

Supplementary Health Insurances according to the VVG. All differences from the previous AVB at a glance.

You can find the complete General Insurance Conditions (AVB) for "Supplementary Health Insurances according to the VVG" in the Downloads section of our website: css.ch/amendments

	To date AVB Version 01.2026	New AVB Version 01.2027
Art. 18.5	If a change of address leads to a change in premiums, CSS adjusts the premiums on the date the address changes. Such a change does not justify termination.	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, Article 18.4 will apply.