

capita accident

Limiting the risk

Good cover protects you against unpleasant surprises.

capita accident covers gaps in insurance in the event of death or invalidity resulting from an accident.

- Security for all: toddlers, schoolchildren, students, housewives, house husbands, the self-employed, employees and persons over the age of 65
- Capital benefit to secure your livelihood
- Allows optimum medical care in the event of disability and a need to make modifications within the home
- Supplements existing insurances
- Compensates you for loss of earnings

capita accident provides security through the insurance of a capital amount.

- Financial security
- You determine the beneficiary of the sum payable at death
- Various insured amounts possible



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The monthly premiums from 1.1.2014

Cat.	Insured amount in CHF			Monthly premiums in CHF				
	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
27	2 500.-	100 000.-	350 000.-					2.00
28	2 500.-	150 000.-	525 000.-					3.00
29	2 500.-	200 000.-	700 000.-					4.00
04	5 000.-	60 000.-	210 000.-	4.50	3.70	3.10	1.30	
05	5 000.-	100 000.-	350 000.-	7.30	6.20	4.80	2.10	
06	5 000.-	150 000.-	525 000.-	10.80	9.00	7.40	3.10	
08	10 000.-	60 000.-	210 000.-	4.90	4.10	3.40	1.40	
09	10 000.-	100 000.-	350 000.-	7.60	6.40	5.20	2.20	
10	10 000.-	150 000.-	525 000.-	11.10	9.40	7.60	3.20	
11	10 000.-	200 000.-	700 000.-	14.50	12.20	9.90	4.20	
13	20 000.-	60 000.-	210 000.-	5.50	4.60			
14	20 000.-	100 000.-	350 000.-	8.40	7.10	5.70	2.40	
15	20 000.-	200 000.-	700 000.-	15.30	12.90	10.50	4.40	
16	20 000.-	300 000.-	1 050 000.-	22.20	18.70			
17	25 000.-	150 000.-	525 000.-	12.10	10.20			
18	30 000.-	60 000.-	210 000.-	6.30	5.30			
19	30 000.-	100 000.-	350 000.-	9.10	7.60			
20	50 000.-	100 000.-	350 000.-	10.50	8.80			
21	50 000.-	150 000.-	525 000.-	13.90	11.70			
22	50 000.-	200 000.-	700 000.-	17.40	14.70			
23	75 000.-	150 000.-	525 000.-	15.60	13.20			
24	100 000.-	200 000.-	700 000.-	20.80	17.50			
25	100 000.-	300 000.-	1 050 000.-	27.70	23.30			
26	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 (green column). This amount gradually increases to 350% in the event of total disability (white column). 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

Cat.	Insured amount in CHF		Monthly premiums in CHF	
	Death	Disability	Men aged 65 and over	Women aged 65 and over
101	3 000.-	60 000.-	4.40	3.70
103	5 000.-	10 000.-	1.10	0.90
104	5 000.-	60 000.-	4.50	3.70
107	10 000.-	20 000.-	2.10	1.80
108	10 000.-	60 000.-	4.90	4.10
112	20 000.-	40 000.-	4.20	3.50
113	20 000.-	60 000.-	5.50	4.60

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