

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

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

	To date AVB Version 01.2026	New AVB Version 01.2027
Art. 2.1	Illness is defined as any impairment of physical or mental health not resulting from an accident that requires a medical examination or treatment or that leads to incapacity for 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. 2.2	An accident is defined as any sudden and harmful involuntary injury caused to the human body by an external factor. Whether or not each benefit is insured in case of accident is indicated in the policy. In instances where the General Insurance Conditions refer to illness, accident is also understood.	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. 13	We must be informed immediately of any change of residence. Any subsequent premium adjustment applies from the date of the change. 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, the change to the insurance in question will be deemed approved.
Art. 17.15	We pay benefits abroad only if and for as long as the insured person cannot reasonably be expected to return to Switzerland; We pay benefits, for which the insured person must present proof, up to the amount indicated on the policy and that would be due at the insured person's domicile in Switzerland (subject to Art. 15.1 o);	We pay benefits abroad only if and for as long as a return to Switzerland is inappropriate. We pay benefits, for which the insured person must present proof, up to the amount indicated on the policy and that would be due at the insured person's domicile in Switzerland (subject to Art. 15.1 o);