



## GROUP INSURANCE IN CASE OF ACCIDENT

(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 a group insurance scheme effected between CPIC and an insurance company.

It is an accident insurance with death and disablement benefit or disablement benefit only.

By virtue of Article 11 c of the Statutes, this insurance scheme is independent of the provident capital beneficiaries build up at CPIC.

This scheme is optional.

### ANNUAL PREMIUM

The insurance annual premium of the insurance category chosen is 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.**

### GROUP ACCIDENT INSURANCE

Category	Capital		Annual premium CHF
	Death CHF	Disablement 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 **1<sup>st</sup> of January** or the **1<sup>st</sup> 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.

## **BENEFICIARY's INDIVIDUAL CPIC ACCOUNT**

LOMBARD ODIER DARIER HENTSCH & CIE

11, rue de la Corraterie

CH – 1204 Geneva

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, January 2020

### **CPIC - Conference Interpreters' Provident Fund**

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