

Individual supplementary health insurance. All differences from the previous AVB-E at a glance.

You can find the complete General Insurance Conditions (AVB-E) for "Individual supplementary health insurance" in the Downloads section of our website: css.ch/amendments

	To date AVB-E Version 2026	New AVB-E Version 01.2027
Art. 3.1	Illness: any involuntary impairment of the physical or mental health of the insured person not resulting from an accident and which requires medical examination or treatment. Pregnancy, complications during pregnancy, childbirth and miscarriage are classified as an illness, if the Special Conditions do not expressly exclude maternity cover.	Illness: any involuntary impairment of the physical, mental or psychological health of the insured person not resulting from an accident and which requires medical examination or treatment.
Art. 3.2	Accident: any sudden, unintentional, harmful effect of an unusual external factor on the human body that results in an impairment of physical or mental health. The following bodily injuries are also classified as accidents even when not due to an unusual external effect: – fractures, insofar as they are not clearly attributable to illness; – dislocated joints; – torn meniscus; – torn muscles; – strained muscles; – ruptured tendons; – injured ligaments; – injured eardrum.	Accident: 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.
Art. 12.3	If the insured person changes his place of residence, the policyholder or the insured person must inform CSS immediately. CSS will automatically adjust the premium on the basis of the new place of residence, as the case may be. This adjustment does not give the right to terminate insurance cover.	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. 26.3		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.