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Further revision of the Swiss Law on Naturalisation

## Severe and mild at the same time

*In its Spring session Parliament agreed on the wording of a revision to the Law on Naturalisation. New rules have been introduced to deal first and foremost with the acquisition of citizenship by a foreign spouse, and with the "eased" naturalisation of children of Swiss mothers after they reach the age of 32 years.*

Although the existing law makes a clear distinction between men and women, the new rules have very deliberately been worded in a neutral manner as regards the two sexes, so as to give them equal status.

### "Eased" naturalisation

In future, the foreign wife of a Swiss man will no longer automatically become a Swiss national. If the couple live in Switzerland, the foreign spouse (husband or wife) can submit a request for "eased" naturalisation if the couple have lived for five years in Switzerland, whereof for at least three years in a "conjugal relationship". If the couple live abroad, the situation can be different. Parliament therefore worked out a new solution, whereby the foreign spouse can apply for naturalisation on the "eased" conditions, if the couple have lived together for six years and have a close affinity with Switzerland.

### "Re-naturalisation"

Although on the one hand the possibilities of naturalisation

for a foreign wife would be restricted by the terms of the draft of the revision, on the other, the children of a Swiss mother would get a supplementary chance of naturalisation even after reaching the age of 32 years, provided that they have been living in Switzerland for a total of five years.

If a child has been born abroad, it loses its Swiss citizenship under the present law on reaching the end of the 22nd year of its life, unless it has taken steps to confirm its wish to retain its Swiss civil rights. If there are pardonable grounds for failure to do so, an application for the restitution of naturalisation can be submitted up to the age of 32. The proposed revision will allow applicants to apply for Swiss nationality even after expiry of this period, if they have been living in Switzerland for at least three years.

### Swiss women abroad

A further measure for easing present restrictions which is proposed in the draft would in

future allow Swiss women living abroad to marry foreigners without automatically losing their Swiss civil rights. For women who have already lost their Swiss civil rights through marriage, however, there would

continue to be a ten-year period for re-naturalisation.

The revision of the existing law is expected to take effect on January 1 1992.

BEA / Service of the Swiss Abroad

## Bank accounts (Devisenausländerkonti) in the German Democratic Republic (the "GDR")



*The account-keeping GDR financial institutions will convert national foreign currency accounts into DM on request. Picture: Leipzig by night (Photo: Keystone)*

As part of the financial reforms in the GRD, the West German mark (the DM) became the official currency of the GDR as from July 1 1990.

Up to July 13 1990, natural persons and legal entities or bodies with office or domicile outside the GDR were able to request a financial institution in the GDR with which they had an account, to arrange for their credit balances in all financial institutions in

the GDR to be converted into DM. Application forms were, or still are, obtainable from financial institutions in the GDR or from branch offices of the Deutsche Bundesbank in the Federal Republic of Germany. In the event of failure to act within the prescribed term through no fault of their own, natural persons may within two weeks of the removal of the obstacle, apply up to November 30 1990 for re-in-

## Inheritance

in Switzerland:

Last Will

Inventory

Dissolution of community property  
and inheritance partition

Estate Division Contract



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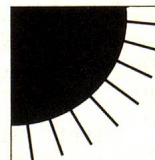
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statement of the *status quo ante*. No application was necessary from such account holders in the case of bank credits under State administration or in that of "old" credit balances.

On the other hand, the holders of "ruhenden Anteilrechten an der Altguthaben-Ablösungsanleihe" (bank credits per May 8 1945, originally devaluated in 1948) must prior to December 31 1990 make an application for

repayment, such application being addressed to the financial institute through which the participation rights were established. This repayment shall take place not later than December 31 1991.

For further information in this connection, our embassies and consulates are at your disposal. *Financial and Economic Service, Department of Foreign Affairs*

"The Fund" – Grütli Insurance Company

## Health Care for Expatriate Swiss – will an All-in Insurance Policy be the next Step?

*The "Fund" concluded an agreement with the Grütli Insurance Company a few years ago with the aim of enabling expatriate Swiss to secure health insurance cover on especially favourable terms in the event of their returning to Switzerland. This agreement has worked very well, and plans are now being discussed for extending the arrangements to provide even greater benefits to the expatriate Swiss, in the shape of an all-in health insurance policy. The question is whether such an all-in policy would receive a welcome from broad sections of the Swiss communities abroad.*

The existing agreement enables the expatriate Swiss to ensure already now that in the event of their returning to Switzerland they will be able to join a health insurance scheme against payment of premiums that will correspond to the *present* age of the applicant, which will be less than his or her age at the time of return to Switzerland.

The scheme has proved very successful. The figures confirm this: more than 1 300 members of the Fund have taken advantage of it. Already in 1989, more than fifty Swiss returning from residence abroad have thanks to this solid "bridge" to the homeland been able to obtain health protection in Switzerland without any difficulty.

### Further needs

Two years of practical experience with the existing agreement have shown that new demands are developing, as well

as new possibilities for offering an even better service and that there is evidently a widespread desire in certain quarters for obtaining an all-in health insurance cover in Switzerland.

This is understandable. Switzerland is known to offer health services of outstanding quality (even if this involves a high level of costs and prices). Among Swiss expatriates, it is above all those in countries whose basic health care services do not come up to the same level, who are most directly affected. In such circumstances the desire is increasingly strong for being able to count on treatment being

available for policy holders and their families in Switzerland if needed.

Under the existing agreement between the Fund and Grütli, benefits in respect of diseases, physical defects or ailments already in existence in the foreign country are in principle excluded, as also the expenses of confinements. The cover provided in connection with visits to the homeland are limited to the cost of emergency treatments that may become necessary in the course of a temporary stay in Switzerland.

### Unavoidable clarifications

The Grütli insurance company is in principle prepared to make a trial agreement with the Fund for the conclusion of a contract for an all-in insurance for health care on behalf of expatriate Swiss. Beforehand however, clarification is needed as to the requirements and conditions regarding such an insurance. What premiums would be payable, for instance? If one examines the normal premium structure in the City of Berne for

*monthly premiums* for a health care insurance (doctor and medications) as well as hospital costs in a general ward (anywhere in Switzerland) the following examples can be useful as a guide:

### Age at entry

#### Adults

26–30 years:	
male	Sfr. 135.30
female	Sfr. 148.70
36–45 years:	
male	Sfr. 177.70
female	Sfr. 195.30
61–65 years:	
male	Sfr. 306.20
female	Sfr. 336.60

#### Juveniles

16–20 years:	Sfr. 64.90
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#### Children

0–15 years:	Sfr. 46.90
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In order to facilitate a careful clarification of the extent of the probable demand, the Fund requests all persons seriously interested in this project for an all-in insurance to confirm this *without any obligation*, not later than the end of December 1990, on this coupon:

### Opinion poll regarding an all-in health insurance scheme

Surname: \_\_\_\_\_

Given name: \_\_\_\_\_

Date of birth: \_\_\_\_\_

Registered with the Swiss representation in: \_\_\_\_\_

Interest for an all-in health insurance is expressed on behalf of \_\_\_\_\_ (number) further members of the family (who must have Swiss citizenship), the dates of whose births are shown below:

Date of birth: \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Date: \_\_\_\_\_

Signature: \_\_\_\_\_

**Please mail this coupon not later than December 31 1990 to:**  
Der Fonds (The Fund), Solidarity Fund of the Swiss Abroad  
Gutenbergstrasse 6, CH 3011 Berne

### Federal ballot

2nd December 1990

No ballot

Editor (Official Communications),  
Service for the Swiss Abroad, Federal  
Departement of Foreign Affairs.