

SIC 57 – Affiliation to a group contract

The terms (discounts, remissions or other non-cash benefits) of the Group Contract set out in the quote/policy apply for as long as and in so far as the employment relationship with the Group Partner or the membership (e.g. of an association or club) is maintained.

The Insured Person is obliged to inform KLuG immediately in the event of the termination of the employment relationship or of the membership. From the moment at which such cancellation occurs, the existing insurance cover will be continued independently of the Group Contract, the advantages of which will thereby be lost. The same consequences will result from the cancellation of the group contract between KLuG and the group partner. KLuG can reclaim the collective discounts and/or remissions granted on the basis of the group contract if these were not justified.

KLuG can review the entitlement of insured persons to benefits under the terms of the group contract. KLuG exchanges information with the Group Partner for this purpose (surname, first name, date of birth, gender, address, insurance number, OASI number, existence of the employment relationship or membership). If an insured person does not agree with said exchange of personal data for the purposes of portfolio alignment, the insured person will no longer be able to benefit from the conditions of the Group Contract and any insurance cover will continue independently of the Group Contract.

If the Group Contract includes collective collection of contributions for premiums and/or benefits or for co-payment, KLuG will also exchange data from the insurance policy and premium invoice (in the case of collective collection of contributions for premiums) or data from benefit statements (in the case of collective collection of contributions for benefits) with the Group Partner for the purposes of processing the collective collection of contributions.

Should the provisions of the Group Contract be amended, they will automatically apply to all associated Insurance Contracts. If this results in the reduction or discontinuation of collective discounts and/or remissions on insurance premiums – and/or other non-cash benefits – then the insured person shall be entitled to cancel the products concerned with effect from the date of the amendment, within 30 days of receipt of the notification thereof.

Collective discounts and other non-cash benefits apply for as long as and in so far as the collective benefits and/or administration costs are lower than those for persons insured with KLuG other than under Group Contracts. On the other hand, any remissions are only guaranteed for the calendar year as of the start of insurance. Remissions can therefore be reduced or cancelled for a following calendar year.