

SIC 46 – Closed portfolios with transfer option

The insurance products listed are no longer offered by KLuG. No new insurance contracts are therefore being added to the portfolio (closed portfolio). KLuG offers new products which are as equivalent as possible and have an open portfolio. The insured persons have the right to switch to the accordant insurance products as of the first of any month without having to undergo a medical examination. For persons remaining in the closed portfolio the scope of benefits will remain unchanged.