



# ÖKK COMPENSA: GOOD PROTECTION AGAINST LOSS OF INCOME

## SECURED INCOME DESPITE BEING UNABLE TO WORK

The illness and accident costs are insured. But what about the income, if you suddenly become unable to work? With ÖKK COMPENSA you opt for an adequate daily allowance.

## YOUR ADVANTAGES AT A GLANCE

- You receive the daily allowance in the case if illness, accident or childbirth starting from just 25 % incapacity to work
- Salaried employees make up the shortfall like this until cover is provided for the gross salary
- Insurance continues in the event of unemployment
- Option for adjustment to inflation
- Self-employed persons can also insure their business costs
- Same premiums for men and women
- No claims discount – you receive a premium discount if you do not claim the benefits of ÖKK COMPENSA.

### ÖKK COMPENSA

- Yes, send me a quotation.       Yes, I would like a personal consultation. Please get in contact with me.

#### 1. Personal details

Surname: \_\_\_\_\_ E-mail: \_\_\_\_\_  
 First name: \_\_\_\_\_ Telephone (daytime): \_\_\_\_\_  
 Street, No.: \_\_\_\_\_ Date of birth: \_\_\_\_\_  
 Postcode, Town: \_\_\_\_\_ Nationality: \_\_\_\_\_

#### 2. Required period of benefits

If I become unable to work I would like to be paid daily allowance benefits for  365 days  730 days

#### 3. Required waiting period

The longer the waiting period before you receive your first daily allowance payment the lower your premium.

- 0  1  3  7  14  21  30  60  90  120  150  180  270  365 days

#### 4. Required cover

- For illness (incl. birth)  For accident  For illness **and** accident

#### 5. Required sum insured.

<input type="checkbox"/> Salaried employee Per month CHF: _____ Only that portion of the salary which is not covered by the employer in the event of incapacity to work	<input type="checkbox"/> Housewife/househusband <input type="checkbox"/> Person in receipt of training/ further education Per month CHF: _____ Max. CHF 70.– per day* * Subject to adjustment in the single annual AHV maximum pension	<input type="checkbox"/> Self-employed Loss of earnings Per month CHF: _____ Max. CHF 548.– per day Business costs (fixed costs such as for rental of premises, car, insurances etc.) Per annum CHF: _____
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## It can happen to anyone

Whether you're employed, self-employed, a housewife/househusband or in receipt of training/further education: you suddenly become unable to work for a few days or weeks, putting you in the uncomfortable position of suffering a loss of or reduction in earnings. ÖKK COMPENSA is the simple and secure way of compensating for shortfalls such as these.

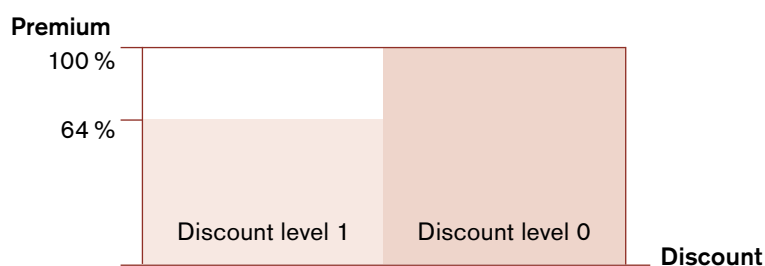
### ÖKK COMPENSA FOR BETTER PROTECTION

The insured daily allowance is paid for 730 or 365 days respectively, for illness or accident. In each case illness or the consequences of an accident are counted as a new insurance claim if the insured person has been fit for work for twelve consecutive months since the last time he/she received benefits.

ÖKK COMPENSA is also a particular advantage for mothers: after three full years of insurance the maximum period of the maternity benefit is doubled.

### SAVE MONEY WITH THE NO-CLAIMS DISCOUNT

ÖKK will give you a no-claims discount on ÖKK COMPENSA. This means that if you do not claim any benefits from your ÖKK COMPENSA insurance for three years, you will be granted a 36% discount off the premium. The discount no longer applies if you have to claim benefits.



\*The review period is the period from 1 September, or from the commencement date of the insurance, to the following 31 August.

## Expect more

Personal contact with our clients is important to us. We will be happy to advise you and show you our wide range of products and services. Together, we will look for the solution that best suits your needs and assist you if your situation changes.

If you have any questions pay us a visit or phone us. There is always an ÖKK employee available for you on 0844 838 000. We also have numerous practical services available for you on the internet. At [www.oekk.ch](http://www.oekk.ch) you will find straightforward answers and options for every aspect of your insurance.

ÖKK024e/08.10

ON THE SAFE SIDE WITH ÖKK

0800 838 000

ONLINE QUOTATION

[www.oekk.ch](http://www.oekk.ch)

MAIL

[info@oekk.ch](mailto:info@oekk.ch)

**ÖKK**



**A**

Nicht frankieren  
Ne pas affranchir  
Non affrancare

Geschäftsantwortsendung Invio commerciale-risposta  
Envoi commercial-réponse



ÖKK  
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