



Supplementary insurance

Capital and Salary

For greater financial security

Good reasons for choosing Capital and Salary



Capital: Fast and straightforward financial assistance in the event of death or disability



Salary: Safeguards the financial standard of living for the self-employed or closes gaps in employee income

sanitas

An accident or illness can turn your life on its head from one minute to the next. This is often associated with high costs. You can protect yourself and your loved ones with the following supplementary insurance plans.

Capital

If you become disabled or die as a result of an accident or illness, AHV, IV, accident insurance and your pension only offer limited cover against the financial consequences. Our Capital plan offers you and your family supplementary financial security.

Your benefits with Capital

- Fast and straightforward financial assistance in the event of death or disability
- Free use of the lump-sum disability or death benefits
- Supplements the statutory benefits of state social security benefits
- Permanent insurance cover for work and leisure

Benefits

After illness	Death	Disability
Maximum amount up to age 30 months	CHF 2,500	CHF 250,000
Maximum amount up to age 14 years	CHF 20,000	CHF 250,000
Maximum amount for adults	CHF 500,000	CHF 500,000
Waiting period	–	1 year
Payout	Insured sum	<ul style="list-style-type: none"> – Proportionate up to a degree of disability of 65% – Insured sum from a degree of disability of 66%

After accident	Death	Disability
Maximum amount up to age 30 months	CHF 2,500	CHF 300,000
Maximum amount up to age 14 years	CHF 20,000	CHF 300,000
Maximum amount for adults	CHF 500,000	CHF 300,000
Waiting period	–	–
Payout	Insured sum	<ul style="list-style-type: none"> – Proportionate up to a degree of disability of 25% – Disproportionate from a degree of disability of 26% (up to 350% of the insured sum)

Salary

Incapacity to work due to accident or illness can affect anyone. Employees and the self-employed are only covered to a limited extent or not at all against the resulting financial shortfalls.

Salary comes into play as soon as your employer's statutory employment provisions for illness or accident cease. Depending on your employer's insurance cover or your employment relationship, private daily benefits insurance can be critical. You receive benefits for up to 720 days within a period of 900 days and can decide how long you want to wait until the first payout.

Your benefits with Salary

- Supplementary financial assistance for employees in case of loss of earnings
- Protection against financial shortfalls for the self-employed
- Up to CHF 500 per day for up to 720 days
- Option for covering the costs of home help