

Notes concerning admission to the group insurance contract in case of death by Swiss Life Ltd

Contract no. U0125
Company PROVIDENT AND INSURANCE GROUP OF INTERNATIONAL
OFFICIALS (GPAFI)

1. Definitions

Swiss Life Insurance	Swiss Life Ltd, Swiss Life and Pension Company, Zurich
GPAFI International Officials	Provident and Insurance Group of

2. Contractual and legal foundations

The group insurance contract in case of death concluded between Swiss Life and GPAFI and the statements and medical records concerning the health condition of the insured person serve as the basis for all insurance covering death benefits.

The Federal Law on Insurance Contracts of 2 April 1908 (ICA) is furthermore applicable to all cases that are not governed by this basis.

3. Start and end of cover

If permitted by the health condition of the person concerned, cover shall take effect as of the agreed date for the commencement of insurance but not before the date of signing of the request for cover.

Swiss Life may request a medical examination at its own cost. If the health condition of the applicant is not satisfactory, his or her admission to the insurance shall be declined.

Insurance cover will stop by the end of the year if the official submits a notice in written by the 30th of November at the latest. However, cover shall cease at the latest at the end of the month during which the insured person reaches the age of 65.

4. Territorial validity

The insurance is applicable worldwide.

5. Gross misconduct and suicide

Swiss Life waives the right conferred on it by law to reduce its insurance benefits in the event of damages caused by gross misconduct.

In the event of suicide, the insured benefits in case of death shall be paid in full.

6. Guaranteed death benefit

The benefit consists of a sum payable if the death of the insured person occurs during the period of cover according to 3 above.

The death benefit is equivalent to the insured capital on the date on which Swiss Life recognises the validity of the claim.

7. Justification of entitlement to benefit

In the event of the death of the insured person, it is necessary to submit to Swiss Life an official death certificate and a medical report on the cause of death. The request for admission signed by the insured person shall be enclosed with these documents.

The insured person frees the doctors treating or examining him or her from professional secrecy vis-à-vis the Swiss Life medical advisor or doctor commissioned by Swiss Life.

8. Payment of capital in case of death

The insured capital becomes payable as soon as the supporting documents submitted to Swiss Life permit the latter to recognise the validity of the benefits claimed.

Swiss Life shall pay the entire capital becoming due to GPAFI. GPAFI is to pay the sum directly to the legal beneficiaries.

9. Termination of the group insurance contract

If the contract concluded by GPAFI expires or is cancelled, the existing insurance shall remain in force until the end of cover according to 3 above to the extent that the applicable premiums are paid.

In the event of default of payment, GPAFI undertakes to inform the insured persons in writing that the existing cover will be withdrawn within 14 days following dispatch of said notification.