

Special Terms and Conditions for KidsProtect Insurance

KP

Comparative table (only amended articles are reproduced below)

Edition : 01 Jan 2011	Edition : 01 Feb 2022
<p style="text-align: center;">Art. 6 Scope of benefits</p> <ol style="list-style-type: none"> 1. The insured benefit corresponds to the payment of a provisional monthly pension. 2. Up to 15 monthly pensions are paid. 3. The amount of the guaranteed monthly pension is mentioned in the insurance policy. 	<p style="text-align: center;">Art. 6 Scope of benefits</p> <ol style="list-style-type: none"> 1. The insured benefit corresponds to the payment of a provisional monthly pension. 2. Up to 15 monthly pensions are paid. 3. The amount of the guaranteed monthly pension is mentioned in the insurance policy. 4. Benefits are covered by fixed-sum insurance.
<p style="text-align: center;">Art. 10 End of the insurance contract</p> <p>The insurance contract and entitlement to benefits end:</p> <ol style="list-style-type: none"> a. at the end of the calendar year in which the insured turns 17, subject to his right to any benefits for a current claim; b. 60 months after the date of diagnosis of the cancer or upon expiry of the entitlement to benefits. The first limit reached is decisive; c. upon request of the policyholder in the event the insured person is HIV-positive, and this from the time the notification was sent by the policyholder to the Insurer; d. upon the death of the insured; e. upon termination of the insurance contract; f. when the Insurer relinquishes the insurance contract due to non-payment of premiums according to Article 21, para. 1 of the Swiss Federal Law on Insurance Contracts (LCA/VVG); g. in the event of a transfer of the insured's domicile abroad, on the date of departure from Switzerland that was declared to the competent municipal or cantonal authorities, providing that no other arrangement was foreseen in writing (Art. 32 chapter 2 of the CGC). 	<p style="text-align: center;">Art. 10 End of the insurance contract</p> <p>In addition to the provisions of the General Terms and Conditions for Supplemental Health and Accident insurance (CGC), the insurance contract and entitlement to benefits are terminated:</p> <ol style="list-style-type: none"> a. at the end of the calendar year in which the insured turns 17, subject to his right to any benefits for a current claim; b. 60 months after the date of diagnosis of the cancer or upon expiry of the entitlement to benefits. The first limit reached is decisive; c. upon request of the policyholder in the event the insured person is HIV-positive, and this from the time the notification was sent by the policyholder to the insurer; d. upon termination of the insurance contract. Entitlement to benefits for an ongoing claim remains unaffected.
<p style="text-align: center;">Art. 11 Obligations in case of a loss</p> <p>In addition to the provisions of the General Terms and Conditions for Supplemental Health and Accident Insurance (CGC), any diagnosis of cancer (including pre-malignant tumours or cancers in situ) shall be notified to the Insurer within 30 days.</p>	<p style="text-align: center;">Art. 11 Obligations in case of a loss</p> <p>In addition to the provisions of the General Terms and Conditions for Supplemental Health and Accident Insurance (CGC), any diagnosis of cancer (including pre-malignant tumours or cancers in situ) shall be notified to the insurer within 30 days.</p>