



KPT, Postfach, CH-3001 Bern
kpt.ch

Supplementary Accident Insurance for Nursing Care (U)

Special conditions supplementary to the GCI
Edition 01.2004

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 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 santésuisse.
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.

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 do not count as cost of hospitalization: use of the telephone; rental charges for radio, TV or videos; purchase and rental of video cassettes; refreshments and snacks; newspapers; cigarettes and tobacco; food for visitors; assistance in cases of death; administrative costs.

Berne, 30 June 2003
KPT Versicherungen AG