



KPT, Postfach, CH-3001 Bern
kpt.ch

Joker Insurance (X)

Special conditions supplementary to the GIC
Issue Jan. 2023

Contract

Purpose X Art. 1

Joker insurance gives you the option of claiming benefits under Health Insurance Plus (AP), Hospital Costs Insurance (H) or Natura Insurance (N) supplementary health insurance, even if you already have these policies.

This option can be used once per calendar year up to the insured sum for a benefit listed in the aforementioned supplementary insurance policies. The special conditions (SC) of the respective policies are authoritative.

Benefits

Claiming the benefit X Art. 2

You have until 31 March of the following year to decide which bill to submit for your Joker insurance claim. The claim must be submitted in writing together with the bill.

Age groups

Change of age group X Art. 3

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: 0–18; 19–25; 26–30; 31–35; 36–40; 41–45; 46–50; 51–55; 56–60; 61–65; 66 and above

Bern, 1 June 2022
KPT Versicherungen AG