

capita illness

Limit risk

Good coverage makes you secure and independent

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



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Benefits and premiums at a glance

| Cat. | Amount insured in CHF | | Monthly premium in CHF | | | | | | | | | |
|------|-----------------------|------------|------------------------|-------|------------|-------|-------------|-------|-------------|-------|-------------|-------|
| | Death | Invalidity | 1-3 years | | 4-15 years | | 16-25 years | | 26-30 years | | 31-35 years | |
| | | | boys | girls | boys | girls | men | women | men | women | men | women |
| 203 | 10 000.- | 60 000.- | 5.80 | 5.40 | | | | | | | | |
| 03 | 10 000.- | 60 000.- | | | 6.40 | 6.00 | 6.40 | 6.00 | 10.60 | 10.30 | 16.20 | 15.90 |
| 204 | 10 000.- | 100 000.- | 9.00 | 8.60 | | | | | | | | |
| 04 | 10 000.- | 100 000.- | | | 10.00 | 9.60 | 10.00 | 9.60 | 17.00 | 16.70 | 26.20 | 25.90 |
| 05 | 10 000.- | 150 000.- | | | | | 14.50 | 14.10 | 25.00 | 24.70 | 38.70 | 38.40 |
| 06 | 10 000.- | 200 000.- | | | | | 19.00 | 18.60 | 33.00 | 32.70 | 51.20 | 50.90 |
| 207 | 20 000.- | 60 000.- | 6.80 | 6.00 | | | | | | | | |
| 07 | 20 000.- | 60 000.- | | | 7.40 | 6.60 | 7.40 | 6.60 | 11.60 | 11.00 | 17.40 | 16.80 |
| 208 | 20 000.- | 100 000.- | 10.00 | 9.20 | | | | | | | | |
| 08 | 20 000.- | 100 000.- | | | 11.00 | 10.20 | 11.00 | 10.20 | 18.00 | 17.40 | 27.40 | 26.80 |
| 09 | 20 000.- | 150 000.- | | | | | 15.50 | 14.70 | 26.00 | 25.40 | 39.90 | 39.30 |
| 10 | 20 000.- | 200 000.- | | | | | 20.00 | 19.20 | 34.00 | 33.40 | 52.40 | 51.80 |
| 11 | 20 000.- | 300 000.- | | | | | 29.00 | 28.20 | 50.00 | 49.40 | 77.40 | 76.80 |
| 12 | 50 000.- | 100 000.- | | | | | 14.00 | 12.00 | 21.00 | 19.50 | 31.00 | 29.50 |
| 13 | 50 000.- | 150 000.- | | | | | 18.50 | 16.50 | 29.00 | 27.50 | 43.50 | 42.00 |
| 14 | 50 000.- | 200 000.- | | | | | 23.00 | 21.00 | 37.00 | 35.50 | 56.00 | 54.50 |
| 15 | 50 000.- | 250 000.- | | | | | 27.50 | 25.50 | 45.00 | 43.50 | 68.50 | 67.00 |
| 16 | 50 000.- | 300 000.- | | | | | 32.00 | 30.00 | 53.00 | 51.50 | 81.00 | 79.50 |
| 17 | 100 000.- | 200 000.- | | | | | 28.00 | 24.00 | 42.00 | 39.00 | 62.00 | 59.00 |
| 18 | 100 000.- | 300 000.- | | | | | 37.00 | 33.00 | 58.00 | 55.00 | 87.00 | 84.00 |
| 19 | 150 000.- | 300 000.- | | | | | 42.00 | 36.00 | 63.00 | 58.50 | 93.00 | 88.50 |

| Cat. | Amount insured in CHF | | Monthly premium in CHF | | | | | | | | | |
|------|-----------------------|------------|------------------------|--------|-------------|--------|-------------|--------|-------------|--------|-------------|--------|
| | Death | Invalidity | 36-40 years | | 41-45 years | | 46-50 years | | 51-55 years | | 56-65 years | |
| | | | men | women | men | women | men | women | men | women | men | women |
| 203 | 10 000.- | 60 000.- | | | | | | | | | | |
| 03 | 10 000.- | 60 000.- | 23.60 | 23.30 | 33.20 | 32.50 | 45.00 | 43.60 | 63.20 | 60.50 | 72.40 | 68.90 |
| 204 | 10 000.- | 100 000.- | | | | | | | | | | |
| 04 | 10 000.- | 100 000.- | 38.40 | 38.10 | 54.00 | 53.30 | 73.00 | 71.60 | 102.00 | 99.30 | 116.40 | 112.90 |
| 05 | 10 000.- | 150 000.- | 56.90 | 56.60 | 80.00 | 79.30 | 108.00 | 106.60 | 150.50 | 147.80 | | |
| 06 | 10 000.- | 200 000.- | 75.40 | 75.10 | 106.00 | 105.30 | 143.00 | 141.60 | 199.00 | 196.30 | | |
| 07 | 20 000.- | 60 000.- | 25.00 | 24.40 | 35.20 | 33.80 | 48.00 | 45.20 | 68.20 | 62.80 | 78.80 | 71.80 |
| 08 | 20 000.- | 100 000.- | 39.80 | 39.20 | 56.00 | 54.60 | 76.00 | 73.20 | 107.00 | 101.60 | 122.80 | 115.80 |
| 09 | 20 000.- | 150 000.- | 58.30 | 57.70 | 82.00 | 80.60 | 111.00 | 108.20 | 155.50 | 150.10 | | |
| 10 | 20 000.- | 200 000.- | 76.80 | 76.20 | 108.00 | 106.60 | 146.00 | 143.20 | 204.00 | 198.60 | | |
| 11 | 20 000.- | 300 000.- | 113.80 | 113.20 | 160.00 | 158.60 | 216.00 | 213.20 | | | | |
| 12 | 50 000.- | 100 000.- | 44.00 | 42.50 | 62.00 | 58.50 | 85.00 | 78.00 | 122.00 | 108.50 | 142.00 | 124.50 |
| 13 | 50 000.- | 150 000.- | 62.50 | 61.00 | 88.00 | 84.50 | 120.00 | 113.00 | 170.50 | 157.00 | | |
| 14 | 50 000.- | 200 000.- | 81.00 | 79.50 | 114.00 | 110.50 | 155.00 | 148.00 | 219.00 | 205.50 | | |
| 15 | 50 000.- | 250 000.- | 99.50 | 98.00 | 140.00 | 136.50 | 190.00 | 183.00 | | | | |
| 16 | 50 000.- | 300 000.- | 118.00 | 116.50 | 166.00 | 162.50 | 225.00 | 218.00 | | | | |
| 17 | 100 000.- | 200 000.- | 88.00 | 85.00 | 124.00 | 117.00 | 170.00 | 156.00 | 244.00 | 217.00 | | |
| 18 | 100 000.- | 300 000.- | 125.00 | 122.00 | 176.00 | 169.00 | 240.00 | 226.00 | | | | |
| 19 | 150 000.- | 300 000.- | 132.00 | 127.50 | 186.00 | 175.50 | 255.00 | 234.00 | | | | |

- No health examination for children in the first 90 days of life
- 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%