



Individual daily sickness benefits insurance

Transfer from group daily sickness benefits insurance

Please send me a non-binding offer for a transfer from the group daily sickness benefits insurance to the individual daily sickness benefits insurance.

Language: German French Italian

Personal information

Title: Ms. Mr.

Last name: _____

First name: _____

Street, no.: _____

Postcode, town/city: _____

Date of birth: _____

Marital status: _____

Phone number: _____

Email: _____

Do you have support obligations for children? Yes No

Insured under policy no. of my most recent employer: _____

Name of my most recent employer: _____

Joined the company on: _____

Left the company on: _____ (Please enclose leaving confirmation)

Previous annual salary: _____ (Please enclose salary statement)

Details of benefits

I would like to submit one or more applications with the following waiting periods (more than one selection possible): 30 days 60 days 90 days 180 days

I will obtain detailed information on the transfer request to individual insurance on the next page.

I will send the completed form, the employer's leaving confirmation and the salary statement within **3 months** at the latest of my departure from the company to: ekv@axa.ch or AXA, General-Guisan-Strasse 40, P.O. Box 357, 8401 Winterthur.

Place, date

Signature of insured person

Enclosures: Please enclose leaving confirmation and salary statement.



Conditions for transfer to the individual daily sickness benefits insurance

Persons leaving the company may transfer to individual insurance. Individual insurance makes sense in the following cases:

- no group daily sickness benefits insurance with your new employer
- unemployment

The following persons are not entitled to transfer to individual insurance:

- Persons who have reached the AHV/OASI reference age and/or have withdrawn their entire AHV/OASI retirement pension
- Persons transferring to the daily sickness benefits insurance of a new employer when changing jobs
- Company owners
- Persons resident abroad or who are emigrating

Period

This transfer request must be sent to AXA within 3 months of termination of the employment relationship with the insured company.

Pensionable salary

The pensionable salary under individual insurance may not exceed:

- the daily benefits previously insured under the group daily sickness benefits insurance and
- the benefits that the insured person would draw from unemployment insurance, i.e.:
 - for persons with a support obligation: 80 % of the previous annual salary, maximum CHF 118,560.
 - for persons with no support obligation: 70 % of the previous annual salary, maximum CHF 103,740.

The following table illustrates the calculation of the maximum pensionable salary using an example:

Assumptions:	Person with support obligation	Person without support obligation
• Annual salary: CHF 60,000		
• Insured daily benefits: 80 %		
• Previously insured daily benefits: 60,000 x 80 %	CHF 48,000	CHF 48,000
• Unemployment insurance benefits 60,000 x 80 % or 60,000 x 70 % (fixed percentages)	CHF 48,000	CHF 42,000
• Maximum benefits from unemployment insurance (fixed)	CHF 118,560	CHF 103,740
Maximum pensionable annual salary (lowest of the three values above)	CHF 48,000	CHF 42,000

Please note: Lower annual salaries can also be insured. In a benefit case, proof of loss of income must be provided. The insured annual salary is the maximum amount insured.

Waiting period

The waiting period is the time from the commencement of illness until the day on which daily sickness benefits are first paid. If the incapacity for work due to illness lasts for longer than the agreed waiting period, daily sickness benefits are paid following expiry of the waiting period. The waiting period is at least 30 days.