

Complementary Provisions (CP) Collective Daily Cash Benefit Insurance in conformity with the Federal Law on Insurance Contracts (FLIC)

Note:

- For reasons of readability only the male pronoun is used.

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1. Maternity insurance supplementary to the EO

Entitlement to the daily indemnity for maternity accrues regardless of the duration of the pregnancy inasmuch as a viable baby is born. If the child dies during the delivery or if it is stillborn, entitlement accrues if the pregnancy has lasted at least 23 weeks.

Payment of the daily indemnity for maternity is conditional upon the insured person receiving a daily indemnity for maternity under the legislation for compensation of loss of earned income (EOG).

Visana Insurance Ltd supplements the maternity indemnity paid under the legislation for the compensation of loss of income (EOG) up to the sum indicated in the policy and for the duration indicated in the policy. Entitlement to the indemnity terminates prematurely if the insured person takes up gainful employment irrespective of the degree of employment.

To claim the daily indemnity for maternity the maternity indemnity settlement issued by the OASI compensation office under the provisions of the legislation on compensation for loss of earnings (EOG) has to be submitted.