

Treatment costs following an accident – the importance of additional cover with a private insurer

Mr Berger, a freelance engineer and family man, is particularly interested in covering the treatment costs arising from an accident, as he and his children enjoy sporting activities. In the event of an accident Mr Berger and his children will benefit from the obligatory basic cover offered by a health insurer. Is this solution adequate?

Jean-Marc Hofer, federally certified expert in private insurance specialised in corporate clients at Assidu SA, replies:

Basic health and also additional cover provided by health insurer offer only limited benefits.

Additional accident cover from a private insurer is strongly recommended, as this will cover the expenses for medical treatment that are not met by health insurer, with the following advantages:

- the amount guaranteed as well as the duration of compensations may be unlimited, depending on the products offered by the insurance companies,
- free choice of doctor and hospital with access to "leading-edge medicine", guaranteed worldwide,
- cover for gross negligence,
- costs of aesthetic surgery insured without sub-limits,
- cover for mobility aids, transport costs (unlimited) and search costs,
- for children: cover for dental costs, glasses, hearing aids and orthopaedic aids (unlimited).

In general the cost of cover is not high. Our advisors will be pleased to assist you when making your choice.