

Comparison of benefits

The purpose of this appendix is to show the differences in coverage between your current insurance product and the one proposed.

Your current coverage	Proposed new coverage
PI-Daily allowance in the event of incapacity for work <i>Special terms and conditions PIAM02</i>	PI-Daily allowance in the event of incapacity for work <i>Special terms and conditions PIGA02</i>

**These two insurance products ensure that a daily allowance benefit is paid in the event of incapacity for work.
There are very few differences in insurance coverage.**

Entitlement to benefits

Payment of the daily allowance benefit after the waiting period chosen by the insured person.

In the event of a relapse within 365 days, the waiting period does not apply.

The daily allowance benefit is allocated in proportion to the degree of incapacity.

Possibility to maintain the contract abroad if the insured person continues to be gainfully employed in Switzerland.

In the event of incapacity, the insured person wishing to travel abroad must request the insurer's consent.