Summary of benefits under supplementary accident insurance

Version 2023-04

This customer information sheet contains information for you, as an insured person, on the supplementary accident insurance benefits provided by elipsLife. Detailed information can be found in the General Conditions of Insurance (GCI) governing supplementary accident insurance.

Who is the insurer?	The insurer is Elips Life Ltd, headquartered in Ruggell. The Zurich branch office is responsible for insurance administration. **elipsLife** **Claims Management** **Thurgauerstrasse 54, 8050 Zurich** **T +41 44 215 45 40** **claims.ch@elipslife.com** **Emergency numbers – 24 hours a day, 7 days a week:** **German +41 44 215 43 00** **French +41 44 215 43 01** **Italian +41 44 215 43 02** **English +41 44 215 43 03**
Who is insured?	The individuals or groups of individuals named in the insurance policy are considered insured parties.
Geographical scope of coverage	Worldwide.
Potentially insured benefits	Medical costs: Semi-private or private cover in Switzerland or worldwide. Daily allowances: Amounting to 10% or 20% of insured earnings under the Swiss Accident Insurance Act (AIA). The waiting period for these allowances varies. Amounting to 80%, 90% or 100% of surplus salary under the AIA. The waiting period for these allowances varies. Survivor's pension: Surplus salary, cover as per the AIA. Disability pension: Surplus salary, cover as per the AIA. *Surplus salary band: CHF 148'200.00 or more.* Lump-sum death benefit: Between one and six times the salary stated in the AIA and/or of surplus salary under the AIA.

Lump-sum disability benefit:
Between one and six times the salary stated in the AIA and/or of surplus salary under the AIA.
No progression, 225% progression or 350% progression.

Daily hospital allowance:
10% or 20% of daily wage.

Special risk:
elipsLife will not reduce benefits for accidents caused by gross negligence or hazardous activities.

Note: the specific insured benefits provided are stated in the relevant individual insurance contract.