KPT, PO Box, CH-3001 Bern
kpt.ch

Sicuranta Admission Guarantee Insurance (GH)

Special conditions supplementary to the GIC
Issue Jan. 2023

Contract

Purpose and requirements *GH Art. 1*

1 With this insurance, we guarantee that, upon expiry of the term of insurance selected, you will be given the option (option right) of concluding a hospital costs insurance (H) policy of the selected benefit class without being subject to a new risk assessment.
2 The premium paid covers your risk of not being eligible to conclude the selected hospital costs insurance in the future due to health problems that emerge over the term of insurance.
3 The following benefit classes can be selected as per H Art. 11: Semi-Private, Private, Private Worldwide.
4 The following terms of insurance can be selected: 5 years, 10 years, 15 years, 20 years.
5 The conclusion of this policy is subject to the performance of a risk assessment.

Benefits

General *GH Art. 2*

1 Once the term of insurance expires and you exercise your option right, the hospital costs insurance (H) selected will enter into force in accordance with the hospital costs insurance special conditions (H) and tariff effective at that time and with no new risk assessment.
2 The hospital costs insurance policy will have a term of at least one year until 31 December (GIC Art. 6 (1)) in each case.

Option right

Exercising the option right *GH Art. 3*

1 The option right must be asserted before the end of the term of insurance in the form of a written notification to KPT Versicherungen AG.
2 We will inform you of your option right at least three months before the end of the term of insurance.

Lapsing of entitlement *GH Art. 4*

1 If you fail to exercise the option right as defined in GH Art. 3, your entitlement defined in GH Art. 1 and GH Art. 2 will lapse.

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Termination

Termination of insurance *GH Art. 5*

1 The insurance will terminate without notice after the end of the term of insurance selected.

Premature termination *GH Art. 6*

1 The insurance can be terminated prematurely to the end of the third contribution year or each subsequent year – notice must be given three months prior to the end of the month that precedes the month in which the contract was concluded. Termination must be in writing or another form that provides textual proof.

2 The insurance can also be terminated prematurely, subject to a one-month notice period prior to the date of entry into force of an amended tariff and/or amendments to the hospital costs insurance (H) conditions. We will inform you of such amendments in good time in advance.

Age groups

Change of age group *GH Art. 7*

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 July 2022
KPT Versicherungen AG