

Accidental Death or Disability Insurance. All differences from the previous regulations at a glance.

You can find the full set of General Insurance Conditions (AVB) "Accidental Death or Disability Insurance" in the Download section of our website: css.ch/gic. You can find the version of the General Insurance Conditions (AVB) relevant to you in your insurance policy for the year 2025.

Provider CSS

	Until now General Insurance Conditions Version 01.2011	New General Insurance Conditions Edition 01.2026_A (technically closed)
Legal entity	CSS Versicherung AG, Tribschenstrasse 21, 6005 Lucerne	CSS Life Insurance Ltd, Tribschenstrasse 21, 6005 Lucerne
Art. 1	Bases 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 Versicherung AG, Tribschenstrasse 21, 6005 Lucerne (hereinafter referred to as "the insurer") and the insured person.	Bases 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, Tribschenstrasse 21, 6005 Lucerne (hereinafter referred to as "the insurer") and the insured person.
Art. 2	Territorial validity The insurance cover applies worldwide to occupational and non-occupational accidents, however outside Europe cover applies only during journeys and stays of no more than three years. As long as the insurer grants the insured person cover for the International Health Plan (IHP), the insurance is valid worldwide for an unlimited duration.	Territorial validity The insurance cover applies worldwide to occupational and non-occupational accidents, however outside Europe cover applies only during journeys and stays of no more than three years.
Art. 3	Insured persons Persons who are resident in Switzerland and persons who have insurance cover under an International Health Plan (IHP) with the insurer are entitled to conclude a contract for Accidental Death or Disability Insurance (UTI).	Insured persons Persons who are resident in Switzerland are entitled to conclude a contract for Accidental Death or Disability Insurance (UTI).

Provider CSS

	Until now Version 02.2016	New Edition 01.2026_B
Legal entity	CSS Versicherung AG, Tribtschenstrasse 21, 6005 Lucerne	CSS Life Insurance Ltd, Tribtschenstrasse 21, 6005 Lucerne
Art. 1	Bases 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 Versicherung AG, Tribtschenstrasse 21, 6005 Lucerne (hereinafter referred to as “the insurer”) and the insured person.	Bases 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.
Art. 2	Territorial validity The insurance cover applies worldwide to occupational and non-occupational accidents, however outside Europe cover applies only during journeys and stays of no more than three years. As long as the insurer grants the insured person cover for the International Health Plan (IHP), the insurance is valid worldwide for an unlimited duration.	Territorial validity The insurance cover applies worldwide to occupational and non-occupational accidents, however outside Europe cover applies only during journeys and stays of no more than three years.
Art. 3	Insured persons Accidental Death or Disability Insurance (ADI) may be taken out by persons who are resident in Switzerland. Persons with insurance cover under the International Health Plan (IHP) may also take out Accidental Death or Disability Insurance (ADI).	Insured persons Accidental Death or Disability Insurance (ADI) may be taken out by persons who are resident in Switzerland.
Art. 5	Definition of an accident An accident is defined as the sudden, unintentional and harmful effect of an unusual external factor on the human body that results in an impairment of physical, mental or psychological health, or that leads to death. The insurer is liable for damage to health only to the extent that a sufficient natural causal relationship exists between such damage and the insured event. In accordance with the provisions of social insurance law, and legal practice in this field, this sufficient causal relationship must be examined. CSS provides insurance cover for accidents which happen and which are duly reported while the contract is in effect. The following impairments of health are classified as accidents even if they are not due to any unusual external factor, provided they are not clearly attributable to an illness or degenerative condition: ...	Definition of an accident An accident is defined as the sudden, unintentional and harmful effect of an unusual external factor on the human body that results in an impairment of physical, mental or psychological health, or that leads to death. The insurer is liable for damage to health only to the extent that a sufficient natural causal relationship exists between such damage and the insured event. In accordance with the provisions of social insurance law, and legal practice in this field, this sufficient causal relationship must be examined. CSS provides insurance cover for accidents which happen and which are duly reported while the contract is in effect. The following impairments of health are classified as accidents even if they are not due to any unusual external factor, provided they are not clearly attributable to an illness or degenerative condition: ...