



INSURANCES

(English translation of the original French version)

INTRODUCTION

The active beneficiaries, who are referred to below as “the beneficiaries”, of CPIC have the possibility of taking out two group insurance schemes effected between CPIC and two insurance companies.

- 1) **Plan “A”** group accident insurance with death and disablement benefit, or disablement benefit only.
- 2) **Plan “B”** group life insurance.

By virtue of Article 11 c of the Statutes, these two insurance schemes are independent of the provident capital beneficiaries build up at CPIC.

Beneficiaries are offered the choice of either insurance scheme or both. These schemes are optional.

ANNUAL PREMIUMS

The insurance premiums of the insurance scheme/s chosen are deducted directly from the beneficiary’s individual CPIC account. **Beneficiaries are therefore requested to ensure that there are sufficient funds for this purpose in their account failing which CPIC shall be obliged to cancel the insurance/s.**

PLAN “A”

GROUP ACCIDENT INSURANCE

<i>Category</i>	<i>Capital</i>		<i>Annual premium</i> CHF
	<i>Death</i> CHF	<i>Disablement</i> CHF	
I	25,000.-	75,000.-	69.10
II	50'000.-	150'000.-	137.50
III	75'000.-	225'000.-	206.65
IV	100'000.-	300'000.-	275.05
V	150'000.-	400'000.-	372.25
VI	.-	200'000.-	163.45
VII	.-	400'000.-	326.90

Group accident insurance provides for benefits in the event of accidental death or permanent disablement through accident (**excluding sickness**). There is no age limit. In the event of permanent partial disablement the amount payable is proportional to the degree of disablement in accordance with a progressive scale. The scale is limited to a maximum of 225 % of the insured capital, in the event for example of **total loss of hearing or loss of speech**.

Group accident insurance covers occupational as well as non-occupational accidents anywhere in the world.

A notice of insurance and the general insurance terms and conditions are sent to all beneficiaries when enrolling for an insurance scheme.

ENROLMENT

As a rule, coverage under the group accident insurance scheme will become effective on the **1st of January** or the **1st of July** following the date of the declaration of subscription, or at an earlier date on written request, provided there are sufficient funds for this purpose in the beneficiary's account.

CHANGE OF CATEGORY

Insured beneficiaries wishing to change category are required to notify CPIC by **July 1st**.

TERMINATION

Termination is admissible only once a year, on the date of the yearly expiry, i.e. **June 30th**.

CORRESPONDENCE

All correspondence regarding the drawing up, the modification or the termination of the policy shall be addressed to CPIC.

In the event of an accident, all correspondence shall be addressed to the relevant insurance company.

PLAN "B"

GROUP LIFE INSURANCE

<i>Category</i>	<i>Insured capital</i> CHF
I	25,000
II	50,000
III	75,000
IV	100,000

The insured capital is payable immediately in the event of death due to accident or sickness before the age limit which is on the first day of the month following the age of 60.

When the age limit is reached coverage expires and the insurance contract lapses in its entirety.

In the event of incapacity to gainful employment due to sickness or accident, the insured beneficiary is exempt from paying the premium after a 12 months' period of grace.

ANNUAL PREMIUMS

The premiums, valid since January 1, 2012 and applicable to Category I, are listed below :

<i>Enrolment age</i>	<i>Men Annual premium CHF</i>	<i>Women Annual premium CHF</i>
25	120.25	108.00
30	118.10	108.30
35	121.05	111.50
40	129.35	118.35
45	151.05	130.00
50	184.15	148.30
55	234.85	172.50

The exact premium corresponding to age is indicated in the notice of insurance issued by the insurance company and sent to beneficiaries after enrolment.

Premiums for categories II, III and IV increase progressively (see the list of detailed annual premiums on our website: www.cpic.ch).

Beneficiaries receive an enrolment application form with a **declaration of good health** to be returned to CPIC. As a rule, enrolment in group insurance schemes does not require beneficiaries to submit to a medical examination.

ENROLMENT

The group life insurance scheme will become effective on the **1st of the month** following receipt of the documents, provided there are sufficient funds for this purpose in the beneficiary's account.

CHANGE OF CATEGORY

Insured beneficiaries wishing to change category are required to notify CPIC by **January 1st**.

TERMINATION

Termination is admissible only once a year, on the date of the yearly expiry, i.e. **December 31th**.

CORRESPONDENCE

All correspondence shall be addressed to CPIC.

BENEFICIARY'S INDIVIDUAL CPIC ACCOUNT

LOMBARD ODIER DARIER HENTSCH & CIE

11, rue de la Corraterie

CH - 1211 Geneva 11

Swift code LOCYCHGG - Clearing 8760 - IBAN CH4308760000008569100

Compte global CPIC N° 85 691 00

For the individual account No I of

(Beneficiary's number and name)

Geneva, July 2016

CPIC - Conference Interpreters' Provident Fund

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