KPT, Postfach, CH-3001 Bern
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Income Protection Insurance (J)

Special conditions supplementary to the GIC
Issue Jan. 2023

Contract

Purpose *J Art. 1*
In the event of an incapacity to work as a result of an illness or accident, we will pay you the insured daily allowance.

Insurance variants *J Art. 2*
We will pay the following insured daily allowance:
1 Indemnity insurance: up to the earnings relevant for Old Age and Survivors Insurance (OASI) received before the incapacity to work.
2 Fixed-sum insurance: not based on the actual loss of earnings. Article 5 (2), (8) and (9) do not apply to this variant.

Option right *J Art. 3*
1 If you stop working: if you stop working and manage your own household, you can convert your indemnity insurance into fixed-sum insurance within 3 months up to the age of 55, regardless of your state of health. The current daily allowance will be covered up to a maximum of CHF 100.
2 If you become self-employed: you can convert your indemnity insurance into fixed-sum insurance with equivalent cover within 3 months up to the age of 55, regardless of your state of health.

Expiry *J Art. 4*
Your insurance expires when the benefits have been exhausted or upon reaching OASI retirement age, whichever is sooner.

Benefits

Principle *J Art. 5*
1 If you become completely or partially incapacitated as a result of an accident or illness, you are entitled to a daily allowance based on the degree of incapacity. For indemnity insurance, evidence must be provided of the loss of earnings.
2 We pay your insured daily allowance up to the OASI-relevant earnings received before the incapacity to work. If you have irregular working hours, the average from the last 3 months will be used as the basis.
3 Maternity is not an insured event, except in the case of clinically significant pregnancy complications.

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Benefit payment period and modalities *J Art. 6*

1 We shall pay the daily allowance for 730 days over 900 consecutive days, regardless of the insured events.
2 If a relapse is suffered or renewed incapacity for work occurs within a 180-day period, the waiting period does not apply.
3 Days with a partial incapacity for work and days with reductions due to overinsurance count as full days. There will be no extension of the benefit payment period.
4 Should the incapacity persist, the insured person cannot prevent expiry of the insurance by waiving benefits.
5 If you transfer from collective to individual insurance, the benefit days already received will be deducted from the benefit period defined in clause 1.
6 We accept an incapacity for work certificate issued retrospectively by a doctor up to 5 days before the initial medical consultation.
7 **Birth benefit:** for births after the sixth month of pregnancy, we shall provide the insured daily allowance for a period of 20 days from the date of birth. This benefit does not count against the 730-day benefit payment period.

Transfer *J Art. 7*

If you transfer from collective insurance to individual insurance during an ongoing claim, the claim will continue to be managed in accordance with the terms and conditions of the collective insurance until you return to full capacity to work.

Overcompensation *J Art. 8*

If all benefits for loss of earnings received from private and social insurers exceed your OASI-relevant earnings before the incapacity to work, we will reduce the benefits. In the case of unemployed persons, the daily unemployment allowance will be classed as the loss of earnings. This also applies to temporary earnings.

Recourse and advance payments *J Art. 9*

1 Claims against liable third parties must be assigned to us.
2 If a social insurer has a benefit obligation and we have made advance payments, we have a right to recover the amount paid by us from you or the liable social insurer. This only applies to insurance benefits that exceed the OASI-relevant earnings received before the incapacity to work.

Suspension *J Art. 10*

1 If you are detained in prison or a psychiatric facility, the payment of benefits will be suspended for the duration of your detention.
2 The obligation to pay a daily sickness allowance is suspended 4 weeks before and 8 weeks after a birth. This provision does not apply to the daily allowance as a result of an accident.

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Abroad *J Art. 11*

1 If you are abroad, we only pay the daily allowance for incapacity to work in the case of hospitalisation (proof of hospitalisation is required).

2 If you are incapable of work and go abroad without our express consent, our obligation to pay will be suspended for this period.

Obligations

Obligation to disclose and notify the insurer *J Art. 12*

1 You are obliged to notify us of any incapacity to work within 5 days of commencement of the period of incapacity. You must submit a certificate from a doctor or chiropractor within a further 3 days. In the event of a culpable breach of these obligations, the insurer may reduce or refuse to pay benefits to the extent permitted by law.

2 You must notify us immediately if the degree of your incapacity changes, and submit a medical certificate as evidence.

3 You must inform us of any facts that may affect the insurance relationship – especially if you stop working or your ability to work is limited.

Claim reduction *J Art. 13*

If you fail to make reasonable use of your remaining work capacity or do not register with invalidity insurance (IV) or unemployment insurance (UI), we reserve the right to reduce the daily allowance.

Age groups

Change of age group *J Art. 14*

Your supplementary insurance premium is calculated based on your age. Moving to a higher age group is usually associated with an increase in premiums. This increase will take effect on 1 January of the year in which you reach the relevant age.

The age groups are as follows: 15–30; 31–40; 41–50; 51–60; 61–65

Bern, 1 June 2022
KPT Versicherungen AG