

# Special Terms and Conditions for ProVista insurance

ID

Comparative table (only amended articles are reproduced below)

Edition : 01 Oct 2001	Edition : 01 Oct 2021																																												
<b>Art. 1 Purpose of insurance</b>	<b>Art. 1 Purpose of insurance</b>																																												
ProVista grants protection against the economic consequences of death or disability caused by an accident.	ProVista grants protection against the economic consequences of death or disability caused by an accident. Occupational illnesses within the meaning of the Federal Law on Accident Insurance (LAA/UVG) are not covered.																																												
<b>Art. 3 Acceptance conditions</b>	<b>Art. 3 Acceptance conditions</b>																																												
This insurance is open to all persons under the age of 65 residing in Switzerland or in Liechtenstein.	This insurance is open to all persons under the age of 65 residing in Switzerland.																																												
<b>Art. 4 Types of benefits</b>	<b>Art. 4 Types of benefits</b>																																												
The Insurer grants the following benefits: a. a lump-sum disability benefit (Article 6); b. a lump-sum death benefit (Article 7).	1. The Insurer grants the following benefits: a. a lump-sum amount in case of disability (Article 6) b. a lump-sum amount in case of death (Article 7) 2. ProVista insurance is a fixed-sum insurance.																																												
<b>Art. 6 Disability benefits (category I)</b>	<b>Art. 6 Disability benefits (category I)</b>																																												
<p><b>a. Entitlement</b> The disability lump-sum benefit will be paid in the case of accidents leading to a probable permanent disability. The amount of the disability lump-sum benefit is determined by the degree of disability, the agreed insured sum and the scale in Annex A.</p> <p><b>b. Degree of disability</b> The degree of disability is set in accordance with the following rules:</p> <p>1. Fixed degrees</p> <p>In case of a total loss, or the total loss of use, of</p> <table border="0"> <tr> <td>– both arms or both hands, both legs and both feet, one arm or one hand and, simultaneously, one leg or one foot</td> <td>100%</td> </tr> <tr> <td>– an entire arm</td> <td>70%</td> </tr> <tr> <td>– a forearm or a hand</td> <td>60%</td> </tr> <tr> <td>– a thumb</td> <td>22%</td> </tr> <tr> <td>– an index finger</td> <td>15%</td> </tr> <tr> <td>– any other finger</td> <td>8%</td> </tr> <tr> <td>– a leg above the knee</td> <td>60%</td> </tr> <tr> <td>– a leg at or below the knee</td> <td>50%</td> </tr> <tr> <td>– a foot</td> <td>40%</td> </tr> <tr> <td>– sight in both eyes</td> <td>100%</td> </tr> <tr> <td>– sight in one eye</td> <td>30%</td> </tr> </table>	– both arms or both hands, both legs and both feet, one arm or one hand and, simultaneously, one leg or one foot	100%	– an entire arm	70%	– a forearm or a hand	60%	– a thumb	22%	– an index finger	15%	– any other finger	8%	– a leg above the knee	60%	– a leg at or below the knee	50%	– a foot	40%	– sight in both eyes	100%	– sight in one eye	30%	<p><b>a. Entitlement</b> The disability lump-sum benefit will be paid in the case of accidents leading to a probable permanent disability. The amount of the disability lump-sum benefit is determined by the degree of disability, the agreed insured sum and the scale in Annex A.</p> <p><b>b. Degree of disability</b> The degree of disability is set in accordance with the following rules:</p> <p>1. Fixed degrees</p> <p>In case of a total loss, or the total loss of use, of</p> <table border="0"> <tr> <td>– both arms or both hands, both legs and both feet, one arm or one hand and, simultaneously, one leg or one foot</td> <td>100%</td> </tr> <tr> <td>– an entire arm</td> <td>70%</td> </tr> <tr> <td>– a forearm or a hand</td> <td>60%</td> </tr> <tr> <td>– a thumb</td> <td>22%</td> </tr> <tr> <td>– an index finger</td> <td>15%</td> </tr> <tr> <td>– any other finger</td> <td>8%</td> </tr> <tr> <td>– a leg above the knee</td> <td>60%</td> </tr> <tr> <td>– a leg at or below the knee</td> <td>50%</td> </tr> <tr> <td>– a foot</td> <td>40%</td> </tr> <tr> <td>– sight in both eyes</td> <td>100%</td> </tr> <tr> <td>– sight in one eye</td> <td>30%</td> </tr> </table>	– both arms or both hands, both legs and both feet, one arm or one hand and, simultaneously, one leg or one foot	100%	– an entire arm	70%	– a forearm or a hand	60%	– a thumb	22%	– an index finger	15%	– any other finger	8%	– a leg above the knee	60%	– a leg at or below the knee	50%	– a foot	40%	– sight in both eyes	100%	– sight in one eye	30%
– both arms or both hands, both legs and both feet, one arm or one hand and, simultaneously, one leg or one foot	100%																																												
– an entire arm	70%																																												
– a forearm or a hand	60%																																												
– a thumb	22%																																												
– an index finger	15%																																												
– any other finger	8%																																												
– a leg above the knee	60%																																												
– a leg at or below the knee	50%																																												
– a foot	40%																																												
– sight in both eyes	100%																																												
– sight in one eye	30%																																												
– both arms or both hands, both legs and both feet, one arm or one hand and, simultaneously, one leg or one foot	100%																																												
– an entire arm	70%																																												
– a forearm or a hand	60%																																												
– a thumb	22%																																												
– an index finger	15%																																												
– any other finger	8%																																												
– a leg above the knee	60%																																												
– a leg at or below the knee	50%																																												
– a foot	40%																																												
– sight in both eyes	100%																																												
– sight in one eye	30%																																												

- sight in one eye, if the sight in the other eye was already completely lost before the accident 70%
  - hearing in both ears 60%
  - hearing in one ear 15%
  - hearing in one ear, if the hearing in the other ear was already completely lost before the accident 45%
  - one kidney 20%
  - the spleen 5%
  - sense of smell 3%
  - sense of taste 3%
  - in case of complete incapacity for work following mental illness 100%
2. In case of a partial loss, or the partial loss of use, of these members and organs, the degree of disability is reduced proportionately.
  3. If several members or organs are affected at the same time, the degree of disability is determined by adding all the relevant percentages, with the proviso that the total may not exceed 100%.
  4. In any cases not mentioned above, the degree of disability is estimated by analogy with the above percentages.
  5. If a permanent disability caused by an accident is aggravated by pre-existing bodily defects, the benefit cannot exceed the amount that would have been paid if the person had been sound and healthy before the accident. If the member or organ injured in the accident was already partially or totally mutilated, or its use partially or totally lost, the pre-existing degree of disability, calculated in accordance with the above principles, is deducted when determining the benefit. The provisions of point 1 above concerning the loss of sight or loss of hearing are reserved.
  6. Psychological or nervous disorders only entitle the insured to benefits if he can show that they were caused by organic damage to the nervous system resulting from the accident.
  7. The degree of disability is set when the insured's condition is presumed to be permanent, but no later than five years after the accident.

- sight in one eye, if the sight in the other eye was already completely lost before the accident 70%
  - hearing in both ears 60%
  - hearing in one ear 15%
  - hearing in one ear, if the hearing in the other ear was already completely lost before the accident 45%
  - one kidney 20%
  - the spleen 5%
  - sense of smell 3%
  - sense of taste 3%
  - in case of complete incapacity for work following mental illness 100%
2. In case of a partial loss, or the partial loss of use, of these members and organs, the degree of disability is reduced proportionately.
  3. If several members or organs are affected at the same time, the degree of disability is determined by adding all the relevant percentages, with the proviso that the total may not exceed 100% per accident.
  4. In cases not mentioned above, the degree of disability is determined in accordance with the scale of compensation for damage to integrity set out in Annex 3 of the Ordinance on Accident Insurance (OLAA/UUV) and the related SUVA tables. If the degree of disability cannot be determined in accordance with the above rules, it will be established by analogy on the basis of medical findings, taking into account the seriousness of the injury.
  5. If a permanent disability caused by an accident is aggravated by pre-existing bodily defects, the benefit cannot exceed the amount that would have been paid if the person had been sound and healthy before the accident. If the member or organ injured in the accident was already partially or totally mutilated, or its use partially or totally lost, the pre-existing degree of disability, calculated in accordance with the above principles, is deducted when determining the benefit. The provisions of point 1 above concerning the loss of sight or loss of hearing are reserved.
  6. Psychological or nervous disorders only entitle the insured to benefits if he can show that they were caused by organic damage to the nervous system resulting from the accident.
  7. If the accident has caused serious and permanent cosmetic damage which does not entitle the insured to a disability lump-sum benefit under letter (a) above, but nevertheless constitutes psychological damage likely to affect the insured person's economic future or social situation, the Insurer shall pay compensation equal to
    - 10% of the insured amount agreed in the policy if this mutilation affects the face;
    - 5% of the insured amount agreed in the policy when the mutilation affects other parts of the body.
 The compensation due for such damage is limited to CHF 20,000 per case.
  6. The degree of disability is determined at the time when the insured person's condition is presumed to be definitive, but no later than five years after the accident.

**c. Progression**

If the degree of disability does not exceed 25%, the insured sum is paid in the percentage corresponding to the degree of disability.  
If the degree of disability is higher than 25%, benefits are increased in accordance with the scale in Annex A.

**c. Progression**

If the degree of disability does not exceed 25%, the insured sum is paid in the percentage corresponding to the degree of disability.  
If the degree of disability is higher than 25%, benefits are increased in accordance with the scale in Annex A.

**Art. 7 Death benefits (category D)**

1. If the accident causes the death of the insured, the agreed lump-sum death benefit is paid. The beneficiaries are:
  1. the surviving spouse; if there is none;
  2. the children, in equal shares, if there are none;
  3. the beneficial heirs, excluding any public bodies.
2. If the marriage was contracted after the accident, the spouse's entitlement is subject to the condition that the promise of marriage had been published before the accident or that the marriage had lasted at least two years before the death of the insured.
3. If there are no beneficiaries, the funeral costs will be paid up to 10% of the sum insured in case of death.
4. For children, the amount of the capital sum benefit is specified in the insurance policy, but maximum:
  - 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 age of 12 years.
5. A beneficiary who deliberately causes the insured's death forfeits his rights to any benefits.

**Art. 7 Death benefits (category D)**

1. If the accident causes the death of the insured, the agreed lump-sum death benefit is paid. The beneficiaries are:
  - a. the surviving spouse; if there is none;
  - b. the children, in equal shares, if there are none;
  - c. the beneficial heirs, excluding any public bodies.
2. By way of derogation to Article 7, 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 7, para. 1, shall apply.
3. If the marriage or registered partnership was contracted after the accident, the entitlement to benefits is subject to the condition that the promise of marriage or of a registered partnership had been published before the accident or that the marriage or registered partnership had lasted at least two years before the death of the insured.
4. If there are no beneficiaries, the funeral costs will be paid up to 10% of the sum insured in case of death.
5. For children, the amount of the capital sum benefit is specified in the insurance policy, but maximum:
  - 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 age of 12 years.
6. A beneficiary who deliberately causes the insured's death forfeits his rights to any benefits.

**Art. 8 Premium waivers in case of death or disability of the head of the family**

1. For insured children, the Insurer covers the full payment of the periodical premiums up to the age of 15 if the head of the family has become disabled, with a degree of disability exceeding 50%, or is deceased.
2. The premium waiver starts on the first day of the month following the occurrence of the disability or death, and must be requested in writing, accompanied by the relevant official documents (decision of the Federal Disability Office, death certificate and family record booklet).

**Art. 8 Premium waivers in case of death or disability of the head of the family**

1. For insured children, the Insurer covers the full payment of the periodical premiums up to the age of 15 if the head of the family has become disabled, with a degree of disability exceeding 50%, or is deceased.
2. The premium waiver starts on the day following the occurrence of the disability or death, and must be requested, accompanied by the relevant official documents (decision of the Federal Disability Office, death certificate and family record booklet).

**Art. 11 Reduction of the sums insured**

1. When the insured reaches the age of 70, the insured sums are limited as follows:
  - CHF 10,000 in case of death;
  - CHF 30,000 in case of disability.
2. The insured sums and premiums are automatically reduced on 1 January after the aforesaid age limits are reached.

**Art. 11 Reduction of the sums insured**

1. When the insured reaches the age of 70, the insured sums are limited as follows:
  - CHF 10,000 in case of death;
  - CHF 30,000 in case of disability.
2. The insured sums are automatically reduced on 1 January after the aforesaid age limits are reached.