

capita illness

Limit risk

Good coverage makes you secure and independent

capita illness covers insurance gaps in the event of death and invalidity through illness.

- Supplements negligible pensions and compensates for lacking income with salaried employees and self-employed earners
- Security and financial independence for children, juveniles in training, housewives/house husbands and students
- High capital payment to the insured person in the event of invalidity
- Sum payable at death for the surviving dependants
- Reasonable premiums

capita illness diminishes the economic consequences of invalidity or death.

- Livelihood-securing capital benefit
- Enables optimal medical care
- Ensures further financing for the education of the children
- Enables renovation measures



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Benefits and premiums at a glance

Cat.	Amount insured in CHF		Monthly premium in CHF									
	Death	Invalidity	1-3 years		4-15 years		16-25 years		26-30 years		31-35 years	
			boys	girls	boys	girls	men	women	men	women	men	women
203	10 000.-	60 000.-	5.80	5.40								
03	10 000.-	60 000.-			6.40	6.00	6.40	6.00	10.60	10.30	16.20	15.90
204	10 000.-	100 000.-	9.00	8.60								
04	10 000.-	100 000.-			10.00	9.60	10.00	9.60	17.00	16.70	26.20	25.90
05	10 000.-	150 000.-					14.50	14.10	25.00	24.70	38.70	38.40
06	10 000.-	200 000.-					19.00	18.60	33.00	32.70	51.20	50.90
207	20 000.-	60 000.-	6.80	6.00								
07	20 000.-	60 000.-			7.40	6.60	7.40	6.60	11.60	11.00	17.40	16.80
208	20 000.-	100 000.-	10.00	9.20								
08	20 000.-	100 000.-			11.00	10.20	11.00	10.20	18.00	17.40	27.40	26.80
09	20 000.-	150 000.-					15.50	14.70	26.00	25.40	39.90	39.30
10	20 000.-	200 000.-					20.00	19.20	34.00	33.40	52.40	51.80
11	20 000.-	300 000.-					29.00	28.20	50.00	49.40	77.40	76.80
12	50 000.-	100 000.-					14.00	12.00	21.00	19.50	31.00	29.50
13	50 000.-	150 000.-					18.50	16.50	29.00	27.50	43.50	42.00
14	50 000.-	200 000.-					23.00	21.00	37.00	35.50	56.00	54.50
15	50 000.-	250 000.-					27.50	25.50	45.00	43.50	68.50	67.00
16	50 000.-	300 000.-					32.00	30.00	53.00	51.50	81.00	79.50
17	100 000.-	200 000.-					28.00	24.00	42.00	39.00	62.00	59.00
18	100 000.-	300 000.-					37.00	33.00	58.00	55.00	87.00	84.00
19	150 000.-	300 000.-					42.00	36.00	63.00	58.50	93.00	88.50

Cat.	Amount insured in CHF		Monthly premium in CHF									
	Death	Invalidity	36-40 years		41-45 years		46-50 years		51-55 years		56-65 years	
			men	women	men	women	men	women	men	women	men	women
203	10 000.-	60 000.-										
03	10 000.-	60 000.-	23.60	23.30	33.20	32.50	45.00	43.60	63.20	60.50	72.40	68.90
204	10 000.-	100 000.-										
04	10 000.-	100 000.-	38.40	38.10	54.00	53.30	73.00	71.60	102.00	99.30	116.40	112.90
05	10 000.-	150 000.-	56.90	56.60	80.00	79.30	108.00	106.60	150.50	147.80		
06	10 000.-	200 000.-	75.40	75.10	106.00	105.30	143.00	141.60	199.00	196.30		
07	20 000.-	60 000.-	25.00	24.40	35.20	33.80	48.00	45.20	68.20	62.50	78.80	71.80
08	20 000.-	100 000.-	39.80	39.20	56.00	54.60	76.00	73.20	107.00	101.60	122.80	115.80
09	20 000.-	150 000.-	53.30	57.70	82.00	80.60	111.00	108.20	155.50	150.10		
10	20 000.-	200 000.-	76.80	76.20	108.00	106.60	146.00	143.20	204.00	198.60		
11	20 000.-	300 000.-	113.80	113.20	160.00	158.60	216.00	213.20				
12	50 000.-	100 000.-	44.00	42.50	62.00	58.50	85.00	78.00	122.00	108.50	142.00	124.50
13	50 000.-	150 000.-	62.50	61.00	88.00	84.50	120.00	113.00	170.50	157.00		
14	50 000.-	200 000.-	81.00	79.50	114.00	110.50	155.00	148.00	219.00	205.50		
15	50 000.-	250 000.-	99.50	98.00	140.00	136.50	190.00	183.00				
16	50 000.-	300 000.-	118.00	116.50	166.00	162.50	225.00	218.00				
17	100 000.-	200 000.-	88.00	85.00	124.00	117.00	170.00	156.00	244.00	217.00		
18	100 000.-	300 000.-	125.00	122.00	176.00	169.00	240.00	226.00				
19	150 000.-	300 000.-	132.00	127.50	186.00	175.50	255.00	234.00				

- No health examination for children in the first 90 days of life
- The sum payable on death in the first two and a half years of life is limited by law to a maximum of CHF 2 500.-
- The capital benefit in the event of invalidity is based on the degree of disability. Sympany pays starting at a disability of 50%; starting at a disability of 70%, the entire capital is disbursed
- Free choice of beneficiaries for the sum payable at death
- Starting at age 57, the capital benefits decrease annually by 10%