

Special Terms and Conditions for ProVista^{light} insurance

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The following provisions are subject to the General Terms and Conditions for Supplemental Health and Accident Insurance (CGC), whose edition is specified in the insurance policy.

Art. 1 Purpose of insurance

The insurance grants protection against the economic consequences of death caused by an accident.

Art. 2 Acceptance conditions

This insurance is open to all persons under the age of 65 residing in Switzerland.

Art. 3 Types of benefits

- 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).
- ProVista^{light} insurance is a fixed-sum insurance.

Art. 4 Entitlement to benefits

- The insured lump-sum amount is indicated in the insurance policy.
- For children, the amount of the lump-sum benefit is specified in the insurance policy, but will not exceed:
 - CHF 2,500 before the age of two years and six months;
 - CHF 20,000 from the age of two years and six months up to the age of 12 years.
- Benefits are paid subject to the presentation of a medical certificate, death certificate or certificate of inheritance. Only original documents are accepted.

Art. 5 Beneficiaries

- The lump-sum benefit is paid to the following beneficiaries:
 - the surviving spouse or registered partner; if there are none;
 - the children of the insured person, in equal shares, if

there are none;

- other dependants of the deceased who were substantially dependent on the latter for maintenance, in equal shares, if there are none;
 - 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;
 - the legal heirs, excluding the public community.
- 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.
- If there are no beneficiaries, the funeral or cremation costs will be paid up to 10% of the amount insured in case of death.
 - The beneficiary who deliberately causes the insured's death forfeits his rights to any benefits.

Art. 6 Combined effect of causes unrelated to the accident

If the injuries are only partly due to an insured accident, benefits are set proportionately based on a medical report.

Art. 7 Gross negligence

The Insurer waives its right to reduce its benefits for accidents caused recklessly or through gross negligence.

Art. 8 Reduction of the insured lump-sum

When the insured person reaches 70, the insured lump-sum and premiums are automatically reduced to CHF 10,000 on 1 January of the following year.

Art. 9 Premiums

1. Premiums are indicated in the insurance policy.
2. Premiums are graduated depending on the insured person's gender, age group and the insured lump-sum.