

Zurich accident insurance for children

With Zurich accident insurance for children, you receive financial support after a serious accident in which your child becomes disabled or dies. Grandparents and guardians can also take out this policy.



Your advantages at a glance

- Insurance protection from birth – at home, on the way to school and at summer camp
- Two disability benefit options: payout of up to 500 percent of the sum insured
- Financial support for care and accommodation suitable for the disabled
- Financial assistance to purchase aid devices or for school and training for your child
- Easy to conclude, with no health questions to be answered until the age of 15

Who benefits from the accident insurance for children?

Parents who want to protect themselves and their child from the consequences of an accident. Other individuals such as grandparents or godparents can also take out this type of insurance for a child.

Disability benefits

If your child is permanently disabled as a result of an accident, Zurich will pay a lump sum benefit corresponding to the degree of disability. This can also be set up as a pension if required. You can choose between a sum insured of CHF 100,000 or 200,000. There is also a choice of two benefit options with a progression of 350 or 500 percent.

Benefit examples

These two examples show which insured sums Zurich pays out in the event of disability.

Case 1

A sum insured of CHF 100,000 combined with benefit option B (350 percent progression) results in a lump-sum payment of CHF 350,000 in the event of 100 percent disability.

Case 2

A sum insured of CHF 100,000 combined with benefit option M (500 percent progression) results in a lump-sum payment of CHF 500,000 in the event of 100 percent disability.

Death benefits

If the insured child dies as a result of an accident, Zurich will pay out the agreed lump-sum death benefit.

Options

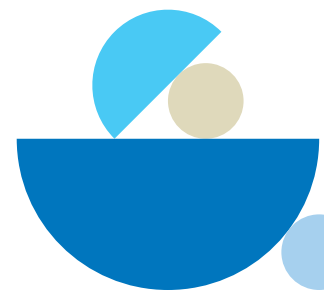
In addition to the options listed here, other cover options are also possible. We would be happy to advise you personally on this.

Would you like to get advice or further information?

Call us toll-free:
0800 80 80 80
www.zurich.ch

Zurich Insurance Company Ltd
Hagenholzstrasse 60, 8050 Zurich
Phone 0800 80 80 80, www.zurich.ch

If the details in this factsheet differ from the valid General Conditions of Insurance, the latter shall take precedence.



Accident insurance for children

1 Selectable insurance COVER (additional insurance coverage upon request)

From 2 persons 10% discount on the annual premium.

Option	Benefit following an accident	Total annual premium (per child)
A	Lump-sum disability benefit CHF 100'000 Benefit option B 350% Lump-sum death benefit CHF 10'000	CHF 46.00
B	Lump-sum disability benefit CHF 200'000 Benefit option B 350% Lump-sum death benefit CHF 10'000	CHF 86.00
C	Lump-sum disability benefit CHF 100'000 Benefit option M 500% Lump-sum death benefit CHF 10'000	CHF 61.00
D	Lump-sum disability benefit CHF 200'000 Benefit option M 500% Lump-sum death benefit CHF 10'000	CHF 116.00

No answer to general questions and health questions for children up to 15 years necessary.
Without Lump-sum death benefit the tariff is reduced by CHF 6.00.

2 Policyholder/applicant

Mr. Mrs.

Last name _____

Street, no. _____

First name _____

Zip code, city _____

3 Children up to 15 years to be insured

Last name, first name	Date of birth	Option										
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4 Inception date

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5 Final declaration

The undersigned person confirms having received the legal information (Article 3 LIC [Swiss Federal Law on Insurance Contracts]) and the applicable contractual conditions.

The policyholder acknowledges that Zurich Insurance Company Ltd (Zurich) processes data relating to natural persons (personal data) in connection with the conclusion and execution of the contract and for other purposes. More information on this processing can be found in the privacy policy of Zurich. This privacy policy can be accessed at www.zurich.ch/data-protection or obtained by contacting Zurich Insurance Company Ltd, Dataprotection, PO box, 8085 Zurich, datenschutz@zurich.ch.

Zurich reserves the right to disclose personal data – including health data if applicable – to third parties in this context and in the other cases mentioned in the privacy policy.

The policyholder by submitting this declaration, expressly agrees that employers, pre-insurers, co-insurers and reinsurers, other insurers and other offices within Zurich, official bodies and other third parties provide Zurich with relevant information in connection with risk, benefit and claims checks, for combating abuse and for the performance of the insurance contract relationship, in particular about the claims history and about previous or parallel insurance policies and benefits. This is necessary for the preparation or execution of the insurance contract relationship. Health data from medical service providers (e.g. doctors or laboratories) may also be collected. The policyholder in this case releases all these bodies from any obligation of confidentiality.

The policyholder undertakes to inform third parties whose personal data he provides to Zurich about the processing of their personal data by Zurich.

Place, Date

Policyholder
