KPT, Postfach, CH-3001 Bern
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Joker Light Insurance (XL)

Special conditions supplementary to the GIC
Issue Jan. 2023

Unless the general insurance conditions (GIC) for supplementary insurance plans under the IPA stipulate otherwise, the following applies:

Conclusion of insurance *XL 1*
This insurance can be taken out by persons domiciled in Switzerland as well as insured persons abroad, provided that they have an active KPT hospital costs insurance policy with a deductible.

Purpose *XL 2*
The Joker Light benefit can only be claimed once per calendar year.

Termination of insurance *XL 3*
In addition to the reasons described in Art. A 12, the insurance will terminate automatically upon termination of the supplementary hospital insurance with deductible.

Benefits *XL 4*
1 If the insured person is required to pay the hospital deductible, KPT will pay a contribution towards it based on the arranged benefit class.
The electable variants are as follows:
Benefit class 1: CHF 1,000
Benefit class 2: CHF 2,000
Benefit class 3: CHF 5,000
2 This benefit will be paid no more than once per calendar year and the amount will not exceed the payable hospital deductible as per KPT's statement.

Change of age group *XL 5*
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