

# Recommendation Programme.

## 1. Introduction

- 1.1 The Recommendation Programme is a means of generating addresses and of rewarding those clients\* who recommend interested individuals to CSS by means of active word-of-mouth advertising.
- 1.2 The recommendation card is completed by the recommending client and sent to CSS.

\*All terms referring to persons in this document refer to persons of both genders.

## 2. Purpose and scope

- 2.1 These provisions govern entitlement to a reward arising from new client acquisitions following the provision of address details.
- 2.2 These provisions are applicable as of January 2025 and replace all previous regulations. CSS has the right to amend these provisions unilaterally at any time.

## 3. Terms of entitlement

- 3.1 The recommended person must be a new client. They may not previously have been a client of CSS (CSS Kranken-Versicherung AG, CSS Versicherung AG) within the last 24 months.
- 3.2 The recommended person must then take out one of the combinations of supplementary insurance policies defined in 3.2.1 or one of the forms of supplementary insurance in accordance with the VVG (including successfully passing the required health check).
- 3.2.1 Supplementary insurance in accordance with the VVG for a basic reward

Product combination/product	Recommended products
Economy Hospitalisation combination	myFlex Economy Hospitalisation Insurance + myFlex Alternative Insurance (all categories) <b>and/or</b> myFlex Outpatient Insurance (all categories)
Balance Hospitalisation combination	myFlex Balance Hospitalisation Insurance + myFlex Alternative Insurance (all categories) <b>and/or</b> myFlex Outpatient Insurance (all categories)
Premium	myFlex Premium Hospitalisation Insurance
Livo	Health Insurance Livo Smart
	Health Insurance Livo Top
Travel insurance (annual contract)	Economy package
	Balance package
	Premium package

International Health Plan (IHP)

- 3.2.2 If, in addition to the supplementary insurance policies listed in 3.2.1 that qualify for a basic reward, the recommended person takes out household contents and/or liability insurance at the same time (including successfully passing the required risk assessment), an additional amount equalling 50% of the net annual premiums for these products will be paid.
- 3.3 For each recommendation, only one recommending individual is entitled to the reward. If several individuals recommend the same person, the reward is granted to the individual whose recommendation was submitted to CSS first.
- 3.4 The recommending individual must be aged at least 18.
- 3.5 Recommendations which are received more than three months after the policy has been issued need no longer be taken into consideration.
- 3.6 With the exception of the relationship established by their insurance contract, the recommending individual must have no contractual relationship with CSS.
- 3.7 If the recommending party is a company, the reward will be paid to that company only if it has not received any other payment in relation to the new client.
- 3.8 Only one reward is paid for an address referral. Rewards under the recommendation programme cannot be cumulated with other external payments for address and contact referrals.

## 4. Exclusions

The recommending individual is not entitled to a reward in the following cases:

- 4.1 Where previous clients of a CSS insurer return within two years\*\*.
- 4.2 For reciprocal recommendations (e.g. where the recommending individual is simultaneously recommended by the new client that they have recommended).
- 4.3 Where the recommended person is younger than 21 in the first insurance year.
- 4.4 Prenatal admission is excluded.
- 4.5 For insurance taken out under group contracts for CSS staff.
- 4.6 Where advice has been given by an external consultant (e.g. agent or broker).
- 4.7 Where the insurance is taken out by short-term residents holding "L" residence permits (e.g. while working for job agencies or in the hospitality industry) – i.e. where the client will spend less than 12 months in Switzerland.
- 4.8 Where another address or contact referral is on record for the recommended person.

\*\*The gap between the end of the previous insurance and the beginning of the new contract must be at least a full 24 months.

## 5. Reward

### 5.1 Basic reward

The recommended person must take out one of the following product combinations or products

Product combination/ product	Products recommended successfully	Basic reward in CHF
Economy Hospitalisation combination	myFlex Economy Hospitalisation Insurance + myFlex Alternative Insurance (all categories) <b>and/or</b> myFlex Outpatient Insurance (all categories)	50
Balance Hospitalisation combination	myFlex Balance Hospitalisation Insurance + myFlex Alternative Insurance (all categories) <b>and/or</b> myFlex Outpatient Insurance (all categories)	100
Premium	myFlex Premium Hospitalisation Insurance	200
Livo	Health Insurance Livo Smart	70
	Health Insurance Livo Top	200
Travel insurance (annual contract)	Paket Economy	50
	Paket Balance	
	Paket Premium	
International Health Plan (IHP)		100

#### Examples:

- New myFlex Economy Hospitalisation Insurance and myFlex Economy Alternative Insurance:  
**basic reward CHF 50**
- New myFlex Balance Hospitalisation Insurance and myFlex Economy Alternative Insurance:  
**basic reward CHF 100**
- New contract for travel insurance Balance package (annual contract)  
**basic reward CHF 50**

### 5.2 Bonus reward

The bonus reward is paid only in combination with the basic reward.

Additional products recommended successfully	Bonus reward
Household contents and/or liability insurance	50% of the net annual premiums for the additional recommended products

5.3 A recommendation is deemed to be successful if it leads to insurance being taken out in accordance with the terms of entitlement, and if the recommended person remains insured with CSS when the reward is paid out.

5.4 Rewards are paid out on a regular (generally weekly) basis.

5.5 The recommending individual is not entitled to any payment or reimbursement of expenses over and above this reward. In particular, the recommending individual is not entitled to a reward if CSS is unable to follow up on a contact supplied to it.

5.6 If a policy is not concluded or must be cancelled retroactively, any recommendation reward that has been paid out may be reclaimed.

## 6. Social insurance contributions/tax

6.1 CSS is not liable for any social insurance contributions. The recommending individual alone is responsible for settling amounts owed to the various social insurance schemes (specifically their local compensation office [Ausgleichskasse], and the mandatory accident insurance scheme).

6.2 The rewards described in section 5 include any Swiss value added tax which may be due. Responsibility for any tax obligations (including settlement) in connection with these rewards lies solely with the recommending individual.

6.3 CSS accepts no liability whatsoever for any failure on the part of the recommending individual to pay, or pay correctly, the social insurance and tax they owe.

## 7. Prohibited acts

7.1 With the exception of passing on address details, the recommending individual is not authorised to undertake any legal or real acts on behalf of CSS. In particular, they are not authorised to advise the new client on insurance matters, especially concerning the content and scope of benefits of CSS insurance products, or to provide the new client with any binding information in this regard.

7.2 CSS accepts no liability whatsoever for any loss or damage resulting from any breach committed by the recommending person.