

# Special Terms and Conditions for Alterna Insurance

SA

Comparative table (only amended articles are reproduced below)

Edition : 01 Sep 2011	Edition : 01 Feb 2022
<p><b>Art. 2 Eligibility</b></p> <p>Alterna insurance is open to persons of all ages. The insurance is concluded for a minimum term of one year, renewable from one calendar year to the next (insurance term).</p>	<p><b>Art. 2 Eligibility</b></p> <p>Alterna insurance can be taken out by anyone living in Switzerland without age limit. The insurance is concluded for at least one insurance term in accordance with Art. 12 of the general terms and conditions of insurance. It is then tacitly renewed from year to year.</p>
<p><b>Art. 3 Termination</b></p> <p>The policyholder may terminate the insurance after one year of coverage, subject to six months' advance notice for the end of a calendar year.</p>	<p><b>Art. 3 Termination</b></p> <p>After an insurance term, the policyholder may terminate the insurance for the end of a calendar year, subject to three months' advance notice.</p>
	<p><b>Art. 8 Combination discount</b></p> <ol style="list-style-type: none"><li>1. If certain benefits are also covered by other supplemental insurance product(s) concluded with the insurer, a combination discount on the Alterna insurance premium may be granted.</li><li>2. The supplemental insurance products for which a combination discount may be granted are listed in the pre-contractual information documents provided to the Applicant in accordance with Art. 3 LCA/VVG.</li><li>3. The combination discount shall be withdrawn as soon as the conditions for granting it as set out in paragraph 1 are no longer met.</li><li>4. The insurer may change or cancel these discounts in accordance with Art. 29 of the general terms and conditions of insurance (CGC).</li></ol>