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## Supplementary Insurance Conditions (ZVB) CASA Household Daily Allowance Insurance

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Translation: Only the original German text approved by the Swiss Supervisory Authority is binding.

#### General

##### 1 Purpose

- 1.1 As a general rule, CASA Household Daily Allowance Insurance covers proven household and familial costs incurred by the insured person owing to incapacity to work due to illness or accident, up to the amount of the insured daily allowance.
- 1.2 The household daily allowance insurance may be concluded by persons who manage their own households.

#### Benefits

##### 2 Eligibility for benefits

Entitlement to benefits exists where the insured person suffers a certified incapacity to work of at least 50%. Incapacity to work is considered to exist when the insured person can no longer manage the household due to illness or accident.

##### 3 Waiting periods and start of benefits

- 3.1 The entitlement to a household daily allowance begins after expiry of the agreed waiting period.
- 3.2 The waiting period shall be calculated for each case individually. If a relapse occurs within two months of having resumed work, no new waiting period shall apply.

##### 4 Period of benefits

- 4.1 The insured daily rate shall be paid out for a maximum of 365 calendar days over the course of five years. Section 10 below shall apply to insured persons who have reached official AHV retirement age. Days of partial incapacity to work are counted as full days.
- 4.2 The agreed waiting period shall not be taken into account for the period of benefits.

##### 5 Obligations in the event of a claim

- 5.1 The insured person must notify the insurer in writing of any incapacity to work no later than five days after expiry of the agreed waiting period. A doctor's or chiropractor's certification of incapacity to work must be supplied within a further three days.
- 5.2 If submission of this certificate is delayed, entitlement to the insured daily allowance shall commence at the earliest as of the time of submission of the medical certificate.
- 5.3 After the end of the incapacity to work, confirmation must immediately be sent to the insurer stating the degree and duration of the incapacity.
- 5.4 The insured person may not prevent expiry of their entitlement to daily allowance insurance by waiving receipt of benefits.

##### 6 Cost documentation

- 6.1 The insurer does not require cost documentation for benefits up to CHF 50 per day.
- 6.2 For benefits exceeding CHF 50 per day, the insured person must provide proof of costs incurred due to illness or accident. Such costs are recognised to cover the costs for housework and familial assistance provided by public and private home nursing care, household help, family assistance and similar institutions. Eligible costs are not considered to include the costs of family members, neighbours, acquaintances and other persons if they cannot provide proof that they have incurred loss of income due to their assistance.

##### 7 Partial incapacity to work

In the event of partial incapacity to work of at least 50%, where such incapacity has been confirmed by a doctor, the insured daily allowance shall be paid out proportionally to the degree of the incapacity.

## **8 Maternity**

- 8.1 For pregnancy and birth, household daily allowances shall be paid for a period of 20 days. To be entitled to this benefit, the insured person must have been insured with the insurer for at least 365 consecutive days prior to the date of the birth. The agreed waiting period shall not be taken into account for the 20-day period.
- 8.2 Subject to Section 8.1, no benefits shall be paid out during the eight weeks preceding and eight weeks following a birth, with the exception of accident benefits.
- 8.3 The entitlement to benefits begins on the day of the birth.
- 8.4 Maternity benefits shall not be taken into account for the maximum period of benefits.

## **9 Claims abroad**

In the event of incapacity to work while abroad, the insured daily rate can only be claimed during the period of hospitalisation.

## **10 Insurance and benefits after reaching official AHV retirement age**

- 10.1 When the insured person reaches official AHV retirement age, any household daily allowance insurance exceeding CHF 50 per day shall be automatically reduced to this amount.
- 10.2 For insured persons of official AHV retirement age, the insured daily allowance shall be paid out for a maximum of 180 calendar days over the course of five consecutive years, at the latest up to the insured person's 70th birthday. Any daily allowances received immediately before reaching official AHV retirement age shall be taken into account, provided they do not cumulatively exceed the maximum period of benefits according to Section 4 ZVB.

## **Miscellaneous**

### **11 Reduction, termination and expiry of insurance**

The household daily allowance shall expire automatically when the maximum period of benefits has been reached, or at the latest when the insured person completes their 70th year of age. The reduction of insurance cover for persons of official AHV retirement age is regulated in Section 10 ZVB.

### **12 Conversion of insurance**

An insured person who has not yet reached official AHV retirement age and who is fully able to work can, within three months of resuming employment and regardless of the state of their health, convert the household daily allowance insurance into SALARIA Daily Allowance Insurance within the scope of the previous premium, pursuant to these Supplementary Insurance Conditions (ZVB).