

SIC 24 - HOSPITAL - excess in hospitals with no rate agreement

The excess of 30% (which is also stated in the policy) applies to treatments received in hospitals that have not agreed rates with KLuG's partner in supplementary insurance (Helsana Zusatzversicherungen AG) for private and/or semi-private wards and that meet the requirements of section 3.1 of the Supplementary Insurance Conditions (ZVB).

The hospitals in question can be found in the list of hospitals with an excess. KLuG updates this list on an ongoing basis. The latest version of the list can be viewed on KLuG's website or requested from KLuG. If an insured person receives treatment in one of these hospitals, the aforementioned excess shall be applied to the billed accommodation and treatment costs (including the attending physician's costs) in accordance with section 5 ZVB and charged to the insured person.

The above regulation pertaining to the excess takes precedence over the provisions of section 3.4 ZVB with regard to hospitals included in the list of hospitals with an excess.

If supplementary hospital insurance was taken out with an annual deductible, this shall be deducted first and the excess shall be applied to the remaining invoice amount.