

5. Benefits (limits in CHF)

DESCRIPTION OF BENEFITS	MAX. PER INSURED IN CHF	GEOGRAPHICAL LIMITS
MEDICAL EXPENSES ONLY AS A RESULT OF AN ACCIDENT/ILLNESS DURING AN INSURED COMPETITION		
Medical expenses Reimbursement, advance or payment of actual expenses in addition to the compulsory health insurance scheme and any other supplementary insurances	Max. 1'500'000.00 or special case according to the article 6 (guarantee limited to CHF 75'000.00)	Worldwide
MEDICAL ASSISTANCE		
Search and rescue	Max. 50'000.00	Worldwide
Medical transportation: <ul style="list-style-type: none"> • Medical evacuation • Medical repatriation 	Unlimited	Worldwide
Sending out a doctor	Unlimited	Worldwide
In-patient & out-patient care	Assistance Hotline	Worldwide
Assistance in the event of death: <ul style="list-style-type: none"> • Repatriation of mortal remains • Assistance with formalities following a death • Costs of coffin 	Unlimited	Worldwide
Early return of the person accompanying the Insured	Unlimited	Worldwide
Visit by close family members	Max. 5'000.00	Worldwide
24/7 worldwide medical advice	Assistance Hotline	Worldwide
Access to network of medical service providers	Assistance Hotline	Worldwide
Second medical opinion	Assistance Hotline	Outside of country of residence
Sending out medication not available locally	Priority shipment	Worldwide
Linguistic assistance	Assistance Hotline	Outside of country of residence
Psychological assistance for insured person and/or their near family	2 consultations	Worldwide
TRAVEL ASSISTANCE		
Trip interruption	Max. 10'000.00	Worldwide
Extension of stay	Max. 2'000.00	Worldwide
ACCIDENTAL DEATH & ACCIDENTAL PERMANENT DISABLEMENT		
Accidental death	Max. 40'000.00	Worldwide
Accidental permanent disability	Max. 80'000.00	Worldwide

6. Conditions of Cover

For insurance coverage, the Insured must hold an international license delivered by the International SAMBO Federation (FIAS) for athletes and referees participating in a list of competition mentioned in this contract according to the International SAMBO Federation calendar. The above-mentioned licences must have been paid by a national federation that has joined to this insurance program.

At the time of the accident, the Insured must be covered by a social security scheme specific to his/her country of residence that covers the consequences of illness and accident (such as compulsory health/accident insurance).

With the exception of the accidental death and permanent disability benefit which will be paid to the Insured cumulatively with any other indemnity paid by any other insurance coverage; this programme is to act complementary to and/or in subsidiarity with a security system (e. g. LAMal in Switzerland, NHS in the United Kingdom) or private health insurance.

It should be noted here that in most cases TSM advances funds in particular in the event of hospitalization abroad (abroad meaning outside of the Insured's home country), this does not mean that it is a non-refundable advance; to the extent that the victim, as she undertakes, will present the invoices thus paid by TSM to her public or private insurer, the reimbursements thus obtained will compulsorily be paid back to TSM.

In any event, the Insured agrees not to enrich himself by the various coverage of which he is the holder. In the event of no such cover existing, or if the national social security system does not reimburse 100% of the expenses, including in the home country of the licensee, the sum insured for medical expenses is limited to CHF 75'000.00 per license per event and per injured licensee.

Medical coverage applies during a competition, which means from the first day of the arrival at the place of the insured competition until the day of departure from the place of the insured competition. The direct journey to the place of the insured competition and back to the country of residence of the insured is also insured.

The insurance covers the consequences (medical expenses, death/disability benefits) of an accident/illness occurred to an Insured in connection with a Competition and/or the journey to the Competition.