

# Accidental Death and Disability Insurance. Financial security brings peace of mind.



## Your advantages:

- Death lump sum of up to CHF 100,000 or CHF 1,050,000 in case of disability as a result of an accident
- Valid worldwide
- Paid regardless of benefits due from other insurers
- Lower tax
- Progressive disability lump sum of up to 350%
- Various options to choose from
- Optimum cover at a low price

## Valuable support in difficult times.

In addition to human suffering, an accident with such tragic consequences as death or disability can lead to serious financial problems. Accidental Death and Disability Insurance protects you from such problems. Firstly, the insured lump sum covers your loss of earnings if you become disabled. The money can also be used for retraining home equipment or for measures to increase and improve mobility. In cases of death, the lump sum spares the bereaved from financial hardship. Accidental Death and Disability Insurance is suitable for everyone. It is a particularly effective form of protection for those who have to care for others, such as parents or single parents.

## Save on premiums:

- 50% family discount on children's premiums

### Sensible supplements

We recommend that you also take out Illness-Related Death or Disability Insurance and Medical Costs Insurance for Accidents, the ideal complement for your current health and accident cover. We would be happy to advise you.

**Personalised for you:**  
Advice at 0844 277 277  
[www.css.ch](http://www.css.ch)

# Information and benefits at a glance.

## Death due to an accident

CSS Insurance pays the death lump sum agreed in the contract.

## Disability after an accident

A lump sum calculated according to the disability table is made if the insured is disabled after an accident. If the degree of disability is assessed as more than 25%, the disability lump

sum increases progressively up to a maximum of 225% or 350% of the agreed sum. Payment is made regardless of any benefits paid by other insurers for any same incident.

## Additional advantages

- A beneficiary can be designated at any time by simply informing the insurer in writing.

- If assessing the degree of disability takes longer than expected, CSS Insurance makes partial payment in advance.

## No waiting periods

Accidental Death and Disability Insurance takes effect immediately and no waiting periods apply. The insurance is valid worldwide and gives you cover for up to three years for travel and stays outside Europe.

## Sample calculation: Progressive payments in the case of an insured sum of CHF 200,000:

Degree of disability in percent, according to the disability table	Degree of disability with progression	Insured sum in CHF	Payment in CHF (progressive)
25%	25%	200,000	50,000
60%	150%	200,000	300,000
100%	350%	200,000	700,000

## Choose the insurance option that suits you:

Category	Insured sums in CHF		Monthly premiums in CHF		Category	Insured sums in CHF		Monthly premiums in CHF	
	Death	Disability	Men	Women		Death	Disability	Men	Women
Children up to the age of 18* Progression: 350%	5,000	100,000	1.90	1.90	Adults up to the age of 60 Progression: 350% (continued)	20,000	40,000	4.00	3.20
	10,000	200,000	3.90	3.90		20,000	100,000	8.20	6.60
	10,000	300,000	5.50	5.50		20,000	200,000	15.50	12.50
	20,000	200,000	4.10	4.10		20,000	300,000	22.00	17.70
	20,000	300,000	5.70	5.70		50,000	100,000	10.30	8.00
Young people between 19 and 25 Progression: 350%	10,000	100,000	4.80	4.80	100,000	200,000	20.50	16.00	
	10,000	200,000	8.40	8.40	Adults between 61 and 65 Progression: 225% (premiums apply to new business)	10,000	20,000	1.80	1.40
	10,000	300,000	12.00	12.00		10,000	100,000	6.60	5.40
	20,000	200,000	8.80	8.80		20,000	40,000	3.60	2.80
	20,000	300,000	12.40	12.40		20,000	100,000	7.20	5.80
				50,000		100,000	9.00	7.00	
Adults up to the age of 60 Progression: 350%	10,000	20,000	2.10	1.60					
	10,000	60,000	4.80	3.90					
	10,000	100,000	7.60	6.20					
	10,000	200,000	15.10	12.20					
	10,000	300,000	21.30	17.20					

\* The death lump sum for insured children below the age of two years and six months is limited to CHF 2,500.