



# PRIVATE ACCIDENT INSURANCE

## BIG PROTECTION FOR SMALL ADVENTURES: OUR ACCIDENT INSURANCE FOR FAMILIES

A moment of carelessness while playing a sport, at home or on your way to work, can have serious consequences. Our private accident insurance steps in where the benefits provided under the compulsory accident insurance of your health insurer or employer end. This means the insurance provides important (financial) security especially to families with children and where one parent is not working. Thanks to this peace of mind, you and your family can fully focus on your recovery.

### WHAT CAN BE INSURED

Our private accident insurance steps in where the benefits provided under the compulsory accident insurance of your health insurer or employer end. It includes various benefits, tailored to your individual needs.



#### COSTS FOR TREATMENT

Insured sum: unlimited

Cover as a private patient: in a private room and private hospital, for example.



#### DAILY ACCIDENT ALLOWANCE

Insured sum: up to CHF 60 per day

We pay daily benefits from the first day and supplement 80% of your salary up to 100%. Anyone not in employment can also take out daily accident benefit policies.



#### DISABILITY

Insured sum: adults up to CHF 200,000;  
children up to CHF 500,000

In the event of disability resulting from an accident, we pay a lump sum of up to 350% of the chosen sum insured.



#### DAILY HOSPITAL ALLOWANCE

Insured sum: up to CHF 50 per day

Whether you are in hospital, undergoing therapy or in a rehabilitation clinic, our daily hospital allowance covers any additional expenses and closes any benefits gaps.



#### DEATH

Insured sum: up to CHF 100,000

You determine the amount of the lump sum to be paid to surviving beneficiaries in the event of your death as a result of an accident.



## ASSISTANCE INSURANCE: IMMEDIATE HELP IN AN EMERGENCY

This additional benefit is automatically included. Our hotline is open day and night and will provide immediate assistance in an emergency. Anywhere in the world, 365 days a year. For example, we will organise emergency transport and repatriation to Switzerland.

### FOR WHOM IS THIS ACCIDENT INSURANCE SUITABLE?

For everyone who wants to insure themselves in the event of an accident, in addition to their compulsory basic health insurance. In particular, families with children, stay-at-home wives and husbands, anyone not in gainful employment, pensioners, children, pupils and students. This additional cover could also be a good idea for anyone who has occupational accident insurance through their employer.

### PRACTICAL EXAMPLE

#### The Huber family are on holiday in the US

Their son, Alex, goes for a spin on his mountain bike and has a serious fall. He injures his leg and needs to be admitted to a special clinic for emergency treatment. The family is worried, not just about Alex's state of health, but also about the potential costs of the accident.

The family calls our hotline. From then on, we take care of everything: we pay for inpatient treatment in hospital in the US. We then arrange for Alex to be repatriated on a scheduled flight, accompanied by a doctor. The rest of the family had to extend their stay in the US as a result of the accident. We also cover these costs.

A month later, Alex has recovered and is pleased to learn that Generali will also cover the cost of replacing his damaged mountain bike (up to CHF 5,000). He also receives compensation for the time he was unable to work.

### YOUR BENEFITS

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| ✓ Free choice of physician and hospital worldwide.                      | ✓ Reimbursement for property damage (e.g. bicycles and motorcycles).                                 |
| ✓ Unlimited payment of costs for alternative therapies.                 | ✓ No reductions for gross negligence.  |
| ✓ Coverage of costs for dental treatment.                               | ✓ Premium exemption for the insured child in the event of the death or total disability of a parent. |
| ✓ Lump sum payments in the event of disability and death.               |  |
| ✓ Unlimited payment of transport costs (e.g. Rega Swiss air ambulance). |  |

### CONTACT

Do you have any questions or would you like a non-binding quote? Contact your personal advisor or our customer service team on 0800 881 882. We will be happy to help you.

You can also find further information on our website: [generali.ch/accidentinsurance](https://generali.ch/accidentinsurance)