



Exemption with student insurance

Gesundheitsdirektion
Bereich KVG
Stampfenbachstrasse 30
Postfach
CH 8090 Zürich
Telefon +41 43 259 24 38
kvg@gd.zh.ch
www.zh.ch/de/gesundheit/krankenversicherung.html

Compulsory health insurance in Switzerland /
Overview of student insurance policies recognized as equivalent

Article 2, paragraph 4 Regulation on health insurance (KVV) reads:
Upon application, the following are exempt from compulsory insurance: persons staying in Switzerland for the purpose of education or further training, such as students, pupils, trainees and interns, as well as internships, and family members accompanying them within the meaning of Article 3, paragraph 2, provided that they **have equivalent insurance cover for treatment in Switzerland throughout the period of validity of the exemption**. The application must be accompanied by a written confirmation from the competent foreign authority containing all necessary information. The competent cantonal authority may exempt the person concerned from compulsory insurance for a maximum of three years. Upon application, the exemption may be extended for a further maximum of three years. The person concerned may not revoke the exemption or a waiver of the exemption without a specific reason.

For the above-mentioned category of persons, the Department of Health of the Canton of Zurich has, upon request, examined the following insurance conditions of the respective insurance company and recognized them as equivalent insurance cover for treatment in Switzerland:

Insurance ¹	Recognized insurance conditions
Advisor Advisor Swiss Insurance SA	Student health insurance, general insurance conditions for foreign students in the Canton of Zurich, edition 2018.01.001
Allianz Care Scorestudies AWP Health & Life SA	Scorestudies general insurance conditions and Scorestudies EBG June 2020, as at 1 June 2020
Swisscare Student Insurance Europäische Reiseversicherung, branch office of Helvetia Schweizerische Versicherungsgesellschaft AG	Swisscare, international student health insurance, general insurance conditions SPSS-GIC-072019
AcademicCare Groupe Mutuel Versicherungen GMA SA	Special conditions of the health care insurance "AcademicCare", EEGA01-A6 - edition 01.01.2019
Studentcare SWICA Krankenversicherung AG	Studentcare, general insurance conditions (AVB) and additional conditions (ZB) according to VVG, edition 2017

¹ The list is in alphabetical order of insurance companies, with due regard to equal treatment (as of September 2020); subject to change without notice.