KPT, Postfach, CH-3001 Bern
kpt.ch

Pre-contractual information in accordance with Art. 3 of the Insurance Policies Act (IPA)

Insured risks and scope of cover: These are listed in the policy, the service overview, and the GIC/SC.

Information about the insurance type (indemnity or fixed-sum insurance) is provided with the corresponding products.

Premiums: the premiums can be viewed on the linked premium overview on the KPT landing page for the product Migros Care360.

Term and termination of the insurance policy: The policy will last for at least one year, ending on 31 December (exception: longer contract term). The contractual relationship will be automatically extended for a further year and will continue for as long as you are resident in Switzerland. You can cancel any cover subject to a notice period of three months to the end of a calendar year (exception: longer contract term). Your cancellation is deemed to have been made in good time if it is received by us in writing or in another form that provides textual proof before the end of the notice period, by 30 September at the latest. In the event of premium adjustments, we will notify you of the new premium by 31 October, after which you may cancel the policy by 30 November (date of receipt by us).

Data processing: In the area of supplementary health insurance in accordance with the Insurance Policies Act (IPA), KPT Versicherungen AG collects and processes the personal data of its policyholders for insurance purposes, in particular for determining premiums, assessing risks, and processing insurance claims, as well as for marketing purposes and statistical evaluations, in compliance with the applicable data protection regulations. Personal data is stored in both physical and electronic form and protected against unauthorised access by third parties. By electronically concluding the insurance contract, you confirm that you have read and understood the information regarding data processing in the Privacy Policy on the KPT website.

Cooling-off period: You may withdraw your application to take out the policy or your declaration of acceptance in writing or in another form that provides textual proof (Art. 2a IPA). The cooling-off period is 14 days and starts as soon as you apply for or accept the policy.

Deadline for submitting a claim (Art. 38(1) IPA): This is shown in the GIC/SC of the respective supplementary insurance policy.

Term of validity of insurance cover: Upon termination of the insurance policy, the insurance cover will expire in accordance with the statutory provisions. This applies in particular to cases in which the insured event occurs during the term of the policy, but the resulting damage does not occur until after the policy has expired.