



TIKU/DIMA/DIMI

Term Life Insurance

Illness and accidents happen unexpectedly and can change your whole life. Therefore, protect yourself and your family members with TIKU/DIMA/DIMI.

TIKU/DIMA/DIMI offers financial security by way of capital payments in the event of disability or death resulting from an illness or accident. This is regardless of further insurance benefits.



Variable amount

Individually chosen
insurance sums



For families

Special benefits – attractive
premiums for children



Baby discount

First annual premium worth up
to 192 francs gifted

TIKU/DIMA/DIMI

Term Life Insurance

TIKU/DIMA/DIMI disability and death benefits insurance is suitable for all those who would like to protect themselves and their dependants against the financial effects of illness and accident.

Benefits of social insurance and their limits

	Persons not undertaking gainful activity AHV/AVS/OASI (old age and survivors' insurance), IV/AI (disability insurance)	Gainfully employed persons AHV/AVS/OASI, IV/AI, UVG/LAA/ LAINF (accident insurance), BVG/LPP (pension funds)
Nursing, care, medical aids	✓	✓
Professional integration	✓	✓
Disability	From age 18, not less than IV/AI minimum pension	Benefits from state and occupational pension provision (1st and 2nd pillars)
Death	Small widow's or widower's pension	

The annual figures refer to the calendar year of the birthday stated. They are calculated retroactively to each 1 January.

TIKU/DIMA/DIMI is the ideal supplement

Children and adolescents, persons not undertaking gainful activity AHV/AVS/OASI, IV/AI	A disability or death in the family can cause great financial difficulties. TIKU/DIMA/DIMI offers affordable insurance coverage particularly to persons not undertaking gainful activity, children, and adolescents.
Gainfully employed persons AHV/AVS/OASI, IV/AI, UVG/LAA/LAINF, BVG/LPP	Risk protection for business or private obligations, security when building a home (mortgage), or as a supplement to social insurance provision
TIKU/DIMA/DIMI benefits	Coverage in the event of disability and death resulting from an illness or accident Payout of the whole capital starting at a degree of disability of 70 % Payout of disability benefits starting at a degree of disability of 25 %
Baby discount	Newborns benefit from free risk cover worth up to CHF 192 in the first year of insurance if they are enrolled before birth or within the first year of life. The prerequisite is a successful risk assessment.

Further information: www.concordia.ch/tiku

The General Terms and Conditions of Insurance regarding TIKU/DIMA/DIMI Term Life Insurance of CONCORDIA prevail.

CONCORDIA
your health, our priority

Bundesplatz 15 · 6002 Lucerne · Telephone +41 41 228 01 11
info@concordia.ch · www.concordia.ch