

# Special Terms and Conditions for Sekunda insurance

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Comparative table (only amended articles are reproduced below)

Edition : 01 Sep 2008	Edition : 01 Oct 2021
<p><b>Art. 4 Termination of insurance and of entitlement to benefits</b></p> <p>In addition to the termination provisions set out in the General Terms and Conditions for Insurance (CGC), Sekunda insurance as well as the entitlement to benefits end:</p> <ul style="list-style-type: none"><li>○ at the end of the month coinciding with the insured's 65th birthday,</li><li>○ when the entitlement to benefits is exhausted.</li></ul>	<p><b>Art. 4 Termination of insurance and of entitlement to benefits</b></p> <p>In addition to the termination provisions set out in the General Terms and Conditions for Insurance (CGC), Sekunda insurance as well as the entitlement to benefits end:</p> <ul style="list-style-type: none"><li>○ at the end of the month coinciding with the insured's 65th birthday,</li><li>○ when the entitlement to benefits is exhausted,</li><li>○ upon termination of the contract. The entitlement to benefits for an ongoing claim remains reserved.</li></ul>
<p><b>Art. 5 Insured benefits</b></p> <p>Contractual benefits are paid for accidents occurring after the insurance comes into force.</p> <p><b>1. Insured amount</b></p> <p>In the event of an incapacity for housework, the Insurer will pay a daily allowance equivalent to the amount specified in the insurance policy.</p> <p><b>2. Entitlement to benefits</b></p> <ol style="list-style-type: none"><li>a. The insured daily allowance is payable upon expiry of the agreed waiting period.</li><li>b. The daily allowance is awarded monthly, for each day of incapacity for housework (Sundays and public holidays included).</li></ol> <p><b>3. Degree of the incapacity for housework</b></p> <ol style="list-style-type: none"><li>a. Payment of the daily allowance will be made based on the incapacity for housework confirmed by a doctor.</li><li>b. In the event of a partial incapacity for housework, the Insurer will pay a daily allowance pro rata the degree of the incapacity for housework. However, the daily allowance will be paid in full should the degree of incapacity be equal to or higher than 70%. If the incapacity for housework is lower than 25%, no benefits will be granted.</li></ol> <p><b>4. Waiting period</b></p> <ol style="list-style-type: none"><li>a. The waiting period is specified in the insurance policy.</li><li>b. The waiting period applies to each case of incapacity for housework, except in the event of a relapse occurring within five years after the insured accident, subject to any residual waiting period.</li><li>c. In calculating the waiting period, each day of a partial incapacity for housework counts as a full day.</li></ol> <p><b>5. Term of entitlement to benefits</b></p> <ol style="list-style-type: none"><li>a. The allowance shall be paid for a maximum period of 365 days for one or more cases of incapacity for housework.</li><li>b. Days of partial incapacity for housework are deemed as full days.</li></ol>	<p><b>Art. 5 Insured benefits</b></p> <p>Contractual benefits are paid for accidents occurring after the insurance comes into force.</p> <p>Sekunda insurance is a fixed-sum insurance.</p> <p><b>1. Insured amount</b></p> <p>In the event of an incapacity for housework, the Insurer will pay a daily allowance equivalent to the amount specified in the insurance policy.</p> <p><b>2. Entitlement to benefits</b></p> <ol style="list-style-type: none"><li>a. The insured daily allowance is payable upon expiry of the agreed waiting period.</li><li>b. The daily allowance is awarded monthly, for each day of incapacity for housework (Sundays and public holidays included).</li></ol> <p><b>3. Degree of the incapacity for housework</b></p> <ol style="list-style-type: none"><li>a. Payment of the daily allowance will be made based on the incapacity for housework confirmed by a doctor.</li><li>b. In the event of a partial incapacity for housework, the Insurer will pay a daily allowance pro rata the degree of the incapacity for housework. However, the daily allowance will be paid in full should the degree of incapacity be equal to or higher than 70%. If the incapacity for housework is lower than 25%, no benefits will be granted.</li></ol> <p><b>4. Waiting period</b></p> <ol style="list-style-type: none"><li>a. The waiting period is specified in the insurance policy.</li><li>b. The waiting period applies to each case of incapacity for housework, except in the event of a relapse occurring within five years after the insured accident, subject to any residual waiting period.</li><li>c. In calculating the waiting period, each day of a partial incapacity for housework counts as a full day.</li></ol> <p><b>5. Term of entitlement to benefits</b></p> <ol style="list-style-type: none"><li>a. The allowance shall be paid for a maximum period of 365 days for one or more cases of incapacity for housework.</li><li>b. Days of partial incapacity for housework are deemed as full days.</li></ol>

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**6. Proof of entitlement to benefits**

- a. The entitlement to an allowance is fixed on the basis of the accident declaration form filled in by the insured person as well as the medical certificate form provided by the Insurer and duly completed by the doctor.
- b. Upon receipt of an interim medical certificate, the Insurer will indemnify the insured until the date stated on the certificate, but not beyond the end of the current month.
- c. If the first consultation takes place more than three days after the start of the incapacity for housework, the Insurer reserves the right to consider the date of the said consultation as the first day of incapacity for housework.

**6. Proof of entitlement to benefits**

- a. The entitlement to an allowance is fixed on the basis of the accident declaration form filled in by the insured person as well as the medical certificate form provided by the Insurer and duly completed by the doctor.
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- c. If the first consultation takes place more than three days after the start of the incapacity for housework, the Insurer reserves the right to consider the date of the said consultation as the first day of incapacity for housework.