

## All the changes to the General Insurance Conditions at a glance

# Medical Costs Insurance for Accidents

Details of the cover offered can be found in the respective General Insurance Conditions in accordance with the VVG and in the Federal Insurance Contract Act (VVG). The complete General Insurance Conditions for Medical Costs Insurance for Accidents are available to download from our website: [css.ch/gic](https://css.ch/gic)

	Previously	New from 1 January 2023
<b>Article 18.1</b>	The contract is concluded for the period stated in the policy and thereafter it is extended for one year at a time if neither of the contracting parties receives notice to terminate the contract at the latest three months before the contract expires.	The contract term is stated in the policy. The insurance is then renewed tacitly for a further year at a time.
<b>Article 18.2</b>	Notice of termination must be served in writing.	The policyholder has the right to terminate the insurance in writing as of the expiry date, even if a longer contract term has been agreed, with effect from the end of the third or each successive insurance year, subject to a three-month notice period. CSS has no right to terminate the contract when it expires.
<b>Article 18.3</b>	The insured person and the insurer may also terminate the contract where good cause exists within the meaning of Art. 35b VVG.	Both the policyholder and CSS may terminate the contract where good cause exists within the meaning of Art. 35b VVG.
<b>Article 18.4</b>	Termination in the event of a claim	Termination in the event of a claim
<b>Article 18.4 a)</b>	After a claim occurs for which an indemnity is due, the insurer may terminate the contract in writing at the latest upon payment of the indemnity; the policyholder may terminate the contract in writing at the latest 14 days after learning of the payment. Notice of termination must reach the insurer within this period.	When a claim occurs for which CSS is liable, the policyholder may terminate the contract in writing no later than 14 days after receiving notice of the last payment.
<b>Article 18.4 b)</b> <b>No change</b>	<i>If the policyholder terminates the contract, insurance cover ends when the notice is received by the insurer.</i>	<i>If the policyholder terminates the contract, insurance cover ends when the notice is received by the insurer.</i>
<b>Article 18.4 c)</b>	If the insurer terminates the contract, insurance cover ends 14 days after receipt of notice by the policyholder.	CSS has no right of termination if a claim for benefits is made.