



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.

Name: _____

First name: _____

Street and number: _____

Postcode, place: _____

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 one or more proposals 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** 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

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 the 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:

- on retirement or persons of state retirement age
- those transferring to new daily sickness benefits insurance with their new employer
- company owners
- those resident abroad or emigrating

Period

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

Pensionable salary

The pensionable salary under individual insurance may not be higher than

- 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 below maximum 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 insurable annual salary (lowest of the three values above)	CHF 48,000	CHF 42,000

Important: 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.