KPT, Postfach, CH-3001 Bern
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Household Daily Allowance Insurance (housewives/househusbands) (C)

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:

Purpose *C Art. 1*

1 Household daily allowance insurance covers costs, up to the daily allowance amount insured under the policy, arising in the household and family due to the insured person's incapacity to work as a result of illness or accident.

2 Anyone responsible for managing their own household can take out household daily allowance insurance.

Conversion of insurance *C Art. 2*

The insured person, who has not yet reached statutory OASI pension age and is fully able to work, can convert daily household allowance insurance into income protection insurance within 3 months of starting a new job, regardless of their state of health.

Reduction, cancellation and termination of insurance *C Art. 3*

1 Household daily allowance insurance terminates automatically at the end of the indemnity period or, at the latest, the day before the insured person turns 70. Art. 12 regulates the reduction of cover for persons who have reached the OASI retirement age.

2 The insurance terminates automatically if the insured person takes up residence abroad.

Benefit conditions *C Art. 4*

Benefits can be claimed if the insured person becomes at least 50% incapacitated for work and is able to provide evidence of this. An insured person is incapacitated if they can no longer manage their household as a result of an illness or accident.

Obligations when making a claim *C Art. 5*

1 The insured person must notify KPT of their incapacity no later than 5 days after expiry of the agreed waiting period. The insured person must submit a certificate of incapacity from a doctor or chiropractor within a further 3 days.

2 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.

3 The insured person cannot prevent the expiry of their household daily allowance insurance by waiving benefits.

4 Once the incapacity to work has come to an end or the degree of the incapacity has changed, KPT must be informed without delay together with written confirmation of the degree and duration of the incapacity to work.

Waiting periods and commencement of payment *C Art. 6*

1 The entitlement to benefits under daily household allowance commences at the end of the agreed waiting period.

2 KPT offers daily allowance insurance with a waiting period of 2, 7, 14, 21, 30, 60 or 90 days.

3 The waiting period is calculated on a case by case basis. If a relapse is suffered within 2 months of returning to work, a new waiting period will not apply.

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Scope of benefits *C Art. 7*
KPT covers a daily rate of between CHF 10 and CHF 100 max.

Indemnity period *C Art. 8*
1 The insured daily allowance will be paid for a maximum of 365 days within a 5-year period. Days with a partial incapacity for work count as full days.
2 The agreed waiting period will not count towards the indemnity period.

Partial incapacity for work *C Art. 9*
Where the insured person is medically confirmed to be partially incapacitated – by at least 50% – the insured daily allowance will be adjusted proportionately based on the degree of incapacity.

Maternity *C Art. 10*
1 In the case of pregnancy and childbirth, KPT will pay the daily allowance for 20 days, provided that the KPT health insurance has been in place for at least 270 consecutive days prior to the delivery date. The agreed waiting period will not count towards the 20 days.
2 Benefits paid for maternity do not count towards the maximum indemnity period.
3 Subject to clause 1, no benefits will be paid 8 weeks before and 8 weeks after a birth or estimated date of birth, with the exception of benefits following an accident.

Entitlement to benefits abroad *C Art. 11*
1 If the insured person should become incapacitated abroad, the daily allowance will be paid for the duration of a hospital stay only.

Insurance and benefits at OASI retirement age *C Art. 12*
1 When the insured person reaches OASI retirement age, a household daily allowance in excess of CHF 50 will be automatically reduced to CHF 50.
2 For persons who have reached OASI retirement age, the daily allowance entitlement will be paid for a maximum of 180 calendar days within a consecutive 5-year period, at the latest until the insured person reaches the age of 70. Daily allowances paid immediately before OASI retirement age will be counted if, collectively, they exceed the maximum indemnity period set out in Art. 8.

Change of age group *C Art. 13*
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: 16–20; 21–25; 26–30; 31–40; 41–50; 51–60; 61 and above.

Bern, 1 June 2022
KPT Versicherungen AG