



KPT, Postfach, CH-3001 Bern
kpt.ch

Supplementary Accident Insurance for Nursing Care (U)

Special conditions supplementary to the GCI
Edition 01.2023

Contract

Purpose *U art. 1*

We accept non-covered accident-related costs supplementary to those stipulated under the FLHI (KVG), AI (UVG) or FLMI (MVG).

Cancellation *U art. 2*

You may cancel the insurance by giving notice in writing (or in another form that can be proven by text) at the end of any month.

Benefits

Duration and table of benefits *U art. 3*

- ¹ We pay non-covered costs for effective, appropriate and economical methods of treatment for a 5 year period from the date of the accident.
- ² In addition the following limitations apply to medically prescribed benefits:

Hospital	Cover for cost of hospitalisation in the general ward.
Apparatus	Eye glasses, hearing aids and prosthesis required because of a physical injury for which you require treatment.
Home help	Up to a maximum of CHF 5,000.–.
Home nursing	Up to a maximum of CHF 10,000.–.
Convalescent cures	Cures in a medically supervised sanatorium on the list maintained by Santé-suisse.
Spa cures	Cures in recognised Swiss health spas.
Transport	Up to a maximum of CHF 10,000.– per incident for costs of rescue, recovery and transport (excluding repatriation) and transport of mortal remains.



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Limitation to cover U art. 4

- ¹ No benefits are provided for accidents that occurred before this insurance was taken out.
- ² Proportional benefits will be paid in cases where injuries are aggravated by illness or disability.
- ³ We only pay benefits for home nursing and home help by relatives if they are able to prove that providing this service resulted in loss of earnings.
- ⁴ The following chargeable goods and services do not count as costs of hospitalization: use of means of communication; rental of audiovisual devices and the contents thereof; refreshments and snacks; newspapers; cigarettes and tobacco; food for visitors; assistance in cases of death; administrative costs.

Altersklassen

Altersklassenwechsel U Art. 5

Die Prämienhöhe Ihrer Zusatzversicherung ist nach dem Lebensalter tarifiert. Der Wechsel in eine höhere Altersklasse ist in der Regel mit einer Erhöhung der Prämie verbunden. Er findet am 1. Januar des Jahres statt, in welchem Sie das für den Wechsel massgebende Alter erreichen.

Es bestehen folgende Altersklassen: 0–18; ab 19 Jahre

Berne, 1 July 2022
KPT Versicherungen AG