KPT, Postfach, CH-3001 Bern
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Insurance for Death or Disability Following an Illness or an Illness or Accident (KUTI)

Special conditions supplementary to the GIC
Issue Jan. 2022

Contract

Purpose, risk and insured person *K(U)TI Art. 1*
In case of illness or accident, we shall provide the agreed lump-sum payments for the persons listed in the policy. Where the insurance is arranged for illness only, no benefits will be paid in the event of an accident.

Start of insurance *K(U)TI Art. 2*
Subject to a successfully completed health check, coverage under the insurance contract will commence from the date on which we issue you with confirmation of cover.

Termination of insurance *K(U)TI Art. 3*
The insurance will expire:
- Upon the insured person's death.
- Upon termination by us as a result of a breach of obligations or non-payment of premiums.
- At the end of the contract term in the case of a fixed-term contract.
- On 31 December of the year in which the insured person turns 59 (the 'final age').
- Upon payment of a lump sum payable for the degree of invalidity recognised by us.
- If the insured person takes up residence abroad.

Insured event – illness and accident *K(U)TI Art. 4*
Illness is a condition or disease not resulting from an accident, which causes physical symptoms, requires medical examination or treatment, and may result in an incapacity to work. Accident is a sudden, unexpected and specific event, external to the body, which causes, or has the potential to cause, bodily injury or death.
Mental and psychological impairments are not covered unless caused by significant organic damage to the nervous system over the term of insurance and supported by reproducible and conclusive clinical findings.
No cover will be provided for subjective ailments attributable to psychosocial and sociocultural stress factors without a separate pathological condition within the meaning of the above section.

Death benefit *K(U)TI Art. 5*
We shall pay the death benefit in the event of death resulting from illness and, if insured, an accident.

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Disability lump sum *K(U)TI Art. 6*
We shall pay the disability lump sum in the event of foreseeable permanent disability resulting from illness and, if insured, an accident.
The invalidity lump sum will be determined based on the degree of invalidity legally established under social invalidity insurance – excluding mental impairments defined in K(U)TI Art. 4. Note that:
- The income comparison method will apply for employed persons.
- For self-employed and unemployed persons, the relevant consideration is the extent to which activities and duties are limited after the insured event compared to beforehand.
- For children and adolescents, the relevant consideration is the extent of the expected long-term impact on any future employment.

These provisions apply mutatis mutandis to persons not subject to social invalidity insurance.

Disability limits *K(U)TI Art. 7*
Insurance benefits are not payable where the degree of disability is below 40%. From a degree of disability of 40%, the insured person will be entitled to a proportion of the total sum insured based on the degree of disability. If the degree of disability is 70% or more, the insured person is entitled to 100% of the agreed benefits. We shall pay out the insured disability lump sum as soon as a final social invalidity insurance decision has been made, unless the degree of disability is determined in advance in the event of an evident health impairment.

Reduction in benefits due to age *K(U)TI Art. 8*
The insured benefits will be reduced by 20% per year as of 1 January of the year in which the insured person turns 56.

Existing condition, contributing factor and deduction *K(U)TI Art. 9*
If you had a pre-existing health condition prior to the insured event, we shall pay the difference between the disability lump sum to be calculated on the basis of this contract (prior to contract conclusion) and the disability lump sum due on the basis of this contract. If the difference calculated in this way does not correspond to a degree of invalidity of 40%, the entitlement to benefits will lapse.

Exclusions *K(U)TI Art. 10*
Cover will not be provided for illnesses and accidents resulting from:
- Extraordinary danger, such as riots, acts of war or warlike operations.
- Foreign military service; acts of terror; earthquake or meteorite impact; hijack.
- Effects of ionising radiation and damage from nuclear energy.
- Premeditated crimes and offences.
- Participation in fights or brawls.
- Risky behaviour.
- Any abuse of alcohol, tobacco, drugs and chemicals.
- The live donation of organs, tissue and cells.

The following are also excluded:
- The consequences of an illness or accident that had already occurred at the time of contract conclusion or were subject to a health insurance restriction.
- Self-harm, suicide and suicide attempts
- Prenatal injury, congenital disorders and their consequences.

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Obligations *K(U)TI Art. 11*
You are obliged to:
- Notify us of an accident within 5 days.
- Report a death to us within 48 hours.
- Provide all information we require to assess the insured event.
- To agree to any investigative measures ordered by us and any necessary clarifications.

In the event of a culpable breach of these obligations, the insurer may reduce or refuse to pay benefits to the extent permitted by law.

Entitled persons *K(U)TI Art. 12*
As the insured person, you are entitled to the disability lump sum.
The beneficiaries set out in your beneficiary declaration, as submitted to us, are entitled to the death benefit. In the absence of a beneficiary declaration and/or order of priority of beneficiaries, intestate succession provisions will apply with the exception of the state authority. A registered partner will have the same entitlement as a spouse. If there are no beneficiaries, funeral costs will be paid up to a maximum of 10% of the sum insured for death.
Where you notify us of a pledge to a Swiss bank institution to secure a loan debt, we are authorised to pay the benefits to the pledgee with a discharging effect.

Premiums *K(U)TI Art. 13*
The premiums are calculated based on the age and gender of the insured persons and the selected insurance sums. The insured persons are divided into age groups and the premium will be paid out based on the current age bracket (actual age). The age groups are as follows (years of age): 00–18; 19–25; 26–30; 31–35; 36–40; 41–45; 46–50; 51–55; 56–59.

Administration

Place of performance *K(U)TI Art. 14*
The place of performance is the Swiss domicile of the entitled person or their representative. If no such domicile exists, the insurance benefits due will be payable at the registered office of the insurer.

Bern, 1 July 2021
KPT Versicherungen AG