

Data Sheet regarding Transfer from Group Income Replacement Insurance due to Illness to Individual Insurance

The applicable transfer conditions are those General Policy Conditions for Income Replacement Insurance According to VVG valid at the time of transfer.

Right of Transfer

In case of the insured person's leaving the community of group insured or in case of termination of the Group Income Replacement Insurance due to Illness, the insured person domiciled in Switzerland is entitled to transfer to Zurich's Individual Income Replacement Insurance due to Illness.

Time Limit for Exercise of the Right of Transfer

The right of transfer must be exercised within 90 days of leaving the Group Income Replacement Insurance due to Illness, or, after the end of the period during which benefits are claimed.

Inception of Individual Insurance

Insurance coverage in the framework of Individual Insurance always incept on the 1st day after leaving the company, or, after termination of the group insurance contract.

Acceptance Conditions

Determinative for the continuation of insurance coverage are the health condition and the age at entry into Zurich's Group Insurance.

Extent of Insurance Coverage

Zurich will grant those benefits insured at the time of transfer within the framework of the conditions and tariffs valid for individual insurance at the time of transfer; waiting periods

exceeding 30 days may be reduced to a maximum period of 30 days. In case of unemployment, this requirement is mandatory.

Zurich grants the benefits insured at the time of the transfer, with the following restrictions:

- the daily allowance is reduced to the extent that employment is reduced or a lower income is received;
- for unemployed persons in accordance with Art. 10 of the Federal Law on Unemployment Insurance and Insolvency Compensation, the unemployment benefit at most can be insured;
- the highest income that can be insured corresponds to the highest annual amount in accordance with the Federal Law on Unemployment Insurance and Insolvency Compensation.

In case the insured person terminates his/her occupation – without simultaneous application at the unemployment office – a daily benefit of at most CHF 70 will be applied for.

Insured persons without the right of transfer

No right of transfer exists

- in the event of job transfer and transfer to the new employer's insurance scheme;
- in the event of termination of the existing contract and insurance of the same group of insured persons or parts thereof with another insurer;

- from the time that the AHV pension is drawn, at the latest after attaining statutory AHV pension age;
- for the persons insured in the existing contract as self-employed persons;
- for family members working with the policy-holder who are neither drawing a cash salary nor paying AHV contributions;
- for persons with a work contract limited to three months or less, and for irregularly employed temporary staff.

Renewed Transfer to a Group Income Replacement Insurance due to Illness

In case the insured person reverts to a Group Income Replacement Insurance due to Illness after having transferred to an Individual Insurance, he/she is entitled to exercise the right to the termination benefit. He/she may thus revert to the new employer's Group Insurance without undergoing a medical examination.

Registration for Individual Insurance

The form "Request for Quotation for Transfer from Group Income Replacement Insurance Due to Illness to Individual Insurance" can be obtained from the responsible Zurich representative or on the website of Zurich:

www.zurich.ch/en/corporate-customers/accident-and-sickness/documents

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