

Special Conditions for the Co-insurance of the Consequences of Accidents in Accident Insurance (Kiln Special Conditions for Illness)

As amendment and supplementary to Subclause 1 (What is insured?) and Subclause 4 (Exclusions) of the Accident Terms and Conditions the insured benefits will also be paid under the following circumstances.

1.1 We shall provide insurance coverage in the case of accidents and illnesses happening to the insured person during the effectiveness of the contract.

1.2.1 The insurance coverage

- extends to include accidents worldwide;
- shall apply around the clock;
- is effective for all professional and extra-professional accidents;
- applies to the first medical diagnosis of an insured illness within the meaning of Subclause 1.6, or
- to death resulting from an insured illness within the meaning of Subclause 2.6.

1.6 Risk of illness

An insured illness has occurred, if the insured person suddenly and involuntarily suffers temporary or permanent disability due to any acute illness.

2.6 **Death benefit**

2.6.1 Precondition for the benefit:

The insured person has died within a period of 12 months as a result of the accident or an illness.

We refer to the special duties pursuant to Subclause 7.5.

4.1.7 Illness and death of the insured person in direct or indirect connection with a serious illness that already existed upon conclusion of the contract.

Serious illnesses within this meaning are deemed to be:

- cancer, cardiovascular diseases, psychiatric disorders or nervous diseases, as well as
- all illnesses requiring permanent medical treatment or regular (at least once every three months) visits to the doctor; and
- all illnesses by reason of which the insured person had been unable to work for more than two consecutive weeks at the time of contract conclusion or within the twelve months prior to the contract conclusion.

The insured person's knowledge of such illness shall not be relevant.