

# Illness-Related Death or Disability Insurance. Providing a sound financial cushion.



## Much-needed help at critical moments.

A serious illness always causes suffering. When it leads to tragic consequences such as death or disability, it can also cause severe financial problems on top of that. However, Illness-Related Death or Disability Insurance can help ease the situation. The insured capital covers your loss of earnings if you become disabled. Depending on your needs, the money can be used for occupational retraining, for equipment to help with housework or for measures to improve mobility. In case of death, the lump-sum payment protects your survivors against financial emergencies. Illness-Related Death or Disability Insurance makes sense for everyone. But it is particularly recommended as an effective form of protection for those who have to support others, such as parents or single parents. In the case of children or young people, for example, the insurance pays the costs of special schooling or of learning a new occupation.

## The advantages:

- Lump sum payment of up to CHF 100,000 for illness-related death or CHF 300,000 for illness-related disability
- Valid worldwide
- Paid regardless of benefits due from other insurers
- Payout taxed at lower rate
- Various options to choose from
- Optimum protection at a low price

## Additional advantages

- A beneficiary can be designated at any time by informing the insurer in writing.

## Save on premiums:

- 5% family discount on children's premiums

## A meaningful complement

We recommend that you take out Accidental Death or Disability Insurance (ADI) as the ideal complement to your current health and accident insurance. We would be happy to advise you.

**Personalised for you:**  
Get advice on 0844 277 277  
[www.css.ch](http://www.css.ch)

The risk carrier for this product is Helvetia Swiss Life Insurance Company Ltd, St. Alban-Anlage 26, 4002 Basle.



# Information and benefits at a glance.

## Illness-related death

CSS Insurance pays the death lump sum agreed in the contract.

## Illness-related disability

The disability lump sum is paid out in accordance with the established degree of disability (to <25% no payment; from 70% lump sum is paid out in full). Payment is made regardless of any benefits due from other insurers for the same risk.

## No qualifying

The insurance takes effect immediately and no waiting period applies. It is valid world-wide.

## Example of choice of sum insured:

death lump sum CHF 20,000, disability lump sum CHF 200,000

## Sample calculation in case of death due to illness:

Effective payment CHF 20,000

## Sample calculation in case of disability due to illness:

Degree of disability	Sum insured in CHF	Effective payment in CHF
14%	200,000	0
50%	200,000	100,000
75%	200,000	200,000

## Choose the insurance option that suits you:

Insured sums in CHF		Category, monthly premiums in CHF									
Death	Disability	Children/young people up to age 18*		Adults age 19–25		Adults age 26–30		Adults age 31–35		Adults age 36–40	
		Men	Women	Men	Women	Men	Women	Men	Women	Men	Women
5,000	100,000	5.70*	6.20*								
10,000	100,000			7.40	8.10	8.30	10.90	10.40	15.10	17.60	23.30
10,000	200,000	11.30	12.30	13.90	15.60	15.50	21.10	19.80	29.50	33.70	45.50
10,000	300,000	16.60	18.20	20.40	23.10	22.70	31.30	29.20	43.90	49.90	67.70
20,000	200,000	12.00	12.90	14.80	16.30	16.50	21.80	20.90	30.20	35.10	46.60
20,000	300,000	17.30	18.80	21.30	23.80	23.80	32.00	30.20	44.60	51.30	68.80
10,000	20,000					2.50	2.70	2.90	3.60	4.60	5.50
10,000	60,000					5.40	6.80	6.70	9.40	11.10	14.40
20,000	40,000					5.00	5.40	5.90	7.20	9.20	11.00
20,000	100,000					9.30	12.00	11.50	15.90	18.90	24.30
50,000	100,000					12.40	13.60	14.60	18.10	23.10	27.50
100,000	200,000					24.90	27.20	29.20	36.10	43.10	55.00
Death	Disability	Adults age 41–45		Adults age 46–50		Adults age 51–55		Adults age 56–59**			
		Men	Women	Men	Women	Men	Women	Men	Women		
5,000	100,000										
10,000	100,000	31.50	35.90	54.30	52.50	89.00	75.50	139.40	107.40		
10,000	200,000	61.00	70.20	105.40	102.70	173.00	147.30	271.30	208.80		
10,000	300,000	90.50	104.40	156.60	152.80	256.90	219.10	403.30	310.20		
20,000	200,000	63.00	71.80	108.70	105.00	178.00	151.00	278.80	214.70		
20,000	300,000	92.50	106.10	159.80	155.20	262.00	222.90	410.70	316.10		
10,000	20,000	7.90	8.50	13.40	12.40	21.90	18.10	33.80	26.30		
10,000	60,000	19.70	22.20	33.90	32.50	55.40	46.80	86.60	66.80		
20,000	40,000	15.80	17.10	26.90	24.80	43.70	36.20	67.70	52.50		
20,000	100,000	33.50	37.60	57.60	54.90	94.10	79.20	146.90	113.40		
50,000	100,000	39.50	42.60	67.20	62.00	109.30	90.40	169.20	131.30		
100,000	200,000	79.00	85.30	134.40	124.00	218.50	180.80	338.40	262.60		

\* When moving up from age category 0–18 to 19–25, the 5,000/100,000 option will be changed to 10,000/100,000 option.

The death lump sum for insured children below the age of two years and six months is limited to CHF 2,500.

\*\* This category applies exclusively for policies that are currently in effect (maximum enrolment age is 55).