



All the insurance you need.

Risk capital capita illness

Limit your financial risk in the event of disability or death due to illness.

capita illness

Limit risk.

Our risk capital insurance offers you financial support when life is uncertain.

capita illness covers insurance gaps in the event of death and invalidity through illness.

- Supplements negligible pensions and compensates for lacking income with salaried employees and self-employed earners
- Security and financial independence for children, juveniles in training, housewives/house husbands and students
- High capital payment to the insured person in the event of invalidity
- Sum payable at death for the surviving dependants
- Reasonable premiums

capita illness diminishes the economic consequences of invalidity or death.

- Livelihood-securing capital benefit
- Enables optimal medical care
- Ensures further financing for the education of the children
- Enables renovation measures

capita illness

Benefits and premiums at a glance (in CHF)

Amount insured		Monthly premium							
Death	Invalidity	0-3 years		4-15 years		16-20 years		21-25 years	
		boy	girl	boy	girl	men	woman	men	woman
10,000.00	60,000.00	2.90	2.90						
10,000.00	60,000.00			3.10	3.10	3.10	3.10	5.90	5.50
10,000.00	100,000.00	4.70	4.70						
10,000.00	100,000.00			4.90	4.90	4.90	4.90	9.30	8.90
10,000.00	150,000.00					7.10	7.10	13.50	13.10
10,000.00	200,000.00					9.40	9.40	17.80	17.40
20,000.00	60,000.00	3.30	3.30						
20,000.00	60,000.00			3.40	3.40	3.40	3.40	6.60	5.80
20,000.00	100,000.00	5.00	5.00						
20,000.00	100,000.00			5.20	5.20	5.20	5.20	10.00	9.20
20,000.00	150,000.00					7.50	7.50	14.30	13.50
20,000.00	200,000.00					9.70	9.70	18.50	17.70
20,000.00	300,000.00					14.20	14.20	27.00	26.20
50,000.00	100,000.00					6.30	6.30	12.30	10.30
50,000.00	150,000.00					8.50	8.50	16.50	14.50
50,000.00	200,000.00					10.80	10.80	20.80	18.80
50,000.00	250,000.00					13.00	13.00	25.00	23.00
50,000.00	300,000.00					15.30	15.30	29.30	27.30
100,000.00	200,000.00					12.50	12.50	24.50	20.50
100,000.00	300,000.00					17.00	17.00	33.00	29.00
150,000.00	300,000.00					18.80	18.80	36.80	30.80

Death	Invalidity	26-30 years		31-35 years		36-40 years		41-45 years	
		men	woman	men	woman	men	woman	men	woman
10,000.00	60,000.00								
10,000.00	60,000.00	8.50	8.00	12.20	11.90	15.60	15.00	22.90	19.00
10,000.00	100,000.00								
10,000.00	100,000.00	13.50	13.00	19.60	19.30	25.00	24.40	36.70	30.80
10,000.00	150,000.00	19.70	19.20	28.80	28.50	36.70	36.10	53.90	45.50
10,000.00	200,000.00	26.00	25.50	38.10	37.80	48.50	47.90	71.20	60.30
20,000.00	60,000.00								
20,000.00	60,000.00	9.40	8.40	13.20	12.60	17.00	15.80	25.00	20.20
20,000.00	100,000.00								
20,000.00	100,000.00	14.40	13.40	20.60	20.00	26.40	25.20	38.80	32.00
20,000.00	150,000.00	20.70	19.70	29.90	29.30	38.20	37.00	56.10	46.80
20,000.00	200,000.00	26.90	25.90	39.10	38.50	49.90	48.70	73.30	61.50
20,000.00	300,000.00	39.40	38.40	57.60	57.00	73.40	72.20	107.80	91.00
50,000.00	100,000.00	17.30	14.80	23.80	22.30	30.80	27.80	45.30	35.80
50,000.00	150,000.00	23.50	21.00	33.00	31.50	42.50	39.50	62.50	50.50
50,000.00	200,000.00	29.80	27.30	42.30	40.80	54.30	51.30	79.80	65.30
50,000.00	250,000.00	36.00	33.50	51.50	50.00	66.00	63.00	97.00	80.00
50,000.00	300,000.00	42.30	39.80	60.80	59.30	77.80	74.80	114.30	94.80
100,000.00	200,000.00	34.50	29.50	47.50	44.50	61.50	55.50	90.50	71.50
100,000.00	300,000.00	47.00	42.00	66.00	63.00	85.00	79.00	125.00	101.00
150,000.00	300,000.00	51.80	44.30	71.30	66.80	92.30	83.30	135.80	107.30

Death	Invalidity	46-50 years		51-55 years		56-60 years		61-65 years	
		men	women	men	women	men	women	men	women
10,000.00	60,000.00								
10,000.00	60,000.00	40.30	29.20	56.80	41.90	66.00	59.90	66.00	59.90
10,000.00	100,000.00								
10,000.00	100,000.00	64.90	47.40	91.00	67.70	106.00	97.90	106.00	97.90
10,000.00	150,000.00	95.60	70.10	133.70	99.90				
10,000.00	200,000.00	126.40	92.90	176.50	132.20				
20,000.00	60,000.00								
20,000.00	60,000.00	43.60	31.00	62.20	45.00	72.00	62.80	72.00	62.80
20,000.00	100,000.00								
20,000.00	100,000.00	68.20	49.20	96.40	70.80	112.00	100.80	112.00	100.80
20,000.00	150,000.00	99.00	72.00	139.20	103.10				
20,000.00	200,000.00	129.70	94.70	181.90	135.30				
20,000.00	300,000.00	191.20	140.20						
50,000.00	100,000.00	78.30	54.80	112.80	80.30	130.00	109.50	130.00	109.50
50,000.00	150,000.00	109.00	77.50	155.50	112.50				
50,000.00	200,000.00	139.80	100.30	198.30	144.80				
50,000.00	250,000.00	170.50	123.00						
50,000.00	300,000.00	201.30	145.80						
100,000.00	200,000.00	156.50	109.50	225.50	160.50				
100,000.00	300,000.00	218.00	155.00						
150,000.00	300,000.00	234.80	164.30						

- The sum payable on death in the first two and a half years of life is limited by law to a maximum of CHF 2,500.-.
- The capital benefit in the event of invalidity is based on the degree of disability. Sympany pays starting at a disability of 50%; starting at a disability of 70%, the entire capital is disbursed.
- Free choice of beneficiaries for the sum payable at death.
 - Starting at age 57, the capital benefits decrease annually by 10%.
 - The insurance can be concluded up to the age of 60.