

Insurance Regulations

SSTH Swiss School of Tourism and Hospitality Ltd.

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1. Policy

The apprentice/student, i.e. the legal guardian, is required to conclude obligatory and voluntary insurance policies. SSTH AG (hereafter SSTH) will automatically provide foreign students without valid proof of insurance with insurance coverage (see *Chapter 2ff*).

2. Health and accident insurance

2.1. Apprentices and students from Switzerland and EU countries

Apprentices and students from **Switzerland** and **EU countries** must provide proof of a recognised accident and health insurance policy when starting their courses. The local government district of Churwalden reviews whether insurance policies submitted by EU citizens are recognised in Switzerland. SSTH will conclude a suitable policy if this is not the case.

HoKo-Apprentices are covered by SSTH insurance policies for occupational (OA) and non-occupational accidents (NOA). The costs for the NOA will be deducted from the apprentices' deposits during tuition periods. The company providing the internship will be billed for the insurance premiums during the internship period. Therefore, all accidents that occur during the internship period must be handled under this insurance policy (information to Student Services).

Company	ÖKK
Coverage	Occupational and non-occupational accidents Non-occupational accidents will be covered under the insurance policy insofar as the apprentice completes weekly working hours in excess of 8 hours
Special items	The accident insurance policy can be removed from the private health insurance policy until the end of the course.

2.2. Students from outside of EU countries

Foreign students from **outside the EU** will be automatically insured by SSTH. The costs of this insurance coverage will be deducted from the student deposits.

Company	Swisscare Insurance Services (Switzerland) AG
Coverage	Franchise CHF 300.-, deductible 10%, max. CHF 700.- per person and per calendar year
Hospital	<u>General ward</u> : Franchise CHF 300.-, deductible 10%, max. CHF 700.- per person and per calendar year <u>Semi-private ward</u> : Max. CHF 10'000.- per person and per calendar year

Private ward: Cost sharing 20%, max. CHF 10'000.- per person and per calendar year

3. Company and professional liability insurance

In this respect SSTH has concluded a collective insurance policy for **all employees** and **apprentices/students**. It covers all cases of damage that may occur during the course. A case of damage is only covered insofar as it occurs within the scope of the curriculum or during an activity conducted on the behest of SSTH (temporary external deployment, organised excursions, sporting events, etc.). Damage suffered in free time is not covered.

Company	Helvetia
Basic coverage	Maximum coverage of CHF 5'000'000.- for each event of personal and material damage, also for asset damage resulting from personal or material damage
Policy excess	CHF 500.- for material damage

4. Private liability insurance

4.1. Apprentices and students from Switzerland and EU countries

Apprentices/students must conclude a private liability insurance policy to cover damage occurring outside of teaching periods or events conducted on the behest of SSTH. The school rejects any liability whatsoever for lost or stolen valuables.

The **apprentices/students** must prove the conclusion of a suitable insurance policy at the start of the course.

4.2. Students from outside of EU countries

Foreign students from outside the EU will be automatically insured by SSTH. The costs of this insurance coverage will be deducted from the student deposits. The scope of insurance is as follows:

Company	GENERALI
Insured amount per insurance year	In total CHF 3'000'000 for personal and material damage
Policy excess	CHF 200.- for material damage and damage prevention costs

5. Motor vehicle insurance

Insurance coverage is provided for apprentices/students operating **SSTH vehicles**.

The motor vehicle liability insurance policy maintained by the vehicle owner is responsible when **private vehicles** are used on SSTH business for which a mileage allowance is paid. SSTH covers the policy excess and bonus losses from the vehicle owner's motor vehicle liability insurance policy. Damage to the private vehicle is also covered.

SSTH shall on no accounts provide coverage for **infringements of the Highway Code**; the driver shall be entirely responsible here.

Company	Allianz
Coverage (insurance for travel on official business)	Collision and partial coverage for damage (max. compensation per vehicle, including fixtures and special fixtures/insurance amount CHF 50,000.-), loss of bonus and policy excess from the vehicle owner's motor vehicle liability insurance policy
Policy excess	CHF 1000.- per case of collision damage

6. Important information for you!

Proof of insurance	<p>Students for whom SSTH provides health insurance will receive from the Student Services a Swisscare insurance card and an insurance holder number.</p> <p>The policy no. of the accident insurance policy with ÖKK covering students on graduation support (GFG) is: 2800.0197.</p>
Insurance premiums	The premiums for the insurance policies, policy excesses and medication or medical services not covered under the terms of the policy will be deducted from your deposit.
Selection of physician	If you have any questions concerning which GP to consult or, in emergencies, which hospital to attend, please contact the Front Office during your period in the School Hotel or your employer during the internship.
What to do in the event of illness	<p>Students covered by SSTH insurance policies must immediately contact Social Services or, during the internship, their employer in the event of illness. All invoices for medical services and medication received in the event of illness must be submitted to SSTH for payment:</p> <p>SSTH AG, Student Services, Hauptstrasse 12, 7062 Passugg, studentservices@ssth.ch.</p>
What to do in the event of accidents	If you suffer an accident, you must on all accounts immediately inform Student Services or, during the internship your employer in order to complete and submit an accident report to the insurance company. In the event of an accident, please submit invoices for medical services and medication

	to Student Services or your employer (during the internship) for payment.
Data privacy	SSTH pays for your invoices and medication in your name. Hence it will receive access to sensitive data. SSTH is obliged to refrain from disclosing these data.
If you have any questions	If you have any questions, please contact: SSTH AG, Student Services, Hauptstrasse 12, 7062 Passugg, studentservices@ssth.ch , Tel. +41 81 255 17 04.
Emergency services	You can reach Emergency Services anywhere in Switzerland under the telephone number 144 .
End of the insurance coverage	Please be aware that the insurance policies concluded by SSTH no longer apply after the end of your course. The school rejects any liability or recourse whatsoever from the date of your exit.

7. Entry into force

The Insurance regulations at SSTH AG were approved by the Board of SSTH and come into force as per 13 September 2017. They replace all prior terms and conditions.