



# H-Capital

## Your lump-sum hospitalisation benefit

- › A stay in hospital can create unexpected expenses, such as the cost of home help or a nanny, or travel expenses.

**H-Capital** pays you a lump-sum benefit to help you cope with the economic consequences of hospitalisation in case of illness or accident.



## → H-Capital benefits

- A cash benefit to cope with the economic consequences of a hospital stay in Switzerland or abroad.
- The possibility of using the insured sum in accordance with your priorities.
- A cash benefit paid directly to the insured, with no substantiation required.
- A cash benefit granted for hospitalisation lasting more than 24 hours or less than 24 hours during which a bed is occupied overnight.

## → A choice of eleven annual lump-sum benefits



## Dual expertise at your service

As a **multiline insurer**, our activity focuses on **health insurance and pension provision**.

Whether you are a private customer, a self-employed individual or a business, **we undertake to cater to all types of profiles**.

The special terms and conditions of insurance shall apply.

groupemutuel

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