Carefree

Package conditions

January 2027 edition

1 Purpose

The Carefree package combines selected supplementary insurance plans offered by Sanitas under the Swiss Federal Act on Insurance Policies (VVG/IPA) with a uniform minimum term of contract (five years in accordance with point 6). In return, policyholders receive a package discount on their premiums and other benefits. Its purpose is to provide cover for policyholders in the areas of illness, accident and maternity while offering them additional contractual benefits. The supplementary insurance plans that can be combined within the Carefree package are also available separately. The added value of the Carefree package lies in its uniform policy structure and the package-specific benefits (the Carefree discount and additional benefits specified in the "Carefree – Discounts and Supplementary Insurance Plans" and "Carefree – Additional Benefits" lists).

2 Legal basis

The Carefree package constitutes a separate civil-law agreement within the meaning of Art. 18a of the general terms of insurance. These package conditions define the eligibility requirements and scope of benefits of the package and supplement the legal documents listed below.

a Cooperation agreements

The Carefree package is based on the cooperation agreements governing the distribution partnership between Swiss Life AG, General Guisan-Quai 40, 8002 Zurich, and Swiss Life Select Schweiz AG, Zählerweg 8, 6302 Zug (together referred to below as "Swiss Life"), and Sanitas Privatversicherungen AG, Jägergasse 3, 8004 Zurich (referred to below as "Sanitas"). As part of this cooperation, Swiss Life is responsible in particular for marketing the Carefree package, advising customers on the package and the insurance products it contains, and arranging their sale. Sanitas is responsible for administering new insurance policies, corresponding with policyholders, issuing policy documents, providing information materials (e.g. product information sheets) and collecting premiums. Swiss Life and Sanitas also coordinate their marketing activities and align customer communications relating to the Carefree package.

The assumption of risk, as well as the processing of claims and benefits, is the sole responsibility of the respective insurer in accordance with the applicable insurance terms. All benefits relating to the Carefree package are governed by these package conditions, the underlying general terms of insurance for supplementary insurance in accordance with VVG/IPA, the applicable supplementary terms and special conditions issued by Sanitas, as well as the additional benefits included in the "Carefree – Additional Benefits" list.

If one or both cooperation agreements terminate, these Carefree package conditions will cease to apply in relation to the relevant partner. In particular, the package-specific benefits will no longer apply. However, this does not result in the termination of the individual supplementary insurance policies between Sanitas and the policyholder.

b Supplementary health insurance plans

The scope of cover depends on the supplementary insurance plans selected. The general terms of insurance, supplementary terms and special terms issued by Sanitas apply.

c Lists

Sanitas also maintains lists that form an integral part of these package conditions.
The currently valid version of these lists is available via the Sanitas digital channels (e.g. sanitas.com) or can be requested from Sanitas.

i "Carefree – Discounts and Supplementary Insurance Plans" list

The "Carefree – Discounts and Supplementary Insurance Plans" list sets out the product combinations required to take out the Carefree package (see point 3). The list also includes any additional optional supplementary insurance plans that qualify for the discount, together with the currently applicable discount. Changes to the list do not give the policyholder the right to terminate individual supplementary insurance policies, except where the Carefree discount is reduced or withdrawn for some or all supplementary insurance plans in accordance with point 5a.

ii "Carefree – Additional Benefits" list

The "Carefree – Additional Benefits" list sets out the additional benefits available when the Carefree package is taken out. Sanitas may amend or withdraw these additional benefits with effect from the end of a calendar year.

3 Eligibility requirements

To take out the Carefree package, the following two requirements must be met:

- The individual supplementary insurance plans must be taken out with one of the product combinations specified in the "Carefree – Discounts and Supplementary Insurance Plans" list
- Each individual plan included in the required product combination must have a minimum contract term of five calendar years

4 Aligning policy terms when taking out additional supplementary insurance plans

If additional supplementary insurance plans from the "Carefree – Discounts and Supplementary Insurance Plans" list are taken out during the term of contract, the expiry date of the new plans will be aligned with the expiry date of the existing supplementary insurance plans. In this case, the Carefree discount will not apply to the newly added supplementary insurance plans.

Alternatively, all individual plans that are eligible for the discount may be renewed for a standard term of five calendar years. In this case, the Carefree discount will also apply to the newly added supplementary insurance plans included in the "Carefree – Discounts and Supplementary Insurance Plans" list.

5 Package benefits

a Carefree discount
The Carefree package includes the Carefree discount. The current discount and the supplementary insurance plans eligible for the discount are set out in the "Carefree – Discounts and Supplementary Insurance Plans" list.

Sanitas may amend the Carefree discount at its sole discretion. In the event of an amendment or cancellation of the discount, the policyholder has the right to terminate the insurance contract in question with effect from the end of the calendar year by giving notice within 30 days of receipt of the policy or the notification of the amendment of the discount, in accordance with article 18a of the general terms of insurance.

b Additional benefits
The Carefree package also includes the additional benefits set out in the "Carefree – Additional Benefits" list.

Sanitas may amend or withdraw these additional benefits with effect from the end of a calendar year. The policyholder will be notified in writing of any amendment to or withdrawal of these additional benefits. In the event of an amendment or cancellation of the discount, the policyholder has the right to terminate the insurance contract eligible for discount with effect from the end of the calendar year by giving notice within 30 days of receipt of the notification of the amendment of the discount, in accordance with article 18a of the general terms of insurance.

6 Term of contract, expiry and termination

Contrary to points 16 and 19 of the Sanitas general terms of insurance, the individual plans included in the Carefree package have been taken out for a five-year term. The expiration date is specified in the policy.

The supplementary insurance plans may be terminated by the policyholder before the end of the five-year term, subject to a notice period of three months to the end of the third or each subsequent year.

If the policyholder does not renew the policy term for a further five years when the current term shown in the policy expires, the Carefree discount will cease to apply. The individual insurance policies remain in force and are automatically renewed for successive one-year terms. The joint customer support provided by Swiss Life and Sanitas will also continue. If the policyholder chooses to receive support exclusively from Sanitas, they will leave the Carefree package, while their individual policies will remain in force.

Policyholders who no longer meet the eligibility requirements set out in point 3 of these package conditions will cease to participate in the Carefree package with effect from the first day of the following month. Leaving the Carefree package results in the loss of the Carefree discount and the additional benefits, but does not affect the individual supplementary insurance policies.

7 Data privacy and disclosure of data

The data privacy provisions set out in the applicable general terms of insurance and supplementary terms for the relevant individual policies shall apply. Any claims for benefits under Sanitas supplementary insurance policies must be made exclusively to Sanitas.

No health or claims data relating to Sanitas supplementary insurance policies will be disclosed to Swiss Life. Where necessary for administering the contractual relationship or where required by law, other data, such as personal and contract data, may be exchanged

Where insurance cover is provided by an insurance carrier other than Sanitas, premium-related data and any other data required for contract administration and claims processing may be shared with the relevant risk carrier in accordance with the applicable product terms and data privacy provisions.

Personal data relating to policyholders may be used, where legally permitted, for marketing and information purposes, for example to provide information about products and services. Marketing communications will only be sent where permitted under the applicable legal and contractual provisions.

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