



Risk capital capita accident

Limit your financial risk in the event of disability
or death as a result of an accident

capita accident

Limiting the risk.

Our risk capital insurance offers you protection from any nasty surprises after an accident.

capita accident covers gaps in insurance in the event of death and disability due to an accident.

- Security for everyone: children, schoolchildren, students, housewives and house husbands, self-employed people, employees and people aged 65 and over
- Different combinations of sums insured possible
- Financial support in the event of disability, e.g. if home renovation measures are required
- Rapid financial relief for family members in the event of death
- Fast payout, regardless of other insurers

capita accident

The monthly premiums from 1.1.2014 (in CHF)

Insured amount			Monthly premiums				
Death	Disability	Total disability 350 % progression	Men aged 21–65	Women aged 21–65	Young persons aged 16–20	Children* aged 4–15	Children* aged 0–3
2,500	100,000	350,000					2.00
2,500	150,000	525,000					3.00
2,500	200,000	700,000					4.00
5,000	60,000	210,000	4.50	3.70	3.10	1.30	
5,000	100,000	350,000	7.30	6.20	4.80	2.10	
5,000	150,000	525,000	10.80	9.00	7.40	3.10	
10,000	20,000	70,000	2.10	1.80			
10,000	60,000	210,000	4.90	4.10	3.40	1.40	
10,000	100,000	350,000	7.60	6.40	5.20	2.20	
10,000	150,000	525,000	11.10	9.40	7.60	3.20	
10,000	200,000	700,000	14.50	12.20	9.90	4.20	
20,000	40,000	140,000	4.20	3.50			
20,000	60,000	210,000	5.50	4.60			
20,000	100,000	350,000	8.40	7.10	5.70	2.40	
20,000	200,000	700,000	15.30	12.90	10.50	4.40	
20,000	300,000	1,050,000	22.20	18.70			
25,000	150,000	525,000	12.10	10.20			
30,000	60,000	210,000	6.30	5.30			
30,000	100,000	350,000	9.10	7.60			
50,000	100,000	350,000	10.50	8.80			
50,000	150,000	525,000	13.90	11.70			
50,000	200,000	700,000	17.40	14.70			
75,000	150,000	525,000	15.60	13.20			
100,000	200,000	700,000	20.80	17.50			
100,000	300,000	1,050,000	27.70	23.30			
150,000	300,000	1,050,000	31.20	26.30			

capita accident is free from the 3rd child on, provided that all children have equivalent insurance with Sympany.

The disability capital paid is determined according to the degree of disability. If the degree of disability amounts to 50%, you will receive the insured amount (column: Disability). This amount gradually increases to 350% in the event of total disability (column: Total disability – 350% progression). The insurance can be concluded up to the age of 65.

* For their protection, children aged 0–3 are allowed to be insured in the event of death for up to CHF 2,500. Once the 4–15 age category is reached, the death benefit increases to CHF 10,000.

Insurance alternatives for persons aged 65 and over (in CHF)

Insured amount		Monthly premiums	
Death	Insured amount	Men aged 65 and over	Women aged 65 and over
3,000	60,000	4.40	3.70
5,000	10,000	1.10	0.90
5,000	60,000	4.50	3.70
10,000	20,000	2.10	1.80
10,000	60,000	4.90	4.10
20,000	40,000	4.20	3.50
20,000	60,000	5.50	4.60

If disability amounts to 100%, you receive the insured amount selected (column: Disability). The progression does not apply to insured persons aged 65 and over.

