KPT, Postfach, CH-3001 Bern
kpt.ch

Terms and conditions – recommend KPT

- «Recommend KPT» is only valid for natural persons and directly acquired new KPT customers. All referrers aged 18 and above are eligible for the scheme.
- Customers are only classed as new if they do not have an existing contract (for basic and/or supplementary health insurance) with KPT at the time the contract is issued.

- The referrer can receive a maximum of CHF 2,300.– per year in bonuses.

- People who register their newborns with KPT before or after their birth are not eligible for the scheme.

- People who refer themselves and/or others who live in their own household (e.g. their spouse, children, civil partner etc.) are not eligible for the scheme.

Exception: Customers with an active KPT policy (for basic and/or supplementary health insurance) receive a referral bonus for referring family members (with the exception of newborns).

- Contracts concluded via KPT employees are excluded from the scheme.

- Contracts concluded via professional brokers or partners who receive contractually regulated compensation are excluded from the scheme.

- Contracts for which a quotation has already been created by a comparison service or via professional brokers are excluded from the scheme.

- If, following payment of the welcome or referral bonus, it is determined that the change of insurance has not occurred in a valid manner, for example due to double insurance, KPT is entitled to claim back the amounts paid.