

HELSANA

INSURANCE SUMMARY

Death and disability insurance in case of accident Program Marie Curie + ATLAS Experience + Associated Members of Personal

1. Risk insured

Helsana Assurances SA covers the insured person against the financial consequences of accidents to which he falls victim during the period of coverage.

The insurance covers occupational as well as non occupational accidents.

2. Territorial scope

The insurance is valid worldwide.

3. Beginning and termination of the insurance for the insured persons

Insurance cover shall begin on the date stipulated in the application form, and with the formal agreement of Helsana Assurances SA.

It shall terminate when the insured person ends its activity for the CERN within the Marie Curie Program or the ATLAS Experience or as Associated Member of Personal.

4. Premium CHF 30.- per month.

5. Benefits insured

Capital in case of death

If the insured person dies as a result of an accident, Helsana Assurances SA pays the insured capital of CHF 150'000 to one of the groups of beneficiaries in the following order: the spouse and the children - the father and mother - the brothers and sisters.

Capital in case of disability

If an accident results in a disability which is likely to be permanent, Helsana Assurances SA pays the insured capital determined by

- the agreed sum insured of CHF 300'000
- the degree of disability
- the scale of progression.

a) Degree of disability

According to the article 6.1, paragraph a) of General Insurance Conditions (CGA) for individual accident insurance and accident insurance for chil- Edition 2002/2007.

In the event of partial loss, the degree of disability is reduced in proportion. In the event of the simultaneous loss or disability of several parts of the body, the degree of disability is calculated by adding the various percentages; however, the degree of disability can never exceed 100%.

b) Scale of progression

Degree of disability	Capital	Degree of disability	Capital	Degree of disability	Capital	Degree of disability	Capital
%	%	%	%	%	%	%	%
1	1	26	28	51	105	76	230
2	2	27	31	52	110	77	235
3	3	28	34	53	115	78	240
4	4	29	37	54	120	79	245
5	5	30	40	55	125	80	250
6	6	31	43	56	130	81	255
7	7	32	46	57	135	82	260
8	8	33	49	58	140	83	265
9	9	34	52	59	145	84	270
10	10	35	55	60	150	85	275
11	11	36	58	61	155	86	280
12	12	37	61	62	160	87	285
13	13	38	64	63	165	88	290
14	14	39	67	64	170	89	295
15	15	40	70	65	175	90	300
16	16	41	73	66	180	91	305
17	17	42	76	67	185	92	310
18	18	43	79	68	190	93	315
19	19	44	82	69	195	94	320
20	20	45	85	70	200	95	325
21	21	46	88	71	205	96	330
22	22	47	91	72	210	97	335
23	23	48	94	73	215	98	340
24	24	49	97	74	220	99	345
25	25	50	100	75	225	100	350

Exemple 1

Degree of disability 60 %

Capital paid: CHF 300'000 x 150 % = CHF 450'000.

Exemple 2

Degree of disability 100 %

Capital paid: CHF 300'000 x 350 % = CHF 1'050'000.

This document is a summary of the General conditions of insurance, which remain legally binding.