

Illness-Related Death or Disability Insurance. All differences from the previous regulations at a glance.

You can find the full set of General Insurance Conditions (AVB) "Illness-Related Death or Disability Insurance" in the Download section of our website: css.ch/gic

	Until now General Insurance Conditions Version 01.2016	New General Insurance Conditions Version 01.2026
Legal entity	Not yet listed on page 1 of the General Insurance Conditions	CSS Lebensversicherung AG, Tribtschenstrasse 21, 6005 Luzern
Various Art.	CSS	Insurer
Art. 2	Insurance relationship To provide this insurance, CSS Versicherung AG, hereinafter «CSS» has concluded a group life insurance contract with Helvetia Schweizerische Lebensversicherungsgesellschaft AG, St. Alban-Anlage 26, 4002 Basel, hereinafter «Helvetia» as risk carrier. CSS pays the insurance benefits in respect of the insured person.	
Art. 3 new Art. 2	Basis of the contract The individual insurance application, the insurance policy, these General Insurance Conditions (AVB) and the provisions of the Federal Insurance Contract Act (VVG) form the basis of this contract. The amendments of the revised Insurance Contract Act of 19 June 2020 also apply to contracts entered into before 1 January 2022. An exception is made for the insured person's debts. These continue to become statute-barred after two years.	Basis of the contract The bases of this contract are: the insurance contract – consisting of the insurance application, the policy, these General Insurance Conditions (AVB) and the provisions of the Federal Insurance Contract Act (VVG) – between CSS Life Insurance Ltd, Tribtschenstrasse 21, 6005 Lucerne (hereinafter referred to as "the insurer") and the insured person. The amendments of the revised Insurance Contract Act of 19 June 2020 also apply to contracts entered into before 1 January 2022. An exception is made for the insured person's debts. These continue to become statute-barred after two years.
Art. 16 new Art. 15	Termination of cover The insurance policy and insurance cover terminate in the following circumstances: <ul style="list-style-type: none"> • on the death of the insured person; • on withdrawal of the application by the policyholder in accordance with Art. 12; • if the insured person takes up residence outside Switzerland; • on either party giving notice of termination; • on CSS giving notice of termination due to a breach of disclosure obligations; • on failure to pay the premium before the end of any reminder period; • on the insured person reaching the age of 60 (final age); • on the occurrence of full disability where CSS has an obligation to pay the full amount of benefits. Because the value of death benefits is lower, death cover will terminate concurrently, as any payout of disability benefits will be deductible from the death benefits. The insurance also expires on termination of the underlying group life insurance contract between Helvetia and CSS. Such termination must be notified to the insured person in writing at the latest three months before the insurance cover expires.	Termination of cover The insurance policy and insurance cover terminate in the following circumstances: <ul style="list-style-type: none"> • on the death of the insured person; • on withdrawal of the application by the policyholder in accordance with Art. 12; • if the insured person takes up residence outside Switzerland; • on either party giving notice of termination; • on the insurer giving notice of termination due to a breach of disclosure obligations; • on failure to pay the premium before the end of any reminder period; • on the insured person reaching the age of 60 (final age); • on the occurrence of full disability where the insurer has an obligation to pay the full amount of benefits. Because the value of death benefits is lower, death cover will terminate concurrently, as any payout of disability benefits will be deductible from the death benefits.

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Art. 37 new Art. 36	Premium adjustment CSS will give notice in writing of any adjustments to premiums no later than 30 days before the end of the calendar year. If the policyholder does not agree with the premium adjustment, the contract may be terminated in writing with effect from the end of the current calendar year. Notice of termination must be received by CSS Versicherung AG, Tribtschenstrasse 21, 6005 Lucerne, by the last working day of the calendar year at the latest.	Premium adjustment The insurer will give notice in writing of any adjustments to premiums no later than 30 days before the end of the calendar year. If the policyholder does not agree with the premium adjustment, the contract may be terminated in writing with effect from the end of the current calendar year. Notice of termination must be received by CSS Life Insurance Ltd, Tribtschenstrasse 21, 6005 Lucerne, by the last working day of the calendar year at the latest.
Art. 40 new Art. 39	Data protection Data protection is based on the Federal Insurance Contract Act (VVG) and the Federal Data Protection Act (DSG). The processing of data by CSS is explained in the privacy policy. This describes how CSS processes personal data. The privacy policy has a strictly declaratory effect and does not form part of the contract. It can be accessed at css.ch/data-protection or ordered from CSS Insurance, Data Protection Advisor, Tribtschenstrasse 21, P.O. Box 2568, 6002 Lucerne. The privacy policy of Helvetia also applies (for the processing of data by Helvetia; helvetia.ch/privacy).	Data protection Data protection is based on the Federal Insurance Contract Act (VVG) and the Federal Data Protection Act (DSG). The processing of data by the insurer is explained in the privacy policy. This describes how the insurer processes personal data. The privacy policy has a strictly declaratory effect and does not form part of the contract. It can be accessed at css.ch/data-protection or ordered from CSS Insurance, Data Protection Advisor, Tribtschenstrasse 21, P.O. Box 2568, 6002 Lucerne.
Art. 41 new Art. 40	Right to information The insured person is entitled to request information from CSS and/or Helvetia about the data pertaining to them being processed.	Right to information The insured person is entitled to request information from the insurer about the data pertaining to them being processed.
Art. 43 new Art. 42	Place of jurisdiction and applicable law And disputes arising out of this contract are subject solely to Swiss law. The sole place of jurisdiction for all disputes in connection with this contract shall be the place in which the registered office of CSS is located.	Place of jurisdiction and applicable law And disputes arising out of this contract are subject solely to Swiss law. The sole place of jurisdiction for all disputes in connection with this contract shall be the place in which the registered office of CSS Life Insurance Ltd is located.
Final remark	Translation: Only the original German text approved by the Swiss Supervisory Authority is binding.	These General Insurance Conditions (AVB) are written in the German language and provided with an English language translation. The German text shall be controlling and binding. The English language translation is provided for convenience only.