



## Death or Disability Insurance for Children and Young People

# Security can be planned.

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### The advantages

- Lump sum payment in the event of an accident: up to CHF 200,000 in case of death, or CHF 2,100,000 in case of disability. In the event of illness: up to CHF 200,000 in case of death, or CHF 600,000 in case of disability
- Valid worldwide
- Paid regardless of benefits due from other insurers
- Payout taxed at lower rate
- Progression of accidental disability lump sum of up to 350 %
- Various options to choose from
- Optimum protection at a low price

### Save on premiums

- 5 % family discount on children's premiums in the event of illness
- 50 % family discount on children's premiums in the event of an accident

### A meaningful complement

We recommend taking out Medical Costs Insurance for Accidents as the ideal complement to your current health and accident insurance. We would be happy to advise you.

### Support for the young.

When fate deals a hard blow to children and young people, families are initially affected at an emotional level. In addition, illness and accidents can become a serious financial burden as the system in Switzerland does not provide sufficient cover in such situations. Protect your young family members with the Death or Disability Insurance for Children and Young People. In the event of disability, you can use the insured lump sum for rehabilitation, to cover the additional costs of special schooling or training, or for measures to improve mobility, among other things. In the event of death, the related costs can be financed. Death or Disability Insurance for Children and Young People is a particularly effective form of protection for those who have to support others, such as parents or single parents.

Get advice on 0844 277 277  
Your client portal at [my.css.ch](https://my.css.ch)

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# Information and benefits at a glance.

## Case of death

CSS pays the agreed sum in the event of death as the result of illness or accident.

## Accident-related disability

A disability lump sum calculated according to the disability table is paid if the insured is disabled as the result of an accident. If the degree of disability is assessed as more than 25 %, the disability lump sum increases progressively up to a maximum of 225 % or 350 % of the agreed sum. Payment is made regardless of any benefits due from other insurers for the same risk.

## Illness-related disability

In case of disability as the result of illness, the sum insured is paid out in accordance with the degree of disability.

The following criteria apply:

0 to < 25 % no payment from 25 % to < 70 % payment exactly matching % disability from 70 % lump sum is paid out in full.

## No qualifying

Death or Disability Insurance takes effect immediately and no waiting period applies. It is valid worldwide.

**Example of choice of sum insured: death lump sum CHF 20,000, disability lump sum CHF 200,000**

### Sample calculation in case of disability

Degree of disability in percent, for accident according to disability table	Degree of disability with progression		Sum insured in CHF	Effective payment in CHF	
	in case of illness	in case of accident		in case of illness	in case of accident
25 %	25 %	25 %	200,000	50,000	50,000
50 %	50 %	100 %	200,000	100,000	200,000
100 %	100 %	350 %	200,000	200,000	700,000

### Sample calculation in case of death

Death lump sum	–	–	20,000	20,000	20,000
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### Choose the insurance option that suits you:

Category	Insured sums in CHF		Monthly premiums in CHF	
	Death	Disability	Men	Women
Children up to the age of 18*	5,000	100,000	7.60	8.10
	10,000	200,000	15.20	16.20
	10,000	300,000	22.10	23.70
	20,000	200,000	16.10	17.00
	20,000	300,000	23.00	24.50
	100,000	600,000	51.10	54.20
	200,000	600,000	59.70	63.10

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

The risk carrier in the event of illness is Helvetia Swiss Life Insurance Company Ltd, St. Alban-Anlage 26, 4002 Basle.  
The risk carrier in the event of accident is CSS Versicherung AG.

This product sheet is designed to provide a general overview. Details of the insurance on offer are contained in the General Insurance Conditions (AVB) of CSS Versicherung AG and the Federal Insurance Contract Act (VVG).

