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Before your arrival

1) What kind of proof for public health insurance do I need to have?

Individuals living in Switzerland for 90 days or more are required by Swiss law to have sufficient health insurance coverage throughout their stay. Normally only Swiss health insurance policies are recognised but if you can provide adequate proof of sufficient health insurance, the St.Gallen Resident's office will accept this. Please see the chapter "[After your arrival](#)" for country-respective information.

Health Insurance Requirements According to Nationality

Nationality	Legally required health insurance in	Required documents
EU/EFTA or Swiss citizen	Austria, Belgium, Bulgaria, Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Ireland, Iceland, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Netherlands, Norway, Poland, Portugal, Romania, Slovakia, Slovenia, Sweden, Spain	- European Health Insurance Card or - Health Insurance Certification , signed by your insurance provider at home
UK citizen	UK	- UK Global Health Insurance Card or - European Health Insurance Card or - Health Insurance Certification , signed by your insurance provider at home
Non-EU/EFTA or non-Swiss citizen (national of another country, e.g., Chinese national insured in Germany)	Germany	- European Health Insurance Card or - Health Insurance Certification , signed by your insurance provider at home
Non-EU/EFTA or non-Swiss citizen (national of another country, e.g., Chinese national insured in France)	Austria, Belgium, Bulgaria, Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Greece, Hungary, Ireland, Iceland, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Netherlands, Norway, Poland, Portugal, Romania, Slovakia, Slovenia, Sweden, Spain	- Health Insurance Certification , signed by your insurance provider at home
All other nationalities	Another country (non-EU/EFTA)	- Health Insurance Certification , signed by your insurance provider at home



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In case your health insurance cannot complete the Health Insurance Certification, you must purchase sufficient health insurance in Switzerland. You find a list of reasonable Swiss health insurance providers in the [next chapter](#).

Once you are in St.Gallen, you need to show your original matriculation confirmation from the University of St.Gallen. You will be able to print out the matriculation confirmation from your mailbox in [Compass](#) (student portal) by the end of August (for the Autumn term) or January (for the Spring term). We recommend you to print out the confirmation before you travel to Switzerland.

2) Privately insured

If you are privately insured, your insurance company must complete the [health insurance certification form](#). If your insurance company cannot complete the health insurance certification form, you must purchase health insurance in Switzerland.

Monthly rates for health insurance vary from approximately CHF 90 to CHF 290, depending on your age and personal needs. If you would like to obtain health insurance in Switzerland, you may do so. We have listed a few examples for reasonable health insurance providers in Chapter 5. However, please note that you are fully responsible for researching the details of the different insurers and policies yourself.

3) Purchasing a Swiss health insurance

If you would like to obtain health insurance in Switzerland, you may do so. We have listed a few examples for reasonable health insurance providers below. However, please note that you are fully responsible for researching the details of the different insurers and policies yourself.

Examples of reasonable Swiss Health Insurance Providers

[Swisscare Insurance Services \(CH\) AG](#)

Tel.: +41 58 523 00 40

E-Mail: info@swisscare.com

[SWICA Health Insurance](#)

Tel.: +41 71 499 64 64

E-Mail: Contact form on the website

To compare more providers, we recommend visiting [Comparis Website](#).

4) Questions regarding proof of health insurance?

Do you have questions regarding proof of health insurance?

Contact the Insurance Department of the St.Gallen Resident's Office by e-mail: bevoelkerungsdienste@stadt.sg.ch

5) After your arrival

After your arrival in St.Gallen you will be required to demonstrate that you have sufficient health insurance coverage. The documentation required will depend on your nationality and type of health insurance according to the table in [chapter 1](#). Please note that you must show a printed proof/scan of your health insurance certificate according to the table in [chapter 1](#).

You need to bring along the following documents:



Organisation of your stay in Switzerland
Length of your academic stay more than 90 days

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- Printed proof/scan of your health insurance certificate according to the table in [chapter 1](#)
- [Form C](#): Application for release from Health Insurance Requirement
- Original confirmation of matriculation from the University of St.Gallen*

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6) Other Insurances

Besides health insurance, we also recommend that you have a casualty insurance and eventually, a vehicle insurance if you intend to drive a car during your guest stay.

7) Health and Safety

Illness, sickness, or actual emergencies can cause disturbance and trouble. We still want you to feel safe and advise you, in case of emergency, to see a doctor or a hospital. In St.Gallen we have a modern [medical centre](#) with multilingual doctors of various fields of medicine and the hospital located at Rorschacher Strasse 95 (for urgent emergencies). A general overview of the advisory services at HSG is available on [StudentWeb](#) under Services - Advisory services.

You find an overview of all Swiss emergency numbers [here](#) and on the Emergency Card of the University of St.Gallen.

Switzerland is one of the safest countries worldwide. Yet we want to emphasize that the University Campus is open to the public. We therefore advise you not to leave your belongings unattended and keep your valuables with you.

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