



KPT, Postfach, CH-3001 Bern
kpt.ch

Kinderversicherung «Teddy»

Besondere Bedingungen in Ergänzung zu den AVB
Ausgabe 01.2022

Contract

Purpose Art. 1

We shall pay a monthly pension if the insured person is diagnosed with cancer in accordance with Art. 2. Under your policy, you are covered for one of the benefit classes listed under Art. 4.

Scope of cover Art. 2

- ¹ We define cancer as one or more malignant tumours positively diagnosed with histological confirmation and characterised by the uncontrolled growth of malignant cells and invasion of tissue. Leukaemia and lymphoma are also considered to be cancer.
- ² Benign tumours that require treatment with surgery, radiotherapy, chemotherapy or immunotherapy are also considered to be cancer within the meaning of Art. 2, clause 1.
- ³ We define diagnosis as the initial identification and documentation of the cancer by a certified medical specialist in medical oncology and/or haematology.
- ⁴ Excluded from cover are any cancers that occur or are diagnosed before the policy is concluded.

Termination of the insurance policy Art. 3

The insurance policy and benefit entitlement will end:

- a. At the end of the calendar year in which the insured person turns 18, except in the case of ongoing claims
- b. If the benefit entitlement has been exhausted
- c. If the insured person is no longer subject to compulsory health insurance (CHI).

Benefits

Scope of benefits Art. 4

The insured benefit is equivalent to a temporary monthly pension.

Monthly pension per benefit class		
Benefit class 1	Benefit class 2	Benefit class 3
CHF 2,000 per month for 12 months	CHF 4,000 per month for 12 months	CHF 4,000 per month for 24 months

Payment of the benefit (monthly pension) commences in the month following the cancer diagnosis. The benefit is paid for the entire benefit period (12 or 24 months), even if the cancers are considered to have been cured before the expiry of this period or the insured person dies (fixed-sum insurance).

Bern, 1 July 2021
KPT Versicherungen AG