

# SWICA



Endowment insurance

Reliable protection  
for your financial  
living standard

# Security and protection in case of illness and accident

Sometimes life can be hard and unpredictable. To ensure that your personal suffering is not aggravated by financial hardship, it is essential to have a reliable insurance plan. Protect yourself and your family against the financial consequences of death or disability from an illness or accident.

## KTI endowment insurance

### An often underestimated risk – disability due to illness

When disability is mentioned, most people think of accidents and fail to realise that disability is eight times more likely to result from illness than from an accident. Substantial extra costs may arise due to the need for additional care, expensive aids or modifications to the home.

### Protect yourself and your family

Depending on your personal circumstances, social insurance benefits may be insufficient to cover the same fixed costs on a reduced income. Ensure that you can continue to enjoy your accustomed living standard by taking out appropriate endowment insurance. The rate structure of our endowment policies provides plenty of scope for specifying the benefits to meet your personal requirements. We would be happy to show you some suitable combinations.

### KTI benefits at a glance

- Lump sums of between 10000 and 300000 francs in the event of illness-related death or disability
- Selectable sums insured in increments of 10000 francs
- Separate or combined cover against death and disability
- Disability lump sums with a degree of disability as low as 40%
- Payment of the entire insured lump sum for disability of 70% or more
- Exemption from premiums in the event of disability
- Benefits paid regardless of other insurance plans

## UTI endowment insurance

### Endowment insurance against death or disability due to accident

Accidents can happen quickly and change the lives of the victims and their families. The leisure activities that people engage in nowadays harbour many risks, and accidents happen most frequently at home or in the garden and while playing football or skiing.

### The results can be expensive

The consequences of such accidents can be severe. The person affected may need outside help and costly aids and equipment for the rest of his or her life, and possibly even modifications to the home.

### UTI benefits at a glance

- Lump sums of between 10000 and 300000 francs in the event of accident-related death or disability
- Selectable sums insured in increments of 10000 francs
- Separate or combined cover against death and disability
- Progressive payments that are adjusted to the degree of disability
- Benefits paid regardless of other insurance plans