 days at most.

7.1 Definition of “medically necessary”

Medically necessary are all appropriate medical measures, based on internationally approved medical standards at the respective time and location, which are used to diagnose, treat, heal or relieve the disease condition, illness or injury and are recognized as appropriate by the insurer.

These measures must be:

- a) carried out in a health care facility authorized and licensed by the authorities in the country of treatment.
- b) the most appropriate considering both patient safety and cost effectiveness.

- c) Consistent with the diagnosis, symptoms or treatment of the underlying condition.
- d) Clinically appropriate, in terms of type, frequency, extent, site, and duration, and considered effective for the patient's illness, injury, or disease.
- e) Not required purely for comfort or convenience of the patient, medical providers, therapists or doctors.
- f) Not for clinical trial, experimental, investigational, or cosmetic purposes (see No 6).
- g) Not for screening and preventive care purposes.

8. Your duties

- a) Hospital treatment must be reported to us without delay. It is sufficient to inform your relevant Globality Health service centre of such treatment.
- b) You and the insured persons are obliged to provide all the information requested by us or the relevant Globality Health service centre in order to establish the occurrence of an insured event or to establish our obligation to pay benefits and the amount of benefit due. In addition, you must allow us or our assesseur to obtain all further information required in this context (above all by releasing medical professionals from their duty of confidentiality).
- c) We may request that you or the insured persons be examined by a doctor authorized by our company. We will reimburse the cost of such examinations and any travel expenses incurred in this context upon submission of documentary proof.
- d) You and the insured persons must make every effort to minimize the damage and desist from all actions detrimental to your or their convalescence.

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- c) We may request that you or the insured persons be examined by a doctor authorized by our company. We will reimburse the cost of such examinations and any travel expenses incurred in this context upon submission of documentary proof.
- d) You and the insured persons must make every effort to minimize the damage and desist from all actions detrimental to your or their convalescence.
- e) You and the co-insured persons must behave cost-consciously when an insured event occurs and limit expenses for treatment to the extent necessary, which may include opting for generic medication instead of branded medication.