

Recommendation Programme.

1. Introduction

- 1.1.** The Recommendation Programme is a means of generating addresses and of rewarding those clients who recommend interested individuals to CSS by means of active word-of-mouth advertising. The Programme for clients/non-clients supports CSS's own new client acquisition activities, and thus helps to achieve CSS's corporate targets.
- 1.2.** The Recommendation Programme is not designed to win over clients for CSS by means of mentions and promises. The recommendation card is completed by the recommending client themselves, and sent to CSS.

2. Purpose and scope

- 2.1** These provisions govern entitlement to a reward arising from new client acquisitions following the provision of address details using a recommendation card supplied by the CSS Group (referred to below as "CSS").
- 2.2** These provisions are applicable as of January 2019 and replace all previous regulations. CSS has the right to amend these provisions unilaterally at any time.

3. Terms of entitlement

- 3.1.** The recommended person must be a new client. They may not previously have been a client of a CSS insurer (CSS Kranken-Versicherung AG, INTRAS Kranken-Versicherung AG, Arcosana AG, CSS Versicherung AG, INTRAS Versicherung AG, or Sanagate AG) for at least two full years.
- 3.2.** The recommended person must have taken out basic insurance in accordance with the KVG, in addition to outpatient and/or hospitalisation insurance in accordance with the VVG at the same time (including having successfully passed the required health check).

There are exceptions, however: a reward is paid for the International Health Plan (IHP) product without the need for the recommended person to have taken out basic insurance at the same time.

- 3.2.1** Basic insurance in accordance with the KVG covers the following models:
- **CSS Kranken-Versicherung AG:** mandatory healthcare insurance (OKP), Profit Family Doctor Insurance, Callmed, and Health Maintenance Organisation Insurance (HMO)
 - **INTRAS Kranken-Versicherung AG:** MINIMA, FIRST MED, and Callmed

- **Arcosana AG:** mandatory healthcare insurance (OKP), Profit Family Doctor Insurance, and Callmed
- **Sanagate AG:** regular basic insurance, Family Doctor Insurance, and SanaCall

- 3.2.2** Outpatient and hospitalisation insurance in accordance with the VVG:
- **CSS Versicherung AG:** myFlex Outpatient Insurance – Economy/Balance/Premium, Standard; myFlex Hospitalisation Insurance – Economy/Balance/Premium
 - **Sanagate AG:** Minima/Optima Outpatient Insurance; Minima/Optima Hospitalisation Insurance
- 3.2.3** An additional reward is paid if, in addition to taking out basic insurance in accordance with the KVG and outpatient or hospitalisation insurance in accordance with the VVG, the recommended person takes out property, liability and/or legal expenses insurance at the same time (including having successfully passed the required risk assessment).
- 3.2.4** Property, liability and legal expenses insurance in accordance with the VVG:
- **CSS Versicherung AG:** Household Contents Insurance, Buildings Insurance, Personal Liability Insurance, Private Legal Expenses Insurance, Private Legal Expenses Insurance Economy, Traffic Legal Expenses Insurance, Traffic Legal Expenses Insurance Economy.
- 3.3.** For each recommendation, the reward is paid to only one recommending individual. If several individuals recommend the same person, the reward is granted to the individual whose recommendation was submitted to CSS first.
- 3.4.** The recommending individual must be aged at least 18.
- 3.5.** Recommendations which are received more than three months after the policy has been issued may no longer be considered.
- 3.6.** With the exception of the relationship established by their insurance contract, the recommending individual has no contractual relationship with CSS.
- 3.7.** If the recommending party is a company, the reward is paid only if that company has not received any other payment in relation to the new client.
- 3.8.** Only one reward is paid for new insurance policies. This reward cannot be combined with other payments or special bonuses.

4. Exclusions

The recommending individual is not entitled to a reward in the following cases:

- 4.1. Where previous clients of a CSS insurer return within two years*.
- 4.2. Reciprocal recommendations (e.g. the recommending individual is simultaneously recommended by the new client).
- 4.3. Insurance taken out by short-term residents holding "L" residence permits (e.g. those working for job agencies or in the hospitality industry) – i.e. the client is spending less than 12 months in Switzerland.
- 4.4. Insurance taken out under group contracts for CSS staff.
- 4.5. Where advice has been given by an external consultant (e.g. agent or broker).

* The gap between the end of the previous insurance and the beginning of the new contract must be at least a full 24 months.

5. Reward

The maximum reward for each new client is capped at CHF 200.

5.1. Basic reward

Products recommended successfully	Basic reward in CHF
KGV basic insurance	100
Outpatient and/or hospitalisation insurance	

Examples:

- New KVG basic insurance policy with outpatient insurance: **basic reward CHF 100.00**
- New KVG basic insurance policy with outpatient insurance and hospitalisation insurance: **basic reward CHF 100.00**
- New KVG basic insurance policy: **basic reward CHF 0.00**

5.2. Bonus reward

The bonus reward is paid only in connection with the basic reward. There is no entitlement to the bonus reward alone.

Additional products recommended successfully	Bonus reward in CHF*
Property, liability and/or legal expenses insurance	50

* The bonus reward is limited to a maximum of two products. The maximum bonus reward thus amounts to CHF 100.

Examples:

- New KVG basic insurance policy with outpatient insurance and liability insurance:
CHF 100.00 + CHF 50.00 = CHF 150.00
- New KVG basic insurance policy with outpatient insurance, hospitalisation insurance and liability insurance:
CHF 100.00 + CHF 50.00 = CHF 150.00
- New KVG basic insurance policy with outpatient insurance, liability insurance and private legal expenses insurance:
CHF 100.00 + CHF 50.00 + CHF 50.00 = CHF 200.00
- New KVG basic insurance policy with hospitalisation insurance, outpatient insurance, liability insurance and household contents insurance:
CHF 100.00 + CHF 50.00 + CHF 50.00 = CHF 200.00
- New KVG basic insurance policy with hospitalisation insurance, traffic legal expenses insurance and private legal expenses insurance:
CHF 100.00 + CHF 50.00 + CHF 50.00 = CHF 200.00
- Already holding KVG basic insurance and outpatient insurance; new liability insurance policy:
CHF 0.00 + CHF 0.00 = CHF 0.00
- Already holding hospitalisation insurance; new KVG basic insurance policy with new outpatient insurance and property insurance policies:
CHF 0.00 + CHF 0.00 = CHF 0.00
- New KVG basic insurance policy with household contents insurance:
CHF 0.00 + CHF 0.00 = CHF 0.00

5.3. A recommendation is deemed to be successful if it leads to insurance being taken out in accordance with the terms of entitlement, and if the recommended person remains insured with CSS when the reward is paid out.

5.4. Rewards are paid out on a regular (generally weekly) basis.

5.5. The recommending individual is not entitled to any payment or reimbursement of expenses over and above this reward. In particular, the recommending individual is not entitled to a reward if CSS is unable to follow up on a contact supplied to it.

6. Special annual reward

- 6.1. If a recommending individual has made at least 20 successful recommendations within a calendar year for which at least one basic reward has already been paid, they will receive an additional special annual reward of CHF 100.00 for each of those successful recommendations.
- 6.2. The special annual reward is calculated and paid out with retroactive effect as at the end of April of the following year at the latest for all successful recommendations made in the previous year.

7. Social insurance contributions/tax

- 7.1. CSS is not liable for any social insurance contributions. The recommending individual alone is responsible for settling amounts owed to the various social insurance schemes (specifically their local compensation office (Ausgleichskasse), and the mandatory accident insurance scheme).
- 7.2. The rewards described in sections 5 and 6 include any Swiss value-added tax which may be due. Any tax obligations (including settlement) in connection with these rewards affect the recommending individual alone.
- 7.3. CSS accepts no liability whatsoever for any failure on the part of the recommending individual to pay, or pay correctly, those tax liabilities that are incumbent on them.

8. Prohibited acts

- 8.1. With the exception of passing on address details, the recommending individual is not authorised to undertake any legal or actual acts on behalf of CSS. In particular, they are not authorised to advise the new client on insurance matters, especially concerning the content and scope of benefits of CSS insurance products, or to provide the new client with any binding information in this regard.
- 8.2. CSS accepts no liability whatsoever for any loss or damage resulting from any breach of section 8.1 committed by the recommending person.

