



# KIDS INSURANCE PLAN FOR CHILDREN

## THE VERY BEST FOR YOUR CHILD: SAVINGS ACCOUNTS AND PROTECTION

Our children are the future, which is why they deserve extra special protection. The insurance plan for children offers various options for achieving this: you can save money for your child, insure them against life's risks, or combine both into one. This means your child is financially secure whatever happens.

### HOW DOES THE INSURANCE WORK?

The insurance plan for children is a modular solution. There are three modules – risk cover, cyber insurance and savings – which you can combine flexibly.



#### SAVINGS

With the savings module, you can build up capital to help your child get off to a good start. Our investment experts invest your savings premiums in first-class funds offering you attractive potential returns. You can find your investment opportunities on the reverse.



#### RISK COVER

The risk cover module means your child is comprehensively insured against the financial consequences of unforeseeable events, should something happen to you or them.

- In the event your child loses their earning capacity from age 18: pension plus premium exemption
- In case of occurrence of an insured event until age 18: lump-sum payment
- In the event the policyholder loses their earning capacity: premium exemption
- In case of death of the policyholder: premium exemption



#### CYBER INSURANCE

The dangers the internet can pose, especially to children, should not be underestimated. With the cyber insurance module, you are protecting your child against the dangers of the internet.

- Cyber crime: compensation in the event your passwords or credit cards are misused
- Cyber bullying: help in the event of infringements of personality rights through insult, libel or slander
- Internet contract law: help in case of disputes regarding online purchase/sales contracts

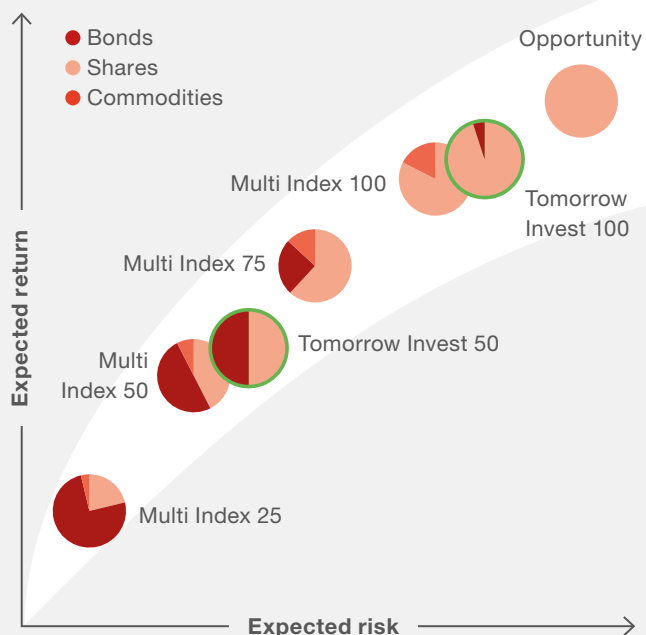
### YOUR BENEFITS

- ✓ Savings and risk cover can be combined in a flexible way.
- ✓ Protect against online risks such as cyber bullying and data misuse.
- ✓ Attractive tax advantages: the capital payment from pillar 3b is tax-free.

## YOUR INVESTMENT OPPORTUNITIES

Our range of funds is perfectly tailored to your needs.

- Our sustainable “Tomorrow Invest” investment plans, which invest primarily in Swiss companies with a proven commitment to a better world
- Our “Multi Index” strategy funds, which emphasise broad geographical diversification with cost-effective ETFs.
- You can change your investment plan at any time



## DATA, FACTS AND FIGURES

<b>Contract term</b>	10–30 years
<b>Age at entry – child</b>	0–18 years, or 0–13 years if the risk module providing a lump-sum benefit for serious illness or physical impairment is included
<b>Final age – child</b>	30 years
<b>Age at entry for adult</b>	<b>No age limit</b> or if premium exemption is included in the event of death or disability/impairment of basic faculties: women, 18–63 years; men, 18–64 years
<b>Maximum age of adult at maturity</b>	<b>No age limit</b> or if premium exemption is included in the event of death or disability/ impairment of basic faculties: 75 years (women/men). Premium exemption in the event of disability or impairment of basic faculties expires at age 64 (women)/65 (men).
<b>Surrender/waiver of premium/advance withdrawal of capital for the purchase of residential property</b>	Possible after three years
<b>Tax advantages</b>	Pillar 3b: lump sums are tax-free

## CONTACT

Do you have any questions or would you like a non-binding quote? Contact your personal advisor or our customer service team on 0800 881 882. We will be happy to help you.

You can also find further information on our website: [generali.ch/kidsinsurance](https://www.generali.ch/kidsinsurance)