



Swiss School  
of Tourism and Hospitality

## **Insurance Regulations**

**EHL 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. EHL SETH Swiss School of Tourism and Hospitality Ltd. (hereafter EHL Passugg) 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

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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. EHL Passugg will conclude a suitable policy if this is not the case. During the internship semester, apprentices and students are insured against occupational and non-occupational accidents via the internship company (does not apply to internships abroad).

### 2.2. Students from outside of EU countries

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Foreign students from **outside the EU** will be automatically insured by EHL Passugg. 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	<i><u>General ward</u></i> : Franchise CHF 300.-, deductible 10%, max. CHF 700.- per person and per calendar year <i><u>Semi-private ward</u></i> : Max. CHF 10'000.- per person and per calendar year <i><u>Private ward</u></i> : Cost sharing 20%, max. CHF 10'000.- per person and per calendar year

### 3. Company and professional liability insurance

In this respect EHL Passugg 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 EHL Passugg (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

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**Apprentices/students** must conclude a private liability insurance policy to cover damage occurring outside of teaching periods or events conducted on the behest of EHL Passugg. 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

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**Foreign students** from outside the EU will be automatically insured by EHL Passugg. 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 **EHL Passugg vehicles**, provided that insurance cover exists.

The motor vehicle liability insurance policy maintained by the vehicle owner is responsible when **private vehicles** are used on EHL Passugg business for which a mileage allowance is paid. EHL Passugg 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.

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

Company	Axa
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 100,000.-), 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	Students for whom EHL Passugg provides health insurance will receive from the Student Services a Swisscare insurance card and an insurance holder number.
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 Student Service during your period in the School Hotel or your employer during the internship.
What to do in the event of illness	Students covered by EHL Passugg 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 EHL Passugg for payment:  EHL SETH Swiss School of Tourism and Hospitality Ltd., Student Services, Hauptstrasse 12, 7062 Passugg, <a href="mailto:sts.passugg@ehl.ch">sts.passugg@ehl.ch</a> .
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	EHL Passugg pays for your invoices and medication in your name. Hence it will receive access to sensitive data. EHL Passugg is obliged to refrain from disclosing these data.
If you have any questions	If you have any questions, please contact:  EHL SSTH Swiss School of Tourism and Hospitality Ltd. Student Services, Hauptstrasse 12, 7062 Passugg, <a href="mailto:sts.passugg@ehl.ch">sts.passugg@ehl.ch</a> , Tel. +41 81 255 17 04.
Emergency services	You can reach Emergency Services anywhere in Switzerland under the <b>telephone number 144</b> .
End of the insurance coverage	Please be aware that the insurance policies concluded by EHL Passugg 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 EHL SSTH Swiss School of Tourism and Hospitality Ltd. were approved by the Management of EHL Passugg and come into force as per 01.01.2024. They replace all prior terms and conditions.

EHL Passugg Management:



Markus Brocker  
Delegate of the Board



Beatrice Schweighauser  
Director of Academic Programs



Anita Fuhrer  
Head of Finance



Simon P. Rindlisbacher  
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