ÖKK RISK CAPITAL ACCIDENT

Security in the case of death and disability caused by accidents

Anyone becoming disabled as a result of an accident often has to cope with the minimum statutory pension. Death as a result of an accident can leave the survivors in a predicament. ÖKK RISK CAPITAL ACCIDENT helps reduce these risks.

Monthly premium

As at: 1.1.2014

Class	Insurance sum in CHF			Monthly premium in CHF				
	Death	Disability	Total disability Progression 350 %	Children* 0–3 Jahre	Children 4–15 years	Young adults 16–20 years	Men** 21–65 years	Women** 21–65 years
209/09	10'000.–	100'000.–	350'000.–	2.40	2.50	5.80	8.50	7.10
210/10	10'000.–	150'000.–	525'000.–	3.50	3.60	8.40	12.30	10.30
211/11	10'000.–	200'000.–	700'000.–	4.60	4.80	11.10	16.10	13.50
230/30	10'000.–	300'000.–	1'050'000.–	6.90	7.00	16.30	23.80	19.90
214/14	20'000.–	100'000.–	350'000.–	2.40	2.70	6.30	9.20	7.70
231/31	20'000.–	150'000.–	525'000.–	3.50	3.90	9.00	13.10	11.00
215/15	20'000.–	200'000.–	700'000.–	4.60	5.00	11.60	16.90	14.20
216/16	20'000.–	300'000.–	1'050'000.–	6.90	7.20	16.80	24.60	20.60
20	50'000.–	100'000.–	350'000.–	-	-	7.90	11.50	9.70
21	50'000.–	150'000.–	525'000.–	-	-	10.50	15.40	12.90
22	50'000.–	200'000.–	700'000.–	-	-	13.20	19.20	16.10
32	50'000.–	300'000.–	1'050'000.–	-	-	18.40	26.90	22.50
24	100'000.–	200'000.–	700'000.–	-	-	15.80	23.00	19.30
25	100'000.–	300'000.–	1'050'000.–	-	-	21.00	30.70	25.70
26	150'000.–	300'000.–	1'050'000.–	-	-	23.70	34.50	28.90
33	200'000.–	300'000.–	1'050'000.–	-	-	26.30	38.40	32.10
34	300'000.–	300'000.–	1'050'000.–	-	-	31.50	46.00	38.50

* Free of charge for the 1st year of life. The amount in the case of death is a legal maximum of CHF 2,500 in the first 2 ½ years of life.

** This insurance can be taken out up to the 65th birthday. Premiums must then be paid again from the age of 66. From this age, the maximum insurance amount in the case of death is CHF 20,000 and in the case of disability, CHF 100,000 – without progressive payments. If higher insurance amounts have been agreed, they will be automatically reduced.

The disability sum paid out is based on the degree of disability and the insurance amount selected. In the case of a degree of disability of 50 % you already receive the single insurance amount («Disability» column). This sum progressively increases up to 350 % in the case of total disability («Total disability progression 350 %» column).

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Insurance that makes sense.
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