

Information sheet on the settlement of reinsurance claims

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elipsLife is the insurance company that reinsures the risks of disability and death. This information sheet for customers provides you as the insured person with more information on the claim settlement procedure of elipsLife.

Who is the insurer?

The insurer is Elips Life Ltd, headquartered in Vaduz. The Zurich branch office is responsible for insurance administration.

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How is incapacity for work notified?

The policyholder and the insured must inform elipsLife of the occurrence of an insured event within a maximum period of 90 days. The insured person must inform elipsLife or the policyholder in writing without delay if any important facts change during the term of the insurance that substantially increase the risk..

What are the obligations?

The policyholder must ensure that the insured person complies with the following obligations.

Obligation to cooperate

The insured person must provide elipsLife with complete and true information on everything related to the insured event as well as previous accidents and cases of sickness. To this end he/she must release the medical personnel providing treatment (doctor, therapists, hospitals, etc.) from their obligation to maintain professional confidentiality vis-à-vis elipsLife.

What are the next steps?

elipsLife reviews the responsibility as well as the medical grounds for the incapacity to work in order to determine its obligation to pay benefits. A report containing all the relevant information is requested from the doctor providing treatment.

Obligation to minimize claims

The insured person must do everything possible to promote a cure and desist from all actions which may delay a cure. He/she must in particular follow the instructions of the doctor and the nursing staff.

What happens to confidential data?

elipsLife only works with data pertaining to the processing of the contract. elipsLife can also collect information from third parties (insurance companies, doctors, hospitals, etc.). elipsLife uses this data for claims processing as well as statistical purposes. The data is stored physically and/or electronically and is protected against unauthorised access. You as the insured person may request the information prescribed by law regarding the processing of your personal data.

elipsLife thanks you for your trust and wishes you a speedy recovery.