



Cover for the financial risks of death or disability resulting from illness or accident

Request a quote
to **discover**
the benefits

sanitas

Thanks to the partnership between Generali and Sanitas, you can close these gaps at attractive premiums.

Death or disability resulting from illness or accident can lead to financial difficulties for you or the people who survive you. Despite the benefits provided by the 1st and 2nd pillars, there are some gaps in coverage (particularly in the event of illness). Capital (lump-sum) insurance cover can reduce the financial consequences.

What are the benefits for you?

- Flexible cover (CHF 10,000 to a maximum of CHF 500,000) to meet your individual needs
- Free choice of beneficiary (e.g. the partner you live with)
- Insurance for people with no pension fund cover (e.g. students or anyone not in employment)
- Insurance cover up to age 60
- Lump-sum benefits are the ideal supplement to social security and pension benefits

Who is entitled?

- Employees up to age 55 of companies with Sanitas Corporate Private Care group insurance
- Family members living in the same household (children and young people up to age 30, and spouses/life partners up to age 55)

What benefits can be included?

- Lump-sum benefit for death resulting from illness or accident
- Combined lump-sum benefit for death or disability resulting from illness or accident, including premium waiver in the event of disability resulting from illness or accident

What can the insurance be used for?

- Mortgage protection (covering the risks of holding a mortgage)
- Lump-sum benefits (e.g. for making your home disability-friendly)
- Home ownership scheme (cover if you make an early withdrawal from your pension fund)

Monthly premium per CHF 10,000

Lump-sum death benefit

Age (in years)	Men	Women
2.5 to 25	CHF 0.80	CHF 0.65
26 to 40	CHF 0.85	CHF 0.70
41 to 45	CHF 1.10	CHF 0.70
46 to 50	CHF 1.45	CHF 1.00
51 to 55	CHF 2.25	CHF 1.45
56 to 60	CHF 2.60	CHF 1.60

Lump-sum disability and death benefit

Age (in years)	Men	Women
2.5 to 25	CHF 2.90	CHF 2.95
26 to 40	CHF 3.05	CHF 3.15
41 to 45	CHF 4.70	CHF 4.40
46 to 50	CHF 6.85	CHF 6.10
51 to 55	CHF 10.45	CHF 8.35
56 to 60	CHF 15.95	CHF 10.35

The capital can be chosen in increments of CHF 10,000.
The maximum amount varies according to age. Adults max. CHF 500,000.

Contact

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