

Special Provisions for Collective Insurance with Rate Categories for Death Risk (BB KL TKT Tod)

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Article 1 Scope

- ¹ These terms and conditions are applicable to collective insurance agreements for which risk-category-based rates are provided for the risk of death in accordance with the collective life rate schedule for occupational pensions (BV rate schedule).
- ² Risk-category-based rates are provided for the calculation of the premiums for death risk in accordance with the BV rate schedule.

Article 2 Risk-category-based rates

- ¹ When risk categories are used, the group of persons insured under the individual contract is allocated to the risk categories on the basis of the rate factors provided in the BV rate schedule for death risk.
- ² The whole group of persons insured under a contract is allocated to a specific risk category uniformly, and this may also be done under the BV rate schedule on the basis of factors that are dependent on the organisation, company or sector to which the group of insured persons belongs.
- ³ In the event of changes that lead to reallocation to another risk category, the reallocation takes effect at the start of the next insurance year. In the event of changes at the company level, the reallocation takes effect at the beginning of the next insurance year after Allianz Suisse Life became aware of the changes.

Article 3 Premium adjustment

- ¹ During the term of the contract, Allianz Suisse Life can redefine the allocation to the risk category and allocate the group of insured persons to a different risk category with effect from the beginning of an insurance year if rate factors or the risk categories in the BV rate schedule are redefined. Allianz Suisse Life may also carry out the corresponding reallocation in the event of a change to the properties of the group of insured persons or the organisation to which the group of insured persons belongs.
- ² If changes of this nature result in a significant change to the contract within the meaning of Article 53f BVG, the policyholder must be notified of this in writing six months before the effective date of the changes and may terminate the contract, subject to a notice period of thirty days, with effect from the date on which the increase would enter into force.
- ³ In the case of a collective insurance contract with full insurance for a pension scheme of a collective fund, the contract that applies to the pension scheme can be terminated only in its entirety. Under such a contract, the termination only of the component affected by the premium increase is not possible.