

Client information about ePlix Lifeguard Free

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 6443 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 Free (hereinafter “ePlix Lifeguard Free”) 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 Free insurance cover are defined in the following documents:

- 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 are insured with ePlix Lifeguard Free?

All ePlix users are insured who

- a) have their permanent or usual place of residence in Switzerland and have either Swiss citizenship or a Swiss residence permit (B) or settlement permit (C or Ci),
or
are a cross-border commuter registered with ePlix with a valid residence permit (G) and their place of employment is in Switzerland, and
- b) are insured with a pillar 3a or vested benefits foundation accredited by ePlix on commencement of the insurance, and
- c) the total value (securities) of the pillar 3a and/or vested benefits account is at least CHF 10,000.

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

With ePlix Lifeguard Free term insurance, ePlix users can protect themselves against the financial consequences of death and/or disability due to illness or accident.

The death or disability benefits correspond to a lump-sum payment based on the pension or vested benefits invested in securities, as well as the age of the person to be insured. The maximum amount of the lump-sum payment in the event of death and/or disability is CHF 100,000. 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?

ePlix Lifeguard Free term insurance is free of charge.

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 Free insurance begins on the first day of the following month, once the person to be insured has CHF 10,000 or more invested in securities with a pillar 3a and/or vested benefits solution managed on ePlix. In this case, insurance cover is activated automatically, and the person to be insured will receive an insurance profile (confirmation of cover) by email.

Can the insurance be cancelled?

The insured person can cancel the ePlix Lifeguard Free insurance within 14 days. 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 Free 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)

The free term insurance ePlix Lifeguard Free is renewed automatically on 1 January if on this date the person to be insured

- has at least CHF 10,000 invested in securities in a pillar 3a and/or vested benefits solution on ePlix, and
- has not yet reached the final age.

In this case, the insured person will receive a new insurance profile (confirmation of cover) by email.

Termination and end of insurance cover

The insurance cover ends at the end of the month in which the corresponding pillar 3a or vested benefits account is closed or in which the ePlix user account is deleted (termination).

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 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 enovetic for purposes resulting from the ePlix Terms of Use or the performance of the contract, in particular for the management and operation of the ePlix platform, for the collaboration with Generali in connection with the product Lifeguard Free 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 Free 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.