



# Aon Affinity | Newsletter

Issue April 2017

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Up to date - Catch up on the latest insurance news and tips.

Thanks to the partnership between your employer and Aon Affinity, you can benefit from attractive discounts on health, car, contents, legal protection, life and other forms of insurance.

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If you have questions, feel free to contact us at [info@aonaffinity.ch](mailto:info@aonaffinity.ch)



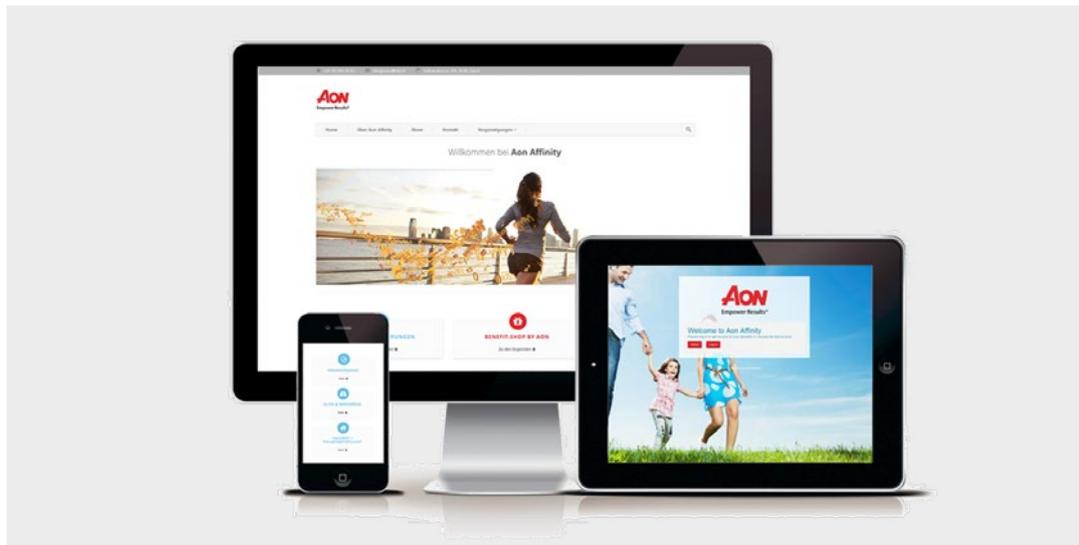
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# A Rega patronage is not an insurance

(Source: srf.ch - report by Peter Fritsche)

It is a common misconception that Rega membership covers all rescue and transportation costs. Rega only covers the costs of its own intervention. Patrons who are not aware of this and are not insured may have the unpleasant surprise of a huge bill.



A man from Solothurn - a Rega patron - suffered a severe heart attack and was transported to Zurich University Hospital by a helicopter of the company Alpine Air Ambulance (AAA). An ambulance was also called in. The man then had to pay CHF 2500 out of his own pocket - half of both the helicopter and ambulance costs.

First and foremost, of course, he was relieved that the rescue and surgery had gone well. At the same time, however, he was annoyed at the heavy bill. It was hardly his fault, he told SRF consumer magazine Espresso, that he was evacuated to Zurich by a company other than Rega.

“Legally speaking, a patronage contribution is a donation which enables Rega to provide professional medical assistance by air. But if another organisation is responsible, it can be expensive for Rega patrons.”

## Benefit Shop

Great products with up to 50% discount - exclusively for Aon Affinity clients.



You can not only benefit from attractive discounts on private insurance, but also discounts on great brands such as Canon, Samsung, Koenig or Outdoorchef. Visit the Benefit Shop by Aon Affinity and purchase online products with a discount of up to 50%!

[www.benefit-shop.ch/aonaffinity](http://www.benefit-shop.ch/aonaffinity)

Insure yourself against unexpected transport costs.

AONI44, an Aon insurance product, offers complete transport and repatriation coverage. AON Protect+ extends the coverage to comprehensive travel insurance.

# What is the difference between transport, rescue and repatriation in the event of sickness?

## Transport

If an insured's medical condition does permit transport by any other public or private means, his health insurance plan will cover 50% of the cost of a medically indicated evacuation to an authorised care provider (e.g. doctor or hospital); this applies even if the specific criteria for a rescue are not satisfied. The decision lies with the doctor or the hospital and cannot be opposed.

Health insurance covers a maximum amount of CHF 500 per calendar year (subject to deductible and co-payment).

## Rescue

Rescue means all adequate - i.e. economic, expedient and effective - measures to evacuate a person from a health- and life-threatening situation and transport him to the closest suitable medical facility for emergency treatment.

The prerequisite is that, when the rescue measures are requested or prescribed, evacuation is most likely to prevent death or a life-threatening physical impairment, or that emergency evacuation for medical treatment is necessary. The cost of the rescue activities is not owed if the rescue company was called out knowing that the person concerned was already dead (burial recovery and transport).

According to federal law, rescue is more than just emergency transport.

Health insurance plans cover 50% of rescue costs in Switzerland, with a cap of CHF 5000 per calendar year (subject to deductible and co-payment).

## Repatriation

According to Swiss health insurance legislation, the cost of repatriation transport in case of illness is not covered by mandatory health insurance. The cost can easily reach several tens of thousand francs. Accordingly, it is essential to have holiday and travel insurance.

«AON144 - Rescue Services Around the Clock» closes this gap.

[apply for AON144](#)



## Insured with AON144 & AON Protect+

AON144 and AON Protect+ offer protection against high transport and repatriation costs, as well as other costs incurred abroad.

- ▶ AON144 covers unlimited rescue and recovery costs
- ▶ AON Protect+ offers extended coverage including emergency travel, cancellation costs and luggage insurance, as well as doctors' and hospital fees worldwide.



## Cancellation costs



It's the best time of the year, your bags are packed, the car has been serviced, you are preparing to set off and then:

Mom trips over the last suitcase waiting to be loaded and gets a complex fracture. That puts paid to the whole trip.

Annoying enough under any circumstances, but much more so if you have to bear all the travel costs (rent for accommodations, excursion fees, etc.) yourself.

This is precisely the purpose of travel cancellation insurance. The insurance also covers:

- unpredictable serious illness
- death of an insured, death of a co-traveller or of a close friend or relative
- death of the insured's direct replacement, so that the insured's presence at work is indispensable
- strike or other forms of unrest in the country of destination
- fire, water or other elemental damage at home, or burglary

The future may hold other unforeseeable events in store to prevent you from travelling as planned.

A new job for example, which you were not expecting to land. Or, conversely, the loss of your job through no fault of your own. Both events are among those insured.

Provided, however, that they occur in the 30 days before the travel date.

[apply for AON Protect+](#)



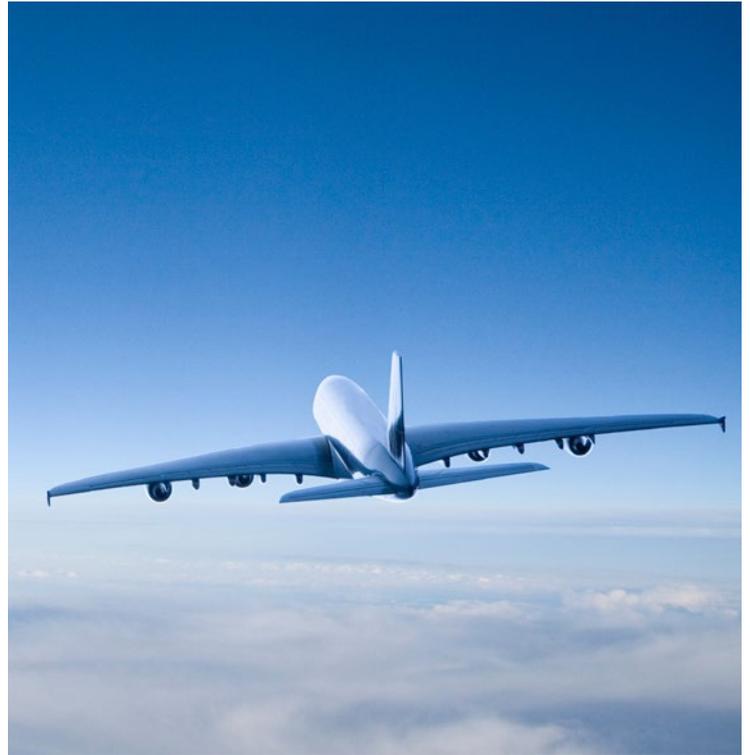
## Luggage Insurance

### Luggage during transport

Your personal effects are insured against theft, damage, loss and delayed consignment by public means of transport.

Swiss, for example, pays no more than CHF 100 for a lost item of luggage. That hardly covers the loss. AON144 insurance is valid worldwide and covers all items taken along on a trip for personal use, up to a maximum of CHF 700. Here too, there are certain exclusions such as cash, travel tickets, securities, official documents and other items listed in the General Terms and Conditions of Insurance.

Please note, however, that no claim for damages can be made in respect of a homeward journey.



[apply for AON Protect+](#)



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Dare to compare - online or by telephone by calling **0800 33 88 33**

Aon Risk Solutions

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