

FAQ – the most important benefits of the Novartis global travel insurance in Switzerland

Question	Answer
When does the insurance begin?	The insurance begins when you leave your place of residence or place of work - the defining criterion is the place you last left – to set out on a business trip for Novartis or a subsidiary company. Trips within Switzerland by sales personnel to their customers are regarded as journeys to work and are therefore not covered.
Who is insured?	Group 1: All associates of Novartis and its subsidiary companies based in Switzerland. Group 2: Spouses, domestic partners and/or registered partners and children of Group 1 associates if they are accompanying these associates on a business trip. Group 3: All guests of Group 1 associates if they are accompanying the business trip on expenses with the knowledge and consent of Novartis.
Where does the insurance apply?	The insurance is applicable on business trips and stays abroad for up to 12 months anywhere in the world. It is applicable on business trips within Switzerland provided the trip covers a distance of at least 25 km one way.
What are the benefits in the event of accident-related death on a business trip?	For associates of Novartis and its subsidiary companies (Group 1): <ul style="list-style-type: none"> • 5 times the base salary (the maximum indemnity is CHF 1.825 million, taking into account any benefits due on a business credit card) • Spouses, children and guests (if accompanying persons in Group 1): CHF 80,000 Children who at the time of the accident <ul style="list-style-type: none"> • are not yet two years and six months of age: maximum CHF 2500 • have not yet reached the age of 12 years: maximum CHF 20,000.
What are the benefits in the event of complete disability as the result of an accident on a business trip ?	100% of the benefits on death for the beneficiaries concerned.
What are the benefits for treatment costs in the case of an illness or accident abroad ?	Inpatient and outpatient treatment in a private ward supplementary to an existing social or private insurance.

Are repatriation costs covered?	Transport to the local hospital or return to the permanent place of residence after consultation in the case of illness or an accident.
How is the luggage insured?	Luggage and electronic equipment are covered against loss and damage for max. CHF 15,000 per person and incident.
Can I buy a replacement for baggage that is delayed?	Up to a maximum of CHF 4500 for absolutely essential expenditure if the luggage is late arriving.
What benefits are paid if the trip is canceled ?	If the business trip cannot be taken for unforeseen reasons, such as illness, the costs of the booked trip up to max. CHF 15,000 per insured person and max. CHF 30,000 for all persons together are covered.
Is any excess on own or rented vehicles in the event of damage or theft on a business trip covered?	If you have to pay any excess on your own or a rented vehicle up to a total weight of 3500 kg as a result of damage or an accident, the insurance covers this excess (for persons of group 1 and 3) up to a total sum of CHF 3000 for a rented vehicle and CHF 1000 for your own vehicle.

The purpose of this information sheet is to provide insured members with a clear and concise overview of the essentials contained in the insurance agreement between Novartis and Zurich Insurance at the present time. Novartis does not accept any obligation to update this information sheet as a result of changes in the policy or the insurance agreement or as a result of other events.

Both your rights and obligations and those of the contracting parties arise exclusively from the respective policy with Zurich Insurance, the respective conditions of the insurance agreement and the applicable laws. This insurance does not form an integral part of the employment contract, and Novartis is free to amend the conditions at any time without the consent of associates or to terminate the insurance agreement with Zurich Insurance subject to the applicable periods of notice, in which case your rights and obligations arising from the policy and the insurance agreement also cease accordingly.

If you have any further questions, please contact:

Insurance Services Novartis, email: novartis.versicherungsberatung@novartis.com, tel. +41 61 324 97 97, www.versicherungsberatung-novartis.ch