KPT, Postfach, CH-3001 Bern
kpt.ch

Legal Expenses Cover in Health Matters (GR), including legal protection for patients

Besondere Bedingungen in Ergänzung zu den AVB
Ausgabe 01.2025

Contract

Purpose *GR Art. 1*
Cover is provided for the health-impairment-related disputes listed below.
The insurer is Coop Rechtsschutz AG, headquartered in Aarau.

Scope and duration *GR Art. 2*
You are insured if you have an active Health Insurance Plus, Health Insurance Comfort (SC issue Jan. 2011) or Pulse (SC issue Jan. 2025) supplementary insurance policy with KPT Versicherungen AG at the time of the underlying event. The time of the underlying event is understood to mean the date on which the loss occurred; in cases under insurance law, this is the date of the event that prompted the insurance claim or date of the notification that prompted the dispute.
The insurance cover is valid worldwide.

Benefits

Overview *GR Art. 3*
Legal expenses cover in health matters grants the following benefits for the cases below (exhaustive list):
- Protection of your legal interests by the legal service of Coop Rechtsschutz
- Payment up to a maximum of CHF 300,000 (or CHF 100,000 in cases outside Europe and the countries bordering the Mediterranean):
  - Costs of appointed lawyers
  - Costs of appointed experts
  - Procedural costs and court fees that are payable by you
  - The legal compensation payable to the other party

Cases insured *GR Art. 4*
- Liability disputes (e.g. with medical service providers, with motor vehicle owners after road accidents, etc.)
- Insurance disputes (e.g. with liability, accident, health, invalidity insurers, etc.)

Uninsured events and costs *GR Art. 5*
No cover is provided for:
- Cases that are not explicitly listed
- Cases where the underlying event occurred prior to the entry into force of this insurance
- Cases where the litigation value is below CHF 500
- Disputes against Coop Rechtsschutz, its governing bodies or representatives

- Cases associated with
  - Psychiatric or psychotherapeutic treatment
  - Involuntary commitment to a licensed treatment facility
  - Bills
  - Premiums
  - Debt collection
  - Assigned receivables
  - Defence against claims for damages

Coop Rechtsschutz AG will not pay:
- Compensation for damages
- Costs payable by a liable third party

Processing *GR Art. 6*
After consulting with you, the insurer will take appropriate action to safeguard your interests. If the appointment of a lawyer should prove necessary, especially for court or administrative proceedings or in the event of a conflict of interests, you are free to choose a specialist lawyer. If there are no valid grounds for a change of lawyer, the costs incurred will be payable by you.

Differences of opinion *GR Art. 7*
Should you disagree on the next steps, especially if the insurer considers the case to have no prospects of success, arbitration proceedings will be initiated at your request. The individual appointed as arbitrator must be approved by both parties. The proceedings will be governed by the arbitration provisions in the Swiss Civil Procedure Code (CPC). If you are litigating at your own expense, the contractual benefits will be provided if the outcome of the main proceedings is more favourable than indicated by the insurer's assessment.

Assignment *GR Art. 8*
Any procedural and legal expenses awarded to you must be assigned to the insurer.

Subsidiarity *GR Art. 9*
There is only a right to legal protection if and insofar as the benefits are not payable by another insurer. This does not apply to disputes with medical service providers and their liability insurers.

Obligations

Obligation to cooperate and notify the insurer *GR Art. 10*
You are obliged to notify
- the KPT emergency call centre (tel. +41 (0)58 310 99 99, kpthelp@kpt.ch) or
- Coop Rechtsschutz AG (tel. +41 (0)62 836 00 00, kpt@cooprecht.ch) immediately of any legal protection case that arises.

You are required to support the insurer with processing the legal protection case, provide the necessary authorisations and information, and pass on any communications intended for Coop Rechtsschutz, from authorities in particular, without delay. In the event of a culpable breach of these obligations, the insurer may reduce its benefits if additional costs have been incurred as a result. In the event of a gross breach, benefits may be refused.

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Administration

Address of the insurer *GR Art. 11*
Coop Rechtsschutz AG, Entfelderstrasse 2, CH-5000 Aarau (tel. +41 (0)62 836 00 00) is the nominated insurer and agrees to provide the insured benefits as set out above.

Bern, 1 September 2024
KPT Versicherungen AG