



# 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



Wide selection

For illness and accident –  
from the age of 21 on,  
only for illness, too

# 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 and gaps of social insurance

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

### TIKU/DIMA/DIMI is the ideal supplement

<b>Children and adolescents, persons not undertaking gainful activity, AHV/AVS/OASI, IV/AI</b>	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.
<b>Gainfully employed persons AHV/AVS/OASI, IV/AI, UVG/LAA/LAINF, BVG/LPP</b>	Risk protection for business or private obligations, security when building a home (mortgage), or as a supplement to social insurance provision
<b>TIKU/DIMA/DIMI benefits</b>	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 %

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

Further information: [www.concordia.ch/tiku](http://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

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