



ScoreStudies provides comprehensive health and assistance cover created specifically to meet the current needs and requirements of international students living in Switzerland who are pursuing their studies, university research work, language study holidays or internships.

+ Advantages of ScoreStudies

We cover health expenses worldwide*

» Tailored health protection

We offer health expenses cover from the 1st CHF spent or as a supplement to the European Health Insurance Card.

» Worldwide health cover

We offer worldwide health expenses cover excluding the USA where only emergency cover is provided.

» Worldwide assistance cover

We offer you a tailored assistance and repatriation service provided by the leading 365-day, 24/7 assistance company in Switzerland.

» Innovative and exclusive ScoreStudies cover

- Students are covered for return flight postponement due to exam rescheduling
- Students benefit from a parental presence in case of hospitalization over 7 days
- Students are covered in case of theft of their personal ID documents.
- Students benefit from optical and dental health benefits of respectively 200 CHF/year

» A package of private civil liability and household insurance

You can create your package for private civil liability and household insurance.

*Excluding the USA where only emergency cover is provided

🕒 Tailored & effective customer service

» Multi-lingual customer service, 7 days a week

Tailored telephone assistance service available in 6 languages, 7 days a week.
24/7 multi-lingual emergency telephone assistance service.

» Website and services in 6 languages

Secure online access to your account and your Table of Benefits.
Check the status of any claims submitted and the details of your account online.

» A personal ScoreStudies membership card

This contains the key information of your policy and all assistance and emergency phone numbers.



Effective management

» **Medical expense refunds processed in 48 hours**

All refund requests are processed within 48 hours.

Automatic emails are sent out to you to inform you of the status of your refund requests throughout every stage of the process.

» **Direct payment of hospital bills**

Thanks to the Treatment Guarantee Form, your hospital bills are usually paid directly.



'Schools & Universities' group policy

» Full support and advice when implementing the group policy.

» A dedicated contact at SANO CONCEPT for your International Insurance manager.

» Management reports are available to monitor the performance of your school's group policy.

» Study and recommendations for a tailored group solution.



A local team that takes care of you

» A local contact thanks to the 15 SANO CONCEPT branches in Switzerland.

» We perform the necessary procedures for seeking compulsory medical insurance exemption in Switzerland on your behalf.



First-rate Insurance partners

» **Allianz Worldwide Care**

The global specialist in international medical insurance.

» **Generali**

Number 1 in Switzerland for life insurance and specialist for non-life insurance.

» **TCS, Touring Club Suisse**

Switzerland's number 1 assistance provider.



SANO CONCEPT International a SANO CONCEPT brand

SANO CONCEPT has created a brand devoted to creating and offering advice on international health, accident & sickness and assistance solutions.

For further information

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