



# ProVista and ProVista<sup>light</sup>

## A lump-sum benefit in case of disability or death caused by an accident

- » A major accident may disrupt your everyday life and have serious financial consequences. It is therefore essential to take out optimal protection in order to maintain your standard of living.

**ProVista accident coverage offers two options:**

➔ **ProVista**

An insured lump-sum benefit  
in case of disability or death

➔ **ProVista<sup>light</sup>**

An insured lump-sum benefit  
in case of death

### Your advantages

- You decide which amount you wish to insure upon concluding the contract.
- The insured amount is paid to your beneficiaries, regardless of any other social or private insurance plans.
- You and your family members are free to decide how to use the amounts.
- Accidents that happen at work or in your personal life are covered, including in case of reckless behaviour or gross negligence.
- You will enjoy comprehensive financial protection at an advantageous premium.
- Coverage is valid worldwide.

## ProVista

### ⇒ A lump-sum benefit in case of disability or death caused by an accident

The amount of the disability lump-sum benefit is determined by the agreed insured amount and the degree of bodily harm suffered by the injured person, in accordance with the scale in the Special Terms and Conditions for ProVista insurance.

To provide greater protection for serious cases (degree of disability exceeding 25%), benefits are increased based on a progressive allowance, up to 350% of the insured lump-sum, as follows:

Insured amount in case of disability	Degree of bodily injury	Level of benefit	Lump-sum benefit in case of disability, paid to the insured
CHF 250,000	20%	20%	CHF 50,000
CHF 250,000	70%	200%	CHF 500,000

### With the lump-sum amount in case of disability, you will be able to:

- make adjustments to your home
- adapt your vehicle or buy a new vehicle
- purchase special furniture
- compensate a possible decrease in income
- pay for home help costs or work rehabilitation measures
- bear any other expenses related to your circumstances

### ProVista insurance also provides for the payment of a death lump-sum benefit

to your family members, the amount of which is agreed upon when concluding the contract.

### ⇒ Premium waiver in case of disability or death of the head of the family

Up to age 15, children insured under ProVista insurance are released from the payment of the premium in case of disability or death of the head of the family, thus alleviating the family expenses.

## ProVista<sup>light</sup>

### ⇒ A lump-sum benefit in case of death caused by an accident

ProVista<sup>light</sup> ensures that your family members receive a lump-sum amount in case of death caused by an accident. You get to choose the lump-sum amount from the following options:

CHF 20,000	CHF 100,000
CHF 25,000	CHF 150,000
CHF 50,000	CHF 200,000

### This amount may be used by your surviving family members at their discretion to:

- cover succession fees
- pay ongoing rents
- pay current invoices or tax
- repay a loan or a leasing
- pay off a mortgage
- cover tuition or study fees

The special terms and conditions of insurance for ProVista and ProVista<sup>light</sup> apply.

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