



KPT, Postfach, CH-3001 Bern
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Accidental Death and Invalidity Insurance (K)

Special conditions supplementary to the GCI
Edition 01.2004

Contract

Purpose *K art. 1*

We provide benefits for the physical consequences of accidents and misadventure.

Cancellation *K art. 2*

You may cancel the insurance by giving notice in writing at the end of any month.

Benefits

Table of benefits *K art. 3*

Death

- 1 The insured death capital sum is paid if death results either immediately after an accident or within five years of the accident date.
- 2 The designated beneficiaries are entitled to claim the benefits. If no sequence of beneficiaries has been designated, the legal order of succession applies excluding the body politic. If there are no rightful claimants the company pays the funeral costs.

Invalidity

- 1 Where permanent invalidity is anticipated we pay the insured capital commensurate with the degree of disablement according to the following terms.
- 2 The invalidity indemnity is paid out as soon as the extent of permanent disablement can be determined, but at the latest 5 years after the date of the accident.

Degree of disablement *K art. 4*

- 1 The degree of disablement is calculated in percent as follows (scale for each body part):

Disablement	Degree in %
Loss of both arms or hands, both legs or feet, one arm and one hand and simultaneously one leg or one foot, total paralysis, an incurable mental disorder precluding all rational behaviour, total total blindness.	100
Upper arm	70
Lower arm	65
Hand	60
Thumb with metacarpus	25
Thumb, metacarpus retained	22



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Disablement	Degree in %
First thumb joint	10
Index finger	15
Middle finger	10
Fourth finger	9
Small finger	7
One leg at the thigh	60
One leg at the shin	50
One foot	45
One big toe	8
Other toes, each	3
Sight in one eye	30
Sight in the second eye for individuals with only one eye	70
Hearing in both ears	60
Hearing in one ear	15
Hearing in one ear if hearing in the other ear had already been lost before the accident occurred	45
Kidney	20
Sense of smell	10
Sense of taste	10
Spleen	10

² Complete loss of use of limbs and organs is counted as loss of the same.

³ Partial loss or partial loss of use results in payment of a lower percentage of the total.

⁴ In cases of impairment of health not listed above, the degree of disability is determined on the basis of a medical examination with reference to the above percentage table; claims for psychic and nervous disorders can only be honoured if injury has occurred to the physical nerve system.

⁵ If several parts of the body or several organs are affected by an accident, the percentages are totalled. The total degree of disability can never amount to more than 100 %.

⁶ We pay the following for serious permanent disfigurement of the human body (aesthetical injuries such as scarring) resulting from an accident for which no invalidity capital payments are due but, because of the psychological burden of the injury, limit the insured individual's economic or social prospects: 10 % of the contracted invalidity capital in the case of facial disfigurement; 5 % of this sum for disfigurement of other normally visible body parts.

Invalidity indemnity *K art. 5*

- ¹ We calculate the invalidity indemnity for degrees of disablement up to and including 25 % on the basis of the sum insured.
- ² We increase the indemnity for degrees of disablement exceeding 25 % according to the following scale:

From %	To %	From %	To %	From %	To %	From %	To %	From %	To %
26	28	41	73	56	130	71	205	86	280
27	31	42	76	57	235	72	210	87	285
28	34	43	79	58	140	73	215	88	290
29	37	44	82	59	145	74	220	89	295
30	40	45	85	60	150	75	225	90	300
31	43	46	88	61	155	76	230	91	305
32	46	47	91	62	160	77	235	92	310
33	49	48	94	63	165	78	240	93	315
34	52	49	97	64	170	79	245	94	320
35	55	50	100	65	175	80	250	95	325
36	58	51	105	66	180	81	255	96	330
37	61	52	110	+7	185	82	260	97	335
38	64	53	115	68	190	83	265	98	340
39	67	54	120	69	195	84	270	99	345
40	70	55	125	70	200	85	275	100	350

Previous state of health, contributory factors and offsetting benefits *K art. 6*

- ¹ If you are already disabled and have an accident, we will pay you the difference between the sums for disablement calculated on the basis of the degree of disablement prior to and after the accident according to the terms of this insurance.
- ² If the damage to your health is only partly due to an insured event, benefits will be reduced proportionately at the discretion of an expert.
- ³ Any invalidity benefits for the same accident paid under this contract will be offset against the death capital sum.

Vocational training *K art. 7*

We refund the costs incurred for vocational training if this becomes necessary because of an accident for which you were insured. Benefits are paid supplementary to the Swiss Invalidity Insurance (IV) and total a maximum of 10 % of the insured disablement sum.



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Exclusions *K art. 8*

No benefits are paid in the following cases:

- If notification of an accident is not received within 5 days or.
- Notification of death is not received within 48 hours.
- Information needed to verify the details of an insured event is not given, or if.
- Investigations are obstructed.
- If consent is refused to investigate claims as required.

Berne, 30 June 2003
KPT Versicherungen AG