

Alternative Insurance. All differences from the previous AVB at a glance.

You can find the complete General Insurance Conditions (AVB) for "Alternative Insurance" in the Downloads section of our website: css.ch/amendments

	To date AVB Version 01.2026	New AVB Version 01.2027
Art. 3.1	Illness is defined as any impairment of physical or mental health which is not the result of an accident and which requires medical examination or treatment or leads to incapacity to work.	Illness is defined as any impairment of physical, mental or psychological health not resulting from an accident that requires a medical examination or treatment or that leads to incapacity for work.
Art. 3.2	An accident is defined as any sudden, unintentional, harmful effect of an unusual external factor on the human body. The policy shows for each individual benefit whether or not the risk of accident is included. References to illness in the General Insurance Conditions also apply to accidents by analogy.	An accident is defined as any sudden, unintentional, 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. Whether or not each benefit is insured in case of accident is indicated in the policy. References to illness in the General Insurance Conditions also apply to accidents by analogy.
Art. 11	The insurer must be informed immediately of any change of residence. If this change leads to a premium adjustment, the insurer will adjust the premiums that subsequently fall due. An adjustment of this kind does not constitute grounds for cancellation.	If a change of address leads to a change in premiums, CSS will adjust the premiums on the date of the address change. The insured person will be notified of the premium adjustment in a new policy. In the case of a premium increase, the insured person may terminate the contract in question with effect from the end of the current month by giving notice in writing. Such notice is deemed to be on time if it is received by CSS no later than 25 days after receipt of the new policy. If no such notice is given, the change to the insurance in question will be deemed approved.
New article Art. 19.2		Data protection is based on the 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 consulted at: css.ch/data-protection or ordered from: CSS, Datenschutzberater, Tribschenstrasse 21, Postfach 2568, 6002 Luzern.