

Overview of supplemental insurance products

according to LCA/VVG



Groupe Mutuel

Health[®] Life[®] Patrimony[®] Corporate[®]



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Global supplemental health insurance

Risk-bearing insurer: Groupe Mutuel Assurances GMA SA – Martigny

Global supplemental insurance combinations ideally supplement compulsory health insurance with medical care and hospitalisation coverage.

□ GI Global classic

- **choice between 2 modules:**
 - **the basic module:** reimbursement of numerous benefits such as hospitalisation in a general ward in Switzerland, non-reimbursable drugs, transport costs, thermal and convalescence cures, glasses and contact lenses or correction, vaccinations, assistance abroad;
 - **the «Option plus» module:** alternative medicine, promotion of health (back training and fitness courses, tobacco and alcohol detoxification), nutrition and dietary advice, second medical opinion;
- hospitalisation benefits for pregnancy and childbirth are subject to a non-availability period of 12 months from the date the contract comes into effect;
- family bonus for children when at least one parent has contracted certain insurance policies; the bonus is cancelled when the qualifying criteria are no longer met and when the insured reaches 18 years;
- deductible of CHF 300 on alternative medicines from 1 January after the insured's 18th birthday.

□ GL Global, levels 1 to 4

- **choice between 4 different coverage levels:** GL 1, 2, 3 and 4;
- hospitalisation in a general ward in Switzerland;
- hospitalisation benefits for pregnancy and childbirth are subject to a non-availability period of 12 months from the date the contract comes into effect;
- reimbursement of alternative medicine treatments, thermal and convalescence cures, non-reimbursable drugs, glasses and contact lenses or correction, transport costs, assistance abroad; there are maximum coverage limitations depending on the coverage level;
- **choice between two levels of deductible:** CHF 0 or CHF 150.

□ GM Global mi-privée

- eligibility up to the applicant's 55th birthday;
- hospitalisation in semi-private ward in Switzerland;
- hospitalisation benefits for pregnancy and childbirth are subject to a non-availability period of 12 months from the date the contract comes into effect;
- reimbursement of alternative medicine treatments according to the list, thermal and convalescence cures, non-reimbursable drugs, glasses and contact lenses or correction, transport costs, home help, vaccinations, assistance abroad;
- **choice between 3 levels** of deductible on hospitalisation benefits: CHF 0, CHF 1,000 or CHF 3,000.

□ GP Global privée

- eligibility up to the applicant's 55th birthday;
- hospitalisation in private ward in Switzerland (worldwide option available, with limited duration and coverage in accordance with the special conditions);
- hospitalisation benefits for pregnancy and childbirth are subject to a non-availability period of 12 months from the date the contract comes into effect;
- reimbursement of alternative medicine treatments according to the list, thermal and convalescence cures, non-reimbursable drugs, glasses and contact lenses or correction, transport costs, home help, vaccinations, assistance abroad;
- **choice between 3 levels** of deductible on hospitalisation benefits: CHF 0, CHF 1,000 or CHF 3,000.

□ GX Global flex

- eligibility up to the applicant's 55th birthday;
- **choice between 2 modules:**
 - **the basic Hospiflex module:** choice of general, semi-private or private ward for each hospitalisation depending on the type of operation and free choice of doctor or specialist, coinsurance share payable by the insured depending on the choice of ward;
 - **the supplemental Careflex module:** unlimited coverage for various outpatient services (alternative medicine, non-reimbursable drugs, transport costs, thermal or convalescence cures) and preventive medical services (fitness, check-ups, annual prophylactic dental check-up);
- **exclusions:** maternity coverage.

□ GC Global confort, levels 1 to 4

- **choice between 4 different coverage levels:** GC 1, 2, 3 and 4;
- eligibility up to the applicant's 55th birthday;
- free choice of accommodation standard in 1 or 2-bed rooms in approved facilities across Switzerland (treatment as in general ward);
- hospitalisation benefits for pregnancy and childbirth are subject to a non-availability period of 12 months from the date the contract comes into effect;
- reimbursement of alternative medicine treatments according to the list, thermal and convalescence cures, non-reimbursable drugs, glasses and contact lenses or correction, transport costs, home help, vaccinations, assistance abroad; there are maximum coverage limitations depending on the coverage level;
- **choice between 2 levels of deductible:** CHF 0 or CHF 150.

□ **GF Global family**

- coverage for the whole family including, in particular, reimbursement of alternative medicine treatments, thermal and convalescence cures, non-reimbursable drugs, glasses and contact lenses or correction, transport costs and emergency medical care abroad;
- specific services for children (ages 0 to 18), such as hospital accommodation for a parent (baby care), participation in annual sports fees, lump-sum death benefit if the child is disabled or dies in an accident;
- hospitalisation benefits for pregnancy and childbirth are subject to a non-availability period of 12 months from the date the contract comes into effect;
- reduction in premium from the 2nd child.

□ **GT Global temporis**

- option to immediately contract «Global» insurance coverage, for a temporary and limited cover, at a reduced premium (valid for GL, GM, GP and GC coverage);
- possibility to contract such coverage at a later date without a new medical exam.

□ **GO Individual Global Solution, levels 1 to 3**

- 3 different coverage levels: GO 1, 2, 3;
- hospitalisation in a general ward, semi-private or private room, in Switzerland, according to the chosen level;
- hospitalisation benefits for pregnancy and childbirth are subject to a non-availability period of 12 months from the date the contract comes into effect;

- for the 3 levels of benefits, reimbursement of alternative medicine treatments according to the list, non-reimbursable drugs, glasses and contact lenses or correction, transport costs, home help and preventive medical services (fitness, check-ups, vaccinations); there are maximum coverage limitations depending on the coverage level;
- reimbursement of dental treatments as well as thermal and convalescence cures in Switzerland for levels 2 and 3; there are maximum coverage limitations depending on the coverage level;
- reimbursement of emergency hospitalisation worldwide for the 3 levels (outpatient treatment and hospitalisation for treatments recognised under LAMal/KVG, transport costs, repatriation, search and rescue, visit of a family member) up to CHF 100,000 per year;
- for an additional premium, insureds with level 3 coverage may contract the option «Emergency hospitalisation abroad upgrade option» which entitles the insured to additional reimbursement of treatment and room and board up to CHF 3,000 per day, for no more than 60 days per calendar year;
- **choice between 2 levels of deductible:** CHF 0 or CHF 500 (insureds with level 3 may also opt for a CHF 1,000 deductible);
- the insured may cancel the insurance after three years, for the end of a calendar year, subject to a one month notice period.

Supplemental health insurance

Supplemental health insurance gives you access to many benefits that are not reimbursed by compulsory health insurance.

□ **SC Supplemental health insurance, levels 1 to 4**

- › choice of 4 different coverage levels: SC 1, 2, 3 and 4;
- › access to many benefits such as non-reimbursable drugs, alternative medicine according to the list, thermal and convalescence cures, glasses and contact lenses or correction, transport costs, home help, vaccinations; there are maximum coverage limitations depending on the coverage level;
- › **choice between 2 levels of deductible:** CHF 0 or CHF 50.

□ **SB Bonus supplemental health insurance**

- › eligibility up to the applicant's 60th birthday;
- › flexible coverage with unlimited benefits and attractive premiums thanks to a bonus system based on the sum of benefits claimed over a reference period. The maximum premium equals 100% of the ordinary premium;
- › unlimited reimbursement of numerous benefits such as alternative medicine, non-reimbursable drugs, transport costs, thermal cures, free choice of doctors in Switzerland;
- › preventive care: back training and fitness courses, tobacco and alcohol detoxification, annual prophylactic dental check-up;
- › bonus system offering attractive reductions in premiums if no benefits are drawn;
- › **level of deductible:** CHF 150 (not charged for preventive treatments).

□ **SA Alterna supplemental alternative medicine insurance**

- › reimbursement up to 80% of the costs of the following alternative medical treatments given by FMH doctors;
- › recognised therapies: acupuncture, auriculotherapy, bio-energetics, biotherapy, electroacupuncture, etiopathy, homeopathy, medical hypnosis, magnetotherapy, anthroposophical medicine, Chinese medicine, mesotherapy, orthobionomy, osteopathy, phytotherapy, rebirthing, sophrology, EMDR therapy (Eye Movement Desensitization and Reprocessing), neural therapy and autogenic training;
- › reimbursement of alternative medicine medication, up to CHF 2,000 per year;
- › combination discount for persons having contracted certain insurances; the discount is cancelled once the qualifying criteria are no longer met.

□ **SP Vitalis special health care insurance**

- › eligibility up to the applicant's 60th birthday;
- › the same premium for all insureds;
- › reimbursement of seaside and convalescence cures, home help, transport and rescue, auxiliary appliances, preventive medical services (e.g. check-up) and palliative treatment;
- › 10% participation in the cost of auxiliary appliances, cures and means of prevention.

Hospitalisation insurance

Supplementing compulsory health insurance, hospitalisation insurance gives you access to improved comfort and higher coverage in Switzerland and abroad.

□ **HC Supplemental hospitalisation insurance, levels 1 to 4**

- › eligibility up to the applicant's 60th birthday;
- › **4 different coverage levels: HC 1, 2, 3 and 4:**
 - › general ward in Switzerland (level 1);
 - › semi-private ward in Switzerland (level 2);
 - › private ward in Switzerland (level 3);
 - › private ward world-wide (level 4), with limited duration and coverage in accordance with the special conditions;

- › free choice of facilities;
- › hospitalisation benefits for pregnancy and childbirth are subject to a non-availability period of 12 months from the date the contract comes into effect;
- › **a choice of 3 deductibles for levels 2, 3 and 4:** CHF 0, CHF 1,000 or CHF 3,000.

□ **HB Supplemental hospitalisation insurance H-Bonus**

- › eligibility up to the applicant's 60th birthday;
- › the insured chooses to stay in a general, semi-private or private ward upon being admitted to hospital;
- › the insured's contribution to costs depends on the ward (CHF 0 in a general ward, CHF 100 per day, maximum 30 days per calendar year in a semi-private ward and CHF 200 per day, maximum 20 days per calendar year in a private ward);
- › hospitalisation benefits in case of pregnancy and childbirth will only be paid after a non-availability period of 12 months;
- › bonus system: two premium scales (80% and 100%) are applicable. Upon joining the insurance, the premium is equivalent to 80% of the ordinary premium. If an insured is hospitalised in a private or semi-private ward, the premium for the calendar year following the reference period will be equivalent to 100% of the ordinary premium, and this for three years.

□ **HS Hôpital senior, classes 1 to 4**

- › supplemental hospitalisation benefits for persons over 55, without maximum age limit;
- › premiums, which are the same for both sexes, are graduated by age. The index is 100 until age 55 included, and increases by 7 points for each additional year thereafter; the reference age is the insured's age on his birthday in the calendar year;
- › **4 different coverage levels:** HS 1, 2, 3 and 4
 - › accommodation in 2-bed rooms, general wards treatment, in approved establishments (class 1);
 - › accommodation in 1-bed rooms, general wards treatment, in approved establishments (class 2);
 - › 2-bed rooms, treatment in semi-private ward (class 3);
 - › 1-bed rooms, treatment in private ward (class 4);

- › during the first 12 months of coverage, the Insurer only pays hospitalisation benefits in a general ward in Switzerland. After the first year, members are entitled to the chosen class of benefits;
- › **a choice of 3 deductibles for levels 3 and 4:** CHF 0, CHF 2,000 or CHF 5,000.

□ **KH Lump-sum benefit insurance for hospitalisation H-Capital**

- › **choice of 9 annual** lump-sum benefits, to be decided in advance, designed to cover additional costs, such as home help or a nanny, in case of hospitalisation:
 - › CHF 300 › CHF 500 › CHF 600
 - › CHF 900 › CHF 1,000 › CHF 1,200
 - › CHF 1,500 › CHF 2,000 › CHF 2,500
- › **exclusions:** maternity coverage, outpatient treatment, hospitalisation for treatments not recognised by LAMal/KVG, semi-hospitalisation or hospitalisation exclusively covered by the LAA/UVG (compulsory accident insurance), AI/IV (disability insurance) or LAM/MVG (military insurance).

□ **BH Daily cash benefit in case of hospitalisation**

- › eligibility up to the applicant's 60th birthday;
- › to help you cope with the financial difficulties resulting from hospitalisation;
- › benefits up to CHF 200 per day;
- › limited hospitalisation benefits (max. 90 days p.a.);
- › entitlement to insurance benefits comes into effect after a 6 month waiting period. For maternity cases, benefits are first paid after a 12 month waiting period;
- › after payment of 360 cash benefits over a period of 4 calendar years, the entitlement to benefits is extinguished and coverage ceases.

Insurance for travel and emergency medical care abroad

In an emergency, your health and accident insurance is valid worldwide.

□ **MU Mundo**

- › health and accident insurance coverage valid worldwide;
- › reimbursement of costs, up to CHF 100,000 per year, for in- and outpatient treatment, transport required by the member's medical condition, repatriation, search and rescue;

- › **exclusions:** voluntary treatment abroad, illnesses which were already being treated and had not stabilised before departure abroad, conditions subject to restrictions, psychiatric conditions and personal expenses (drinks, telephone charges, etc.);
- › combination discount for persons having contracted certain specific insurance products; this discount is cancelled once the qualifying criteria are no longer met.

Dental insurance

Dental insurance covers dental treatment by dentists and orthodontists.

□ DP «Dentaire plus» dental care coverage

- **Choice of 4 different coverage levels:** DP 0, 1, 2 and 3;
- eligibility up to the child's 18th birthday for level 0, and up to the applicant's 60th birthday for levels 1 to 3;
- **Dentaire plus-Kids (DPO):** reimbursement of orthodontic treatment only, covers 75% of costs up to CHF 15,000 per year (level 0);
- **DP1 to DP3:** reimbursement of dental care and treatment, including orthodontics, and a contribution of CHF 75 to an annual prophylactic checkup and laboratory costs;
 - DP1: 75% of costs based on the LAA/UVG tariff, up to CHF 1,000 per year (level 1);
 - DP2: 75% of costs based on the LAA/UVG tariff, up to CHF 3,000 per year (level 2);
 - DP3: 75% of costs based on the LAA/UVG tariff, up to CHF 15,000 per year (level 3);
- for all coverage levels, dental benefits are subject to a 3-month waiting period from the date the contract comes into effect, except prosthetics which are subject to a 12-month waiting period (levels 1 to 3). Accident benefits are payable immediately;
- **exclusions:** teeth already missing or replaced when coverage starts, treatments occasioned by an accident that occurred before coverage started, treatments for which LAA/UVG (compulsory accident insurance), LAI/IVG (disability insurance), LAM/MVG (military insurance) or a third party are liable, and treatments which were already anticipated when the insurance application was filed;
- on 1 January of the year following his 18th birthday, the insured is automatically transferred from class 0 into class 1 provided he does not already have class 1, 2 or 3 coverage. Any family bonus will be cancelled. The insured may refuse the transfer in writing, within 30 days following receipt of the new policy.

Supplemental accident insurance

In addition to health, accident and disability compulsory insurance, we offer coverage to fit every stage of your life.

□ AB Acrobat, accident insurance for ages 0 to 18

- eligibility up to the applicant's 18th birthday;
- for the age bracket from 0 to 18 years, one standard premium is applicable to all coverage levels;
- **3 different coverage levels valid worldwide:**
 - **Acrobat^{eco}:** hospitalisation in private ward in Switzerland, free choice of specialist, support for remedial classes, plastic surgery, home help, transport costs, and search and rescue;
 - **Acrobat^{light}:** outpatient treatments and hospitalisation in general wards in Switzerland, lump-sum in case of disability (up to CHF 700,000) or death (CHF 10,000), support for remedial classes, plastic surgery, home help, transport costs, and search and rescue;
 - **Acrobat^{standard}:** hospitalisation in private ward in Switzerland, free choice of specialist, capital sum benefit in case of hospitalisation (CHF 500), disability (up to CHF 700,000) or death (CHF 10,000), Groupe Mutuel Assistance emergency coverage in Switzerland and abroad, financial support for remedial classes, plastic surgery, home help, transport costs, and search and rescue;
- Persons holding Acrobat^{light} or Acrobat^{standard} coverage will be automatically transferred to ProVista (ID) insurance, under the variant offering the same insured amounts, on 1 January following their 18th birthday.
- Persons holding Acrobat^{eco} coverage will be automatically transferred to ActiVita (AJ) insurance on 1 January following their 18th birthday.

□ **AJ ActiVita, accident insurance from age 18**

- › eligibility up to the applicant's 60th birthday;
- › in Switzerland and abroad: inpatient treatment in private ward, free choice of specialist, reimbursement of search, rescue and emergency transport costs, repatriation, and round-the-clock legal assistance (call centre);

- › in Switzerland: inpatient treatment for rehabilitation, transport for medical treatment (CHF 1,500 per case), plastic surgery (CHF 60,000 per case), caretaking of your home (CHF 1,500 per case), and reimbursement of sports fees (CHF 500 per case);
- › exclusions: professional sports and hazardous activities within the meaning of the LAA/UVG (accident insurance).

Daily allowance benefits

Daily allowance benefits paid in case of accident or hospitalisation protect you against the financial consequences of an unexpected loss in earnings.

□ **PI Individual daily allowance insurance**

- › eligibility from age 15 and up to the insured's 55th birthday;
- › the contract expires on 31 December of a calendar year, the term is indicated in the insurance policy;
- › the contract can be terminated for the end of any calendar year subject to three months' written notice by registered letter, as well as for the other reasons specified in Article 6 of the General Terms and Conditions of Insurance;
- › attractive sickness and/or accident insurance coverage designed more particularly for the self-employed;
- › daily cash benefit of up to CHF 600 per day;
- › term of benefits 365, 730 or 1095 calendar days;
- › choice of waiting periods;
- › attractive premium rebates;
- › in the event of total or partial incapacity to work, the Insurer must be notified within 15 days of the date the insured stops working, and a medical certificate must be provided;
- › exclusions: all cases referred to in Article 9(3) of the General Terms and Conditions of Insurance.

- › allowance paid for a maximum of 365 days for one or more cases of incapacity;
- › in addition to termination according to the General Terms and Conditions, the contract ends at the end of the month coinciding with the insured's 65th birthday and/or when benefits are exhausted.

□ **PP Paterna, daily allowance for paternity leave**

- › this coverage cannot be taken out individually but only within a collective contract;
- › circle of insured persons: all male employees who have worked for the company for at least 270 days;
- › daily allowance paid in the event of paternity leave granted by the policyholder, in accordance with employee regulations or the applicable collective agreement;
- › 3 coverage levels to be determined by the employer: daily allowance equivalent to 80%, 90% or 100% of the AVS/AHV salary, i.e. monthly salary multiplied by 12 (or 13 months, where applicable), divided by 260;
- › duration of the allowance to be determined by the employer: 2, 3, 5, 10, 15 or 20 days;
- › exclusions: if an employee waives his paternity leave; employees taking paternity leave more than six months after a child is born or adopted;
- › the coverage ends when the insured leaves the circle of insured persons, if the insured takes voluntary leave without pay, and on termination or suspension of the collective insurance contract. A three months notice period is applicable for termination of the collective contract upon its expiry date.

□ **AM Sekunda, daily allowance for incapacity for housework**

- › eligibility from 18 years of age and up to the insured person's 55th birthday;
- › daily allowance paid in the event of incapacity for housework due to an accident; illness and maternity are excluded from the coverage;
- › daily allowance up to CHF 50 per day;
- › allowance paid based on a medically confirmed incapacity for housework; if the incapacity for housework is lower than 25%, no benefits will be paid;
- › 15 day waiting period;

Legal protection insurance

Risk-bearing insurer:

Groupe Mutuel Assurances GMA SA - Martigny

Claims management company:

Dextra Protection juridique SA - Zurich

□ LJ Legis^{priva} personal legal protection

- open to all Swiss residents (natural persons);
- territorial validity varies depending on insured risks, jurisdiction and governing law e.g. Switzerland, EU/EEA and Europe;
- contract ends at the death of the insured, if he moves abroad, in case of termination by the insured or GMA SA;
- after each claim, the insured or GMA SA are entitled to terminate the contract;
- **family bonus** for children under 25 and other persons cohabiting with an adult who has contracted a Legis^{priva} policy;
- legal protection insurance from Dextra Protection juridique SA, with a ceiling of CHF 250,000 per legal case, covering the exhaustive list of costs referenced in the General Terms and Conditions (Article 12), namely: lawyer's fees and expenses, assessor's fees, travel expenses over CHF 100 in case of legal summons, etc.;
- 3 month waiting period without coverage of benefits for disputes arising in connection with contracts, property rights and neighbourhood relations and legal advice in connection with personal law, family law (excluding divorce) and inheritance law. The waiting period does not apply if the insured was previously insured for the same risk with another insurance company, provided coverage was not interrupted;
- restricted to the intervention of the legal department of Dextra Protection juridique SA if the litigation value is less than CHF 2,000. If the litigation value is lower, external costs will, however, be covered if the insured is sued in court and the claimant is represented by a lawyer;
- **coverage:** private individuals, employees, tenants and contractual parties;
- **insured risks:** personal liability law, insurance law, labour law (for employees, up to a litigation value of CHF 100,000, proportionate coverage for higher amounts in accordance with General Terms and Conditions), leases (as tenants), construction contracts (with regard to insured buildings, limited to total construction costs of CHF 100,000 for works subject to official authorisation), consumer and contract law (see exhaustive list in General Terms and Conditions, i.e. purchase/sales contracts, leases, leasing, consumer credits, credit cards, package deal trips), criminal and administrative law (especially for the insured's defence in offences committed by negligence), property and other real rights (in disputes about service obligations and property charges filed with the land registry and disputes concerning property lines), condominium rights (regarding the apportionment of common costs between co-owners), disputes between neighbours (for owners, in disputes with direct neighbours in accordance with the exhaustive list referred to in the General Terms and Conditions), personal rights, family law (excluding divorce), inheritance law (benefits limited to one legal consultation of max. CHF 500 per dispute);

- **risks and expenses not insured, restrictions and exclusions:** see detailed description in Articles 13, 14 and 18 of the General Terms and Conditions of Insurance. Main exclusions: disputes of the insured in his capacity as employer, patient, buyer or owner, borrower, renter or driver of motor vehicles, lessor, etc. disputes arising in connection with the purchase and sale of buildings and land, mort-gages, tradesmen's liens, gainful self-employed activities, debt collection, defence in personal liability disputes brought against the insured, disputes in connection with participation in brawls, fights, deliberate crimes or attempted deliberate crimes, disputes in connection with acts of war, riots, strikes, earthquakes and other natural disasters, and changes in atomic structure. Furthermore, the insurance does not cover the damages suffered by an insured person as well as the expenses to be borne by a third-party or by a liability insurance, as well as any fines to which the insured person was convicted. There are coverage restrictions, including on disputes between neighbours.

Whatever the circumstances, the French version of the Special Terms and Conditions of Insurance shall prevail.

□ LJ Legis^{strada} mobility legal protection insurance

- open to all Swiss residents (natural persons);
- territorial validity varies depending on insured risks, jurisdiction and governing law e.g. Switzerland, EU/ EEA and Europe;
- contract ends at the death of the insured, if he moves abroad, in case of termination by the insured or GMA SA;
- after each claim, the insured or GMA SA are entitled to terminate the contract;
- **family bonus** for children under 25 and other persons cohabiting with an adult who has contracted a Legis^{strada} policy;
- legal protection insurance from Dextra Protection juridique SA, with a ceiling of CHF 250,000 per legal case, covering the exhaustive list of costs referenced in the General Terms and Conditions (Article 12), namely: lawyer's fees and expenses, assessor's fees, travel expenses over CHF 100 in case of legal summons, etc.;
- restricted to the intervention of the legal department of Dextra Protection juridique SA if the litigation value is less than CHF 2,000. If the litigation value is lower, external costs will, however, be covered if the insured is sued in court and the claimant is represented by a lawyer;
- 3 month waiting period without coverage of benefits for disputes arising from contracts. The waiting period does not apply if the insured was previously insured for the same risk with another insurance company, provided coverage was not interrupted;

- **coverage:** authorised drivers of any vehicle engaged in road traffic, owners and holders of licenced vehicles, pedestrians, cyclists (including in-line skating, scootering and skateboarding) on public highways, passengers of any means of transport, driving licence holders;
- **insured risks:** criminal and administrative law (especially for traffic offences arising from negligence and administrative procedures in connection with driving licences), personal liability, insurance law, contract law with regard to licensed vehicles of the insured (with regard to the following exhaustive list: purchase/sales contracts, leasing, maintenance and repairs, borrowing and lending);
- **risks and expenses not insured, restrictions and exclusions:** see detailed description in Articles 13, 14 and 20 of the General Terms and Conditions of Insurance. Main exclusions: disputes arising in connection with commercial contracts, disputes relating to events which occurred when the insured was driving a vehicle without the necessary licence, defence in personal liability claims filed against the insured by third parties, disputes in connection with active participation in races or other motor vehicle competitions, disputes arising in connection with participation in brawls, fights, deliberate crimes or attempted deliberate crimes, disputes in connection with acts of war, riots, strikes, earthquakes and other natural disasters, and changes in atomic structure;

Furthermore, the insurance does not cover the damages suffered by an insured person as well as the expenses to be borne by a third-party or liability insurance, as well as any fines to which the insured person was convicted, the cost of blood tests or similar tests as well as any medical exams decided within a criminal investigation or by an administrative body, and driver education fees decided by an administrative or legal body.

Whatever the circumstances, the French version of the Special Terms and Conditions of Insurance shall prevail.

□ LJ Legis^{duo} combined personal and mobility legal protection insurance

- open to all Swiss residents (natural persons);
- Legis^{duo} combines the benefits of Legis^{priva} and Legis^{strada} under the relevant terms and conditions for each product;

Whatever the circumstances, the French version of the Special Terms and Conditions of Insurance shall prevail.

□ LN Legis^{digit@}, legal protection insurance for the Internet and electronic transactions

- open to all Swiss residents (natural persons);
- territorial validity worldwide;
- contract ends at the death of the insured, if he moves abroad, in case of termination by the insured or by GMA SA;
- after each claim, the insured or GMA SA are entitled to terminate the contract;
- **family bonus** for children under 12 cohabiting with an adult (child's father or mother, respectively spouse/partner of the child's father or mother) who has contracted a Legis^{digit@} insurance;

- combination discount for persons having contracted Legis^{priva} or Legis^{duo} insurance; the discount is cancelled once the qualifying criteria are no longer met;
- claims prevention and legal assistance by Dextra Protection juridique SA;
- coverage of the appropriate technical assistance costs to remedy identity theft;
- coverage of external legal defence costs, in accordance with the comprehensive list in the General Terms and Conditions of Insurance (Art. 13.3), including: lawyers' fees, expertise fees, travel costs in case the insured is summoned to appear in court (if the costs are higher than CHF 100), etc.;
- technical assistance costs and external legal costs are covered within a benefits' account, up to CHF 10,000 per insurance period;
- 3 month waiting period without coverage of benefits after the contract becomes effective for disputes arising from contracts. The same waiting period applies for disputes arising from identity theft on the Internet when the insured cannot prove that his rights started to be breached during the contract validity period;
- **insured risks:** disputes associated with online purchase or sale, disputes associated with the theft of the insured's identity on Internet with a malevolent or fraudulent purpose, disputes arising from the interception of the insured's bank transfer data (skimming);
- **risks not insured and exclusions:** see detailed description in Articles 14 and 17 of the General Terms and Conditions of Insurance. Main exclusions: damages caused by a person cohabiting (or having cohabited) with the insured person, as well as disputes related to an occupational activity, as well as those in relation with political, trade union or religious activities. In addition, the Insurer does not cover the damage suffered by the insured.

Furthermore, the insurance does not cover the damages suffered by an insured person as well as the expenses to be borne by a third-party or liability insurance.

Whatever the circumstances, the French version of the Special Terms and Conditions of Insurance shall prevail.

□ LG Legis^{sana} medical protection insurance

- acceptance is possible for all private individuals residing in Switzerland;
- the contract ends when the insured person dies, in case of transfer of his residence abroad, or when he terminates his contract;
- uniform premium for ages 0 to 18 and 19 to 99;
- legal protection from Dextra Protection juridique SA, covering costs and expenses for legal action and formalities in case of malpractice and medical treatment or diagnostic errors, in particular lawyer's fees and fees of other representatives, medical appraisals, court fees and charges, etc. up to maximum CHF 300,000 per case;

- **exclusions:** for psychiatric treatment or psychotherapy, as well as for any disputes relating to invoices or fees, interest, damages and costs due from liable third parties or their insurers and the costs payable by the insured's liability insurance;

Whatever the circumstances, the French version of the Special Terms and Conditions of Insurance shall prevail.

Pensions and lump-sum benefits

Risk-bearing insurers: Groupe Mutuel Assurances GMA SA – Martigny, for ProVista (ID), ProVistalight (AD) and KidsProtect (KP) insurance

Groupe Mutuel Vie GMV SA – Martigny, for lump-sum benefits in case of death or disability following an illness or accident (IC) and SanaVista (IM) insurance

A lump-sum benefit or a pension to protect families against the financial consequences of death or disability caused by an accident or illness.

□ ID ProVista □ AD ProVistalight

Lump-sum benefits in case of accidental disability and/ or death

- 22 different coverage levels:
 - ProVista: lump-sum benefit in case of disability or death;
 - ProVistalight: lump-sum benefit in case of death only;
- eligibility up to the applicant's 65th birthday;
- premiums are graduated by age bracket and insured capital;
- choice between different lump-sum benefit combinations up to a ceiling of CHF 200,000 in case of death and of CHF 400,000 in case of disability caused by an accident (progressive up to 350% according of the rate of disability);
- for children, payment of a lump-sum benefit in case of death of up to:
 - CHF 2,500 before the age of two years and six months;
 - CHF 20,000 from the age of two years and six months up to the age of twelve years,
- reduction of the insured amounts on 1 January of the year following the insured's 70th birthday (CHF 10,000 for death and CHF 30,000 for disability).

□ IC Lump-sum benefit covering death and disability caused by illness or accident

- Choice between:
 - illness and accident coverage or
 - illness coverage only;
- eligibility from age 15 and up to the insured's 55th birthday;
- may be terminated by the insured at any time for the end of a month;

- end of insurance: at the latest on the last day of the month coinciding with the insured's 65th birthday (men) or 62nd birthday (women);
- protection against the financial consequences of death or disability caused by illness or accident;
- payment of a capital sum benefit of maximum CHF 200,000 designed, for example, to purchase costly appliances and equipment and to hire professional help;
- exclusion in case of damages deliberately caused by the policyholder or the beneficiary.

□ IM SanaVista, lump-sum benefit insurance in case of death or disability following illness

- the insured may cancel the insurance after five years, for the end of a calendar year;
- end of insurance: no later than the last day of the month coinciding with the insured's 65th birthday (men) or 62nd birthday (women);
- different capital sums to cover the consequences of disability or death following illness.

KidsProtect provides financial support to families with children suffering from cancer.
A monthly allowance is paid to the parents from the start of the treatment.

□ KP KidsProtect, allowance for sick children

- open to all Swiss residents under age 17 who do not have or have never had cancer;
- monthly benefit of CHF 4,000 (maximum 15 pension payments over a period of 60 months), if the insured child gets cancer;
- pension payable provided the child is undergoing treatment within the meaning of the Special Terms and Conditions of insurance (Article 2);
- free use of the pension amount with no need for substantiation;
- a uniform premium, regardless of the child's age or gender;
- no deductible;
- waiting period: coverage commences 3 months after the effective date indicated on the insurance policy;
- exclusions: in particular cancers which occur or are medically declared before the contract is concluded or in the 3 months after it becomes effective, and cancers diagnosed in HIV-positive insureds;
- the insurance contract and entitlement to benefits cease: at the end of the calendar year coinciding with the insured's 17th birthday subject to any entitlement in respect of current claims; 60 months after the insured is diagnosed with cancer or when the entitlement to benefits is exhausted, whichever occurs first.

Important information

The key points are summarised below. Other rights and obligations are set out in the general and special terms and conditions of insurance and in the LCA/VVG.

Insurance proposal

The signing of an insurance proposal is not a request for an offer; it constitutes a formal declaration of the applicant's intent to contract one or more supplemental insurance policies with the Insurer. The applicant is bound to the Insurer in accordance with Article 1 LCA/VVG.

The Insurer is free to accept the proposal, with or without exclusions, or to refuse it.

Each insurance product is defined by appropriate special terms and conditions and is subject to an individual and separate contract.

Minimum insurance terms

The minimum term of supplemental insurance is five years, except for Individual Global Solution insurance where the minimum term is three years, for Alterna, Mundo and Legis^{sana}, where the minimum term is one year, Legis^{priva}, Legis^{strada} and Legis^{duo} which offer terms of five or eight years, and PI individual daily allowance insurance which has a fixed term indicated on the policy. Save termination for the end of the minimum term, coverage is automatically renewed from one year to the next.

End of insurance contract

The policy-holder may terminate the contract:

- › with 6 months' notice for the end of any calendar year, but not before the end of the minimum insurance term (except for PI, IC and GO insurance products);
- › after each case of damage or loss paid by the Insurer, no later than 10 days after learning that the indemnity was paid. Insurance coverage expires 14 days after notice of termination to the Insurer;
- › if premiums are increased, within 30 days of the receipt of the policy or notice of increase;
- › if the Insurer infringes its obligation to inform, in accordance with Article 3a LCA/VVG.

The Insurer may terminate the contract:

- › if the insured fails to disclose, or falsely declares, an important fact (false statement/non-disclosure);
- › for Legis^{priva}, Legis^{strada}, Legis^{duo} and Legis^{digit@}, the Insurer may terminate the contract at the latest on payment of the claim.

The insurance contract and entitlements to benefits cease:

- › at the death of the insured;
- › if the insured transfers his residence abroad, at the end of the insurance term for which the premium was paid provided no other arrangements were agreed;

Eligibility

Eligibility for insurance may be subject to certain conditions (e.g. pre-existing illnesses, medical examination, applicant's age, etc.).

Premiums

As a rule, premiums are graduated by gender, geographical region and by the following age groups: 0 to 18, 19 to 25; from age 26 to age 70, groups are graduated in five-year brackets. A single group covers the 71 to 99 age bracket.

An insured person who reaches the last year of his age group is automatically transferred into the next age group at the beginning of the following calendar year. Like Mundo, Legis and Dentaire plus, certain products have a different premium structure.

The premium for the chosen product is specified in the insurance proposal, the offer and the insurance policy. If the premium is subject to change before coverage becomes effective, it will be stated in the policy.

Family bonuses are cancelled when the qualifying criteria are no longer met; the normal premium then applies.

Obligations of the insured

Obligation to reduce damages

In case of illness or injury, the insured must promptly undergo appropriate treatment. He is required to obey his doctor's instructions and avoid anything liable to worsen his condition.

Before treatment, the insured needs to make sure that the chosen therapy, health care provider or the facility where he is to be treated are approved by the Insurer. Voluntary changes in therapy or practitioner in the course of a treatment are subject to the Insurer's prior consent.

Obligation to notify – time limits

- › if the insured is admitted to a hospital or clinic, the Insurer must be notified within 5 days at the latest. If the Insurer is required to guarantee coverage, it must be notified before admission;
- › applications for approval of thermal and convalescence cures must be submitted to the Insurer together with the medical prescription at least 20 days before the start of the cure;
- › the insured or the beneficiary must notify accidents to the Insurer promptly, within 10 days at the latest;
- › in the event of the insured's death, the beneficiary must notify the Insurer within 30 days at the latest;
- › for Legis^{sana}, Legis^{priva}, Legis^{strada}, Legis^{duo} and Legis^{digit@}, claims must be declared as quickly as possible to Dextra Protection juridique SA.

Obligation to cooperate

Insureds must provide the Insurer with complete and truthful information about the insured event (illness, accident, maternity or litigation) and any prior illnesses and accidents.

The Insurer is entitled to make its own investigations and is authorised to contact third parties for that purpose. The insured person expressly authorises practitioners who provided treatment for the illness or accident, or on other occasions, to communicate the requisite information to the Insurer's medical advisor so that he may appraise the case. To that effect, the insured shall release practitioners from their professional secrecy obligation.

Payment of premiums, deductibles and coinsurance

Unless otherwise agreed (with an administrative surcharge), premiums are payable annually in advance and deductibles and coinsurance amounts are payable within 30 days of invoicing. In case of non payment after one reminder, the Insurer may suspend the insured's entitlement to benefits. Even if the premium is subsequently paid, the insured cannot claim benefits for events which occurred during the suspension.

Start of contract and insurance coverage

The insurance contract is concluded as soon as the Insurer notifies the insured that it has accepted the proposal.

Coverage commences on the effective date indicated on the insurance policy.

Notwithstanding, the qualifying and waiting periods specified in special rules are applicable.

Waiting periods

Certain benefits are subject to waiting periods which start running from the occurrence of the insured event giving rise to the entitlement to benefits.

Certain benefits are subject to waiting periods which start running from the effective date of the relevant insurance policy.

Change in coverage

The proposal for increased coverage of an insured risk (e.g. decrease in deductible or higher insured amount) within the same product is regarded as a proposal for a new insurance contract within the meaning of Article 1 LCA/VVG.

The Insurer reserves the right to accept or refuse the proposal and to decide restrictions in accordance with the conditions and time limits set out in Article 1 LCA/ VVG. Contractual terms such as termination notice and waiting periods shall start to run anew and no acquired rights will be taken over from the earlier contract.

Scope of coverage

The amounts, percentages, time limits and reimbursement conditions (e.g. medical prescription) are described in the special terms and conditions for each product, and in the synoptic table of products. Hospitalisation insurance benefits are granted only for hospital facilities recognised by the Insurer. For stays in hospital facilities not recognised by the Insurer, benefits may be restricted, or even denied. The relevant criteria are set out in the special terms and conditions of each product. In any event, before any hospital stay, it is the insured's duty to enquire whether the hospital is recognised by the Insurer.

GI, GL, GM, GP, GX, GC, GF, HC, HB, HS and AJ insurance types contain restrictions on the reimbursement of benefits, either for hospitalisation in psychiatric facilities, for rehabilitation treatments or in case of emergency treatment abroad.

For GM, GP, GC, HC and HS insurance, benefits are limited to 90 days for hospitalisation in a general ward. This limitation is extended to 180 days for insureds in a semi-private or private ward with GO insurance. Legis^{sana}, Legis^{priva}, Legis^{strada}, Legis^{duo} and Legis^{digit@} policies stipulate limited amounts and expenses. Legis^{sana}, Legis^{priva}, Legis^{strada} and Legis^{duo} are subject to territorial limits and stipulate litigation values.

Healthcare providers, cure facilities and health promotion measures approved by Groupe Mutuel

Links and practical criteria are available on the Insurer's website or can be sent to the policyholder or the insured person upon request.

Links and criteria are related to the following areas:

- > alternative medicine treatments
- > non-doctor psychotherapists and independent psychologists
- > convalescence cures
- > thermal cures
- > alcohol and tobacco detoxification cures
- > fitness centres
- > back exercise school

Benefits are covered depending on type of insurance and level of coverage.

The Insurer can change the criteria for the approval of facilities at any time.

Such modifications do not entitle policyholders to terminate the contract.

Exclusions

Coverage is excluded for:

- > illnesses and accidents and their sequels existing before the insurance contract was concluded or occurring after the contract expires;
- > illnesses and accidents which are the fault of the insured, and the consequences of illnesses and accidents which are the fault of the insured, such as: attempted suicide, mutilation, alcoholism, substance- abuse, drug-abuse, sex changes, hazardous activities, participation in brawls and fights, etc.;
- > the consequences of events of war abroad, unless such events catch the insured by surprise in the country where he is staying and provided the illness or accident occurs no more than 15 days after the beginning of the events;
- > other exclusions in respect of specific products. An exhaustive list of exclusions is contained in the general and special terms and conditions of insurance. If the loss was caused by gross negligence on the part of the insured, the Insurer's liability shall be reduced proportionately.

Agents of Groupe Mutuel

Groupe Mutuel authorised agents hold an accreditation card to be presented at each meeting.

Processing of personal data by the Insurer and its Agents

The requested personal and administrative data (including health records) is designed to enable the Agent and the relevant insurer(s) to prepare an offer and process the insurance proposal (or proposals) for supplemental coverage in accordance with the Federal Law on Insurance Contracts (LCA/VVG) and the ensuing contract(s). The data will be used to appraise insurance risks and process claims, as well as for financial, statistical and contract administration purposes and for the administrative and financial follow-up between the Agent and the Insurer, and/or Groupe Mutuel, acting administratively on behalf of its member or managed companies.

Personal and administrative data may also be used to determine your present and future insurance needs in the context of marketing campaigns.

The data compiled for supplemental health insurance may be mathematically or statistically exploited by the Insurer and/or Groupe Mutuel, and its member or managed companies, and by authorised intermediaries or other agents or partners for the purpose of offering products and services of possible interest to

you. All such parties are bound to professional secrecy and are obligated to comply with statutory data protection rules.

Where necessary, the Insurer and/or Groupe Mutuel may communicate the data to third parties involved in the implementation of the contract in Switzerland or abroad, and in particular to companies member of or managed by Groupe Mutuel, and to co-insurers and reinsurers. By signing the insurance proposal, applicants authorise companies member of or managed by Groupe Mutuel, and any third parties mandated by the latter, to send them written information (in print, by email or post, SMS or other) and/or to contact them by phone with advice and guidance about any special offers and products proposed by companies member of or managed by Groupe Mutuel in the personal insurance (LCA/VVG or other) and social insurance (LAMal/KVG, LAA/UVG, occupational benefits et alia) fields, and authorise their personal data to be processed and communicated for that purpose.

Personal data is generally stored in digital and/or print and/or scanned form. The data is preserved as long as required by law or by the authorities or as long as is necessary for administrative purposes, for the settlement of losses and claims, rights of objection and appeal, collection proceedings, the remuneration of the agent and/or the settlement of disputes between the Insurer, the insured, the agent or third parties.

Customised insurance solutions

Groupe Mutuel brings together several independent companies active in health and accident insurance, as well as life, patrimony and corporate insurance (daily allowance, accident insurance, occupational benefits and supplemental health insurance). Find out more about our extensive range of benefits.

For non binding personal advice
Monday to Friday from 08.00 to 18.00

Hotline 0848 803 111 | **Fax** 0848 803 112 | **Web** www.groupemutuel.ch

Groupe Mutuel

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Foundations managed by Groupe Mutuel: Groupe Mutuel Prévoyance-GMP – Mutuelle Valaisanne de Prévoyance – Mutuelle Neuchâteloise Assurance Maladie