
Salary VVG

Supplementary insurance for daily benefits in the event of incapacity for work

Supplementary terms

January 2004 edition (amended 2013)

Purpose and basis

Salary will pay daily benefits in the event of incapacity for work in accordance with the following provisions.

Coverage for the risk of accident can be included.

The basis of these Supplementary Terms is the January 2004 edition of the General Terms of Insurance for supplementary insurance plans pursuant to the Swiss Federal Act on Insurance Contracts (VVG/LCA).

This translation is provided for the sake of convenience. The wording of the German original shall take precedence.

Benefits

1 Incapacity for work

Incapacity for work is defined as the complete or partial inability to perform such duties as may reasonably be expected in one's previous profession, trade or area of responsibility as a result of physical or mental health conditions. In protracted cases, the insured person's ability to perform such duties as may reasonably be expected in another profession, trade or area of responsibility will also be taken into account.

2 Benefits in Switzerland

- 1 In the event of uninterrupted incapacity for work during the waiting period specified in the insured person's policy, Sanitas will pay the agreed daily benefits for the further duration of incapacity.
- 2 Daily benefits will be paid for a maximum of 720 days within a period of 900 days.
- 3 With the exception of the two-day waiting period, the waiting period will only be counted once in any given calendar year.
- 4 Insured persons are entitled to daily benefits corresponding to their degree of incapacity if their degree of incapacity is at least 50%.
- 5 If reduced daily benefits are paid because of partial incapacity or overcompensation, the benefit period will be extended until the benefits correspond to the total amount that would have been paid if full daily benefits had been granted.
- 6 If the degree of incapacity changes while the insured person is receiving daily benefits, the benefits will be recalculated with effect from the day the change took place.
- 7 Incapacity for work resulting from normal pregnancy and childbirth is not covered; however, incapacity for work resulting from serious complications during pregnancy and childbirth is covered.

- 8 Unemployed insured persons who have registered at the employment exchange at their place of residence will receive full daily benefits if their degree of incapacity is more than 50%.

- 9 No profit may accrue from the daily benefits insurance. Sanitas reserves the right to demand written confirmation of the insured person's income.

3 Benefits outside Switzerland

If the insured person becomes incapacitated during a stay abroad, they are entitled to the following benefits abroad within the scope of 2 above:

- full insured daily benefits during hospitalisation
- 50% of the insured daily benefits for a maximum of 90 days during outpatient treatment

4 Duties in the event of a claim

- 1 In the event of incapacity for work, a daily benefits certificate must be requested from Sanitas within 6 days of the waiting period elapsing. Within a further three days, the insured person must submit a medical certificate of incapacity without being asked to do so.
- 2 The degree of incapacity must be certified by the attending doctor or chiropractor.

Miscellaneous

5 Adjustment of insurance in the event of unemployment

Regardless of their state of health, unemployed insured persons who have registered at the employment exchange at their place of residence can convert their existing daily benefits insurance into insurance for the same amount with a 30-day waiting period. The premium will be adjusted accordingly.

6 Exhaustion of benefits

- 1 The daily benefits insurance expires once benefits are exhausted.
- 2 It is not permitted to prevent the exhaustion of benefits by waiving payment of daily benefits before medically certified incapacity.

7 Cessation of employment

- 1 Salary expires when the insured person ceases employment, at the latest on December 31 of the year in which they reach the age of 65.
- 2 Sanitas must be notified that the insured person has ceased employment.

