



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 **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.

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, January 2020

CPIC - Conference Interpreters' Provident Fund

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