



Personal financial planning / life insurance

Children's insurance and savings plans

Care allowance, occupational disability pension and savings capital make for financial freedom – and mean better protection for children and parents alike.

Parents and grandparents:
for the little ones.

Allianz 



The focus of the family.

You are going to have a child – and the joy is enormous! Grandparents and godparents, too, can hardly wait for the happy event. Once the baby arrives, it becomes the focus of family life. How can we best take care of the child and lend support on its way through life?

When will children's insurance and a savings plan be needed?

It is never too early to begin with targeted protection – and for very good reason. If your child has a lasting disability as a result of an accident or illness, the state disability insurance scheme (IV) will cover the costs of the child's education, retraining, integration in the working world, medical treatment, special medical aids or long-term care. However, as only basic expenses are reimbursed, children and teenagers up to the age of 18 – and thus their parents – are generally left without adequate financial cover. Personalized children's insurance and savings plans can help to counter this risk.

What does children's insurance cover?

Benefits from state disability insurance plans should be supplemented selectively in cases of long-term care or occupational disability. The premium waiver in the event of death or incapacity to work of either the policyholder or contractual partner also guarantees financing of the policy. Thanks to children's insurance with savings target insurance, you can save an attractive amount of guaranteed start-up capital before the policy expiry date.

Children's insurance and savings plans



Savings target insurance

- › Own home
- › Education
- › Retraining / further training

- › Endowment benefit
- › Death benefit



Disability pension insurance

- › Supplement to IV pension
- › Financial independence from parents
- › Mobility

- › Quarterly pension payments until age 64/65



Care allowance

- › Structural alterations
- › Professional care
- › Better aids

- › Capital payment
- › One to three instalments

Waiver of premium

- › The policyholder dies or is permanently incapacitated as a result of an accident/illness.
- › Allianz Suisse pays all subsequent premiums until the end of the children's insurance policy.

Concept of provision

Benefits

Savings capital

The most frequent goals and dreams of young people include being able to study, furnish a home, study languages abroad, buy their first car and travel. And they are things that their parents and grandparents like to support financially, too.

A children's insurance policy with savings target insurance can help to achieve these goals and dreams. The regular savings process coupled with guaranteed payment of the agreed capital at the end of the savings period creates financial freedom – and makes for an optimum start to the next phase of life.

Disability pension insurance

A state disability pension is paid if the child is permanently prevented from pursuing an occupation through illness or injury. This pension currently amounts to CHF 1567.–/month (as of January 2015) for persons who are born incapacitated.

The supplementary pension provided under the Allianz Suisse children's insurance policy is payable from age 18 and can amount to as much as CHF 2000.–/month. It helps those affected to live an autonomous and financially more independent life.

Care allowance

If a child requires long-term care, it is often necessary to make structural alterations to the home and purchase special medical aids. In this context, the state disability insurance scheme covers only integration costs, and detailed checks by the insurance authorities can sometimes delay the payment of funds for several years. Payment of a care allowance under a children's insurance policy can provide relief in such situations or finance benefits that go beyond basic assistance.

Four key advantages of private children's insurance and savings plans.

1

Even relatively small premium payments can ensure a substantially better level of protection for your child.

2

An ideal way for parents, grandparents and godparents to support their loved ones.

3

An individual supplement to state disability insurance with children's insurance and savings plans benefits.

4

Depending on your needs, you can cover risks and build up capital at the same time.

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The contractual terms and conditions of Allianz Suisse apply.