

# Special Terms and Conditions for ProVista<sup>light</sup> insurance

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Comparative table (only amended articles are reproduced below)

Edition : 01 Feb 2012	Edition : 01 Oct 2021
<p style="text-align: center;"><b>Art. 3 Types of benefits</b></p> <p>The Insurer grants a lump-sum benefit in the event of death following an accident, within the meaning of Article 4 of the Federal Law on the General Part of Social Insurance Law (LPGA/ATSG).</p>	<p style="text-align: center;"><b>Art. 3 Types of benefits</b></p> <ol style="list-style-type: none"><li>1. The Insurer shall pay a lump sum benefit in the event of death following an accident within the meaning of Article 4 of the Federal Law on the General Part of Social Insurance Law (LPGA/ATSG).</li><li>2. ProVista<sup>light</sup> insurance is a fixed-sum insurance.</li></ol>
<p style="text-align: center;"><b>Art. 5 Beneficiaries</b></p> <ol style="list-style-type: none"><li>1. The lump-sum benefit is paid to the following beneficiaries:<ol style="list-style-type: none"><li>a. the surviving spouse or registered partner; if there are none;</li><li>b. the children of the insured person, in equal shares, if there are none;</li><li>c. other dependants of the deceased who were substantially dependent on the latter for maintenance, in equal shares, if there are none;</li><li>d. the person who cohabited with the insured person for an uninterrupted period of at least five years immediately prior to the accident or who must support one or more of the couple's own children, if there are none;</li><li>e. the legal heirs, excluding the public community.</li></ol></li><li>2. If there are no beneficiaries, the funeral or cremation costs will be paid up to 10% of the amount insured in case of death.</li><li>3. The beneficiary who deliberately causes the insured's death forfeits his rights to any benefits.</li></ol>	<p style="text-align: center;"><b>Art. 5 Beneficiaries</b></p> <ol style="list-style-type: none"><li>1. The lump-sum benefit is paid to the following beneficiaries:<ol style="list-style-type: none"><li>a. the surviving spouse or registered partner; if there are none;</li><li>b. the children of the insured person, in equal shares, if there are none;</li><li>c. other dependants of the deceased who were substantially dependent on the latter for maintenance, in equal shares, if there are none;</li><li>d. the person who cohabited with the insured person for an uninterrupted period of at least five years immediately prior to the accident or who must support one or more of the couple's own children, if there are none;</li><li>e. the legal heirs, excluding the public community.</li></ol>By way of derogation to Article 5, paragraph 1, the policyholder can at all times designate or exclude beneficiaries by notifying the Insurer, according to Article 37 of the General Terms and Conditions of Insurance. If the specified beneficiary/ies have predeceased, the provisions in Article 5, para. 1, shall apply.</li><li>2. If there are no beneficiaries, the funeral or cremation costs will be paid up to 10% of the amount insured in case of death.</li><li>3. The beneficiary who deliberately causes the insured's death forfeits his rights to any benefits.</li></ol>