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Client information about ePlix Lifeguard Premium

Who is the insurer and the policyholder?

The insurer is Generali Personenversicherung AG, Soodmattenstrasse 2-4, 8134 Adliswil (hereinafter "Generali").

The policyholder is enovetic ag, with registered address in 6343 Risch (hereinafter "enovetic").

Generali and enovetic have concluded a collective life insurance contract.

As part of this collective life insurance contract, enovetic offers the term life insurance solution ePlix Lifeguard Premium (hereinafter "ePlix Lifeguard Premium") via the online platform ePlix (hereinafter "ePlix"). The ePlix platform is operated by enovetic.

What rights, obligations and provisions apply?

The rights, obligations and provisions for ePlix Lifeguard Premium insurance cover are defined in the following documents:

- The registration declaration
- The insurance profile (confirmation of cover)
- The Generali General Conditions of Insurance (GCI)
- The collective life insurance contract
- The applicable laws, particularly the Swiss Federal Act on Insurance Policies (VVG)

Which persons can be insured with ePlix Lifeguard Premium?

All ePlix users can be insured who

a) have their permanent or usual place of residence in Switzerland, and

b) have either Swiss citizenship or a Swiss residence permit (B) or settlement permit (C or Ci), and

c) are a client of a company or a pension fund/institution that has concluded a platform usage agreement with enovetic.

Which risks are insured, and what is the scope of the insurance cover?

With ePlix Lifeguard Premium term insurance, ePlix users can protect themselves against the financial consequences of death and/or disability due to illness or accident. Insurance cover for death and disability may be taken out separately or collectively.

The amount of the lump-sum death and disability benefit can be freely chosen between CHF 50,000 and CHF 200,000 in increments of CHF 10,000.

Lump-sum death benefit and lump-sum disability benefit constitute fixed-sum insurance policies.

The specific insurance cover is based on the insurance profile (confirmation of cover) and the Generali General Conditions of Insurance.

How much is the premium?

The person to be insured pays a premium for the ePlix Lifeguard Premium term insurance. This premium depends on the age and gender of the person to be insured, as well as the amount of the lump-sum death and disability benefit. The amount of the premium is stated in the insurance profile (confirmation of cover).

When is the premium payable?

The premium must be paid in advance when taking out the ePlix Lifeguard Premium term insurance for the current year. If the premium is not paid in advance, the insurance cannot be taken out.

For the following years, the premium will be charged automatically on 1 December to the payment method stored in ePlix (credit card/TWINT). The insured person will be notified of this by email two weeks in advance.

What are the obligations of the insured person?

Reporting obligation

In the event of a claim, the insured person must inform Generali immediately via the ePlix platform in order to assert the claim.

Damage/loss mitigation

The insured person must take all reasonable measures to minimise the damage or loss. If they fail to meet this obligation, Generali reserves the right to reduce their benefits.

Duty to cooperate

For the purpose of assessing the entitlement to benefits, the insured person authorises Generali to obtain the necessary information and inspect records.

This authorisation releases the relevant bodies from professional, official or medical secrecy and confidentiality obligations. Failure to cooperate may result in the loss or reduction of the insurance benefits.

When does the insurance start?

The ePlix Lifeguard Premium insurance begins on the first day of the month after the insurance contract is concluded. Immediately after conclusion, the insured person will receive an insurance profile (confirmation of cover) by email. New insurance can be taken out up to the age of 58 years and 11 months.

Can the insurance be cancelled?

The insured person can cancel the ePlix Lifeguard Premium insurance within 14 days of concluding the contract. The period begins when the insurance profile (confirmation of cover) is sent by email. The deadline is then met if the cancellation is notified via ePlix by the last day of the deadline.

How long does the insurance last?

The start and end date of the ePlix Lifeguard Premium insurance can be found in the insurance profile (confirmation of cover).

The end date is the earlier of the following two dates:

- 31 December of the current year
- The end of the month in which the insured person reaches the final age (65 for death insurance, 60 for disability insurance)

Without notice of termination by the insured person, the insurance will be automatically renewed on 1 December until the earlier of the following two dates:

- 31 December of the following year
- The end of the month in which the insured person reaches the final age (65 for death insurance, 60 for disability insurance)

In mid-November, the insured person will be notified by email of the renewal and the charge to their payment method (credit card/TWINT) on 1 December.

In the case of continuous insurance cover, a new declaration of the insured person's state of health is not required.

Increase and reduction of insurance cover

The insured person can change the amount of the lump-sum death and disability benefit in ePlix.

In the event of an increase, the additional premium for the current year is charged immediately to the payment method (credit card/TWINT). The increase takes effect from the first day of the following month. An increase is possible up to the age of 58 years and 11 months.

In the event of a reduction, the reduced premium will be charged to the payment method (credit card/WINT) upon automatic renewal on 1 December. The reduction will take effect from 1 January of the following year.

After each change, the insured person will receive a new insurance profile (confirmation of cover) by email.

Termination and end of insurance cover

The insured person can terminate ePlix Lifeguard Premium by 30 November, effective as of 31 December.

The insurance also ends automatically

- at the end of the month in which the insured person reaches the final age or upon their death
- on 31 December of the calendar year if the insured person moves their place of residence permanently outside of Switzerland

This list contains only the main reasons for termination. Further possibilities can be found in the Generali General Conditions of Insurance.

How is personal data processed?

enovetic is responsible for the processing of personal data on the ePlix platform.

How personal data is collected and processed in general is described in the ePlix Privacy Policy (available at www.eplix.ch/en/service/privacy-policy). This includes all information regarding the processing purposes, the rights as a data subject, the transfer of data to third parties and/or abroad, as well as the erasure of data, unless explicitly indicated below.

Personal data is processed by the data controller for purposes resulting from the ePlix Terms of Use, in particular for the management and operation of the ePlix platform, for the collaboration with Generali in connection with the product Lifeguard PREMIUM and for statistical analyses.

In order to address the diverse and individual needs of the insured persons as best as possible and to offer the products and services of enovetic, the data is analysed using mathematical and statistical methods for the purpose of needs-based customer segmentation (profiling). At the time the data is received, the consent required for data processing is obtained from data subjects, unless the data processing is based on other valid grounds, e.g. a formal law. If the data subject grants consent for processing, the consent also relates to sensitive personal data (Art. 5 lit. c DSG; Swiss Data Protection Act), such as health data in particular, which may be processed in connection with the insurance benefits.

For the purpose of assessing cover and benefit payments, the insured person in particular authorises enovetic to provide Generali with the data that is needed to identify them (master data and cover data) and all data required to process the respective claim. Generali acts as an independent data controller with regard to this data processing.

The insured person can find detailed information about the processing of personal data by Generali in the ePlix Lifeguard Premium General Conditions of Insurance. Further information about data protection can also be found at www.generali.ch/en/legal-information/data-protection.

The right of access to personal data (Art. 25 et seq. DSG) or the right to information pursuant to Art. 19-21 et seq. DSG must be asserted against the responsible data controller in each case.