

Accidental / Illness-Related Death or Disability Insurance. New General Insurance Conditions (GIC) as of 1 January 2026.

You can find the currently valid General Insurance Conditions for the products Accidental Death or Disability Insurance and Illness-Related Death or Disability Insurance at css.ch/gic. We are updating the GIC with effect from 1 January 2026. You will find information about the amendments below. The changes relating to CSS Life Insurance Ltd as legal entity and Helvetia Swiss Life Insurance Company Ltd as risk carrier are **subject to approval by the Swiss Financial Market Supervisory Authority (FINMA)**. You will find the updated GIC at css.ch/gic by December 2025 at the latest.

Accidental Death Or Disability Insurance	
Title	<ul style="list-style-type: none"> '02.2016' is replaced by '01.2026_B'.
Front page	<ul style="list-style-type: none"> 'CSS Versicherung AG' is replaced by 'CSS Life Insurance Ltd'.
Art. 1	<ul style="list-style-type: none"> 'CSS Versicherung AG' is replaced by 'CSS Life Insurance Ltd'.
Art. 2	<ul style="list-style-type: none"> The following passage is deleted: "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."
Art. 3	<ul style="list-style-type: none"> The following passage is deleted: "Persons with insurance cover under the International Health Plan (IHP) may also take out Accidental Death or Disability Insurance (ADI)."
Art. 5	<ul style="list-style-type: none"> The following passage is highlighted in bold: "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."

Illness-Related Death or Disability Insurance	
Title	<ul style="list-style-type: none"> '01.2016' is replaced by '01.2026'.
Front page	<ul style="list-style-type: none"> The following is added: "Legal entity: CSS Life Insurance Ltd, Tribtschenstrasse 21, 6005 Lucerne".
Various articles	<ul style="list-style-type: none"> 'CSS' is replaced by 'the insurer'.
Art. 2	<ul style="list-style-type: none"> The entire article is deleted.
Art. 3	<ul style="list-style-type: none"> The passage "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." is amended to read: "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. 16	<ul style="list-style-type: none"> The following passage is deleted: "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."
Art. 37	<ul style="list-style-type: none"> 'CSS Versicherung AG' is replaced by 'CSS Life Insurance Ltd'.
Art. 40	<ul style="list-style-type: none"> The following passage is deleted: "The privacy policy of Helvetia also applies (for the processing of data by Helvetia; helvetia.ch/privacy)."
Art. 41	<ul style="list-style-type: none"> The passage "The insured person is entitled to request information from CSS and/or Helvetia about the data pertaining to them being processed." is amended to read: "The insured person is entitled to request information from the insurer about the data pertaining to them being processed."
Art. 43	<ul style="list-style-type: none"> 'CSS' is replaced by 'CSS Life Insurance Ltd'.