

Summary of payment protection insurance benefits.

	Incapacity to work	Unemployment	Death
Payment protection insurance	Lease agreement for new or used vehicles.	Lease agreement for new or used vehicles.	Select purchase agreement for a new or used vehicle
Policyholder	Private persons domiciled in CH or LI. Sole traders with registered office in CH or LI.	Private persons domiciled in CH or LI.	Private persons domiciled in CH or LI.
Insurance benefits	Payment of the monthly lease instalment throughout a period of incapacity to work due to accident or illness. Maximum sum insured: CHF 60'000.00	Payment of the monthly lease instalment throughout a period of involuntary unemployment. Maximum sum insured: CHF 60'000.00	Assumption of the total financing obligation in the event of the policyholder's death. Maximum sum insured: CHF 100'000.00
Grace/waiting periods	No waiting period. 90 day waiting period.	90 day grace period. 60 day waiting period	No grace period. No waiting period.
Contractual term	Minimum 12 months/maximum 60 months. In principle, the insurance cover starts and ends on the same dates as the lease/financing agreement (select). It may be terminated with a notice period of two weeks from the date of the next lease instalment.		