

Complementary Provisions (CP) Group Visitor Accident Insurance pursuant to the Federal In- surance Policies Act (IPA)

Note:

- For reasons of readability only the male pronoun is used.

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1. Persons insured

In deviation from paragraph 4 of the General Conditions of Contract (GCC) Group accident insurance for persons not subject to the FLAI the persons insured are deemed to be those designated in the insurance contract.

2. Territorial validity

In deviation from paragraph 5 of the GCC Group accident insurance for persons not subject to the FLAI the insurance is deemed to apply in Switzerland. If special agreements apply to specific groups of persons these are explicitly mentioned in the insurance contract.

3. Per capita system

Paragraph 6 of the GCC Group accident insurance for persons not subject to the FLAI does not apply to savings-plan insurance.

4. Beginning and end of insurance cover

In deviation from paragraph 8 of the GCC Group accident insurance for persons not subject to the FLAI accidents involving customers or visitors on the policyholder's property or premises while entitled to be there are covered by the insurance.

5. Cost of treatment

In deviation from paragraph 9.7 of the GCC Group accident insurance for persons not subject to the FLAI the following wording applies:

If items that are worn or carried (for example, clothes, shoes, watches or eye glasses) are damaged in an accident, the cost of cleaning, repair or replacement will be accepted up to a maximum of CHF 10,000.-. Such objects will be replaced at their replacement value; no deduction will be made for wear and tear.

6. Establishing the benefits

In deviation from paragraph 13 of the GCC Group accident insurance for persons not subject to the FLAI the amounts that apply are those contracted for in the policy.