



NK.select FLEX

Stay flexible – with the switching option NK.select FLEX



Our NK.select FLEX option module helps our policyholders to adapt their insurance coverage within the NK.select tariff line flexibly and unbureaucratically to new life situations – perhaps because their financial budget is lower or they want higher quality coverage.

Who can insure NK.select FLEX?

- Persons who sign up for a **new** NK.select tariff (S, L or XL). It is not possible to add it at a later date.
- People who **switch** to a NK.select tariff (S, L or XL) out of
 - a supplementary insurance
 - a tariff for civil servant candidates
 - the tariffs OK/OK./OM/JOKER/OPTI.free
 - a student tariff/ the special conditions for training periods or
 - a long-term travel health insurance abroad (tariff LR/LR.).

If you sign up for NK.select FLEX, the maximum entry age is 66.

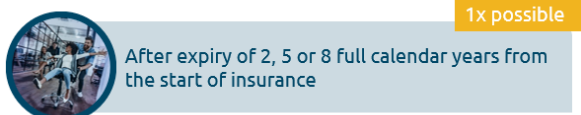
What option rights exist?

Right to higher insurance within the tariff line NK.select

The insured person can at certain **times** or **events**

- switch to a higher-performance tariff and/or
- reduce the deductible.

Switch at the following times:



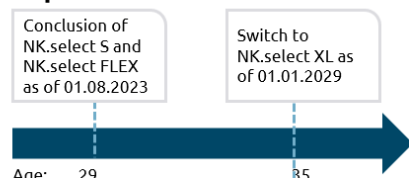
1x possible

After expiry of 2, 5 or 8 full calendar years from the start of insurance

When?

For the next January 1
(application possible until 31.01.)

Example Sarah:

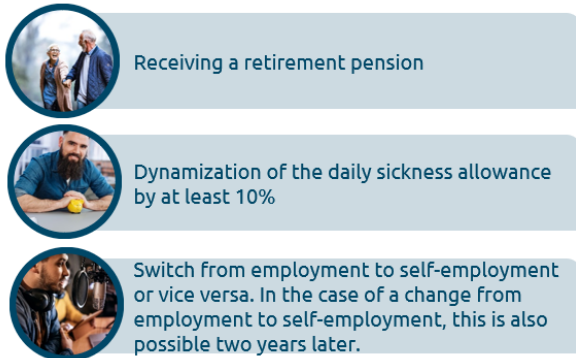


The job is going well

Switching options:

as of 01.01.26 or 01.01.29,
or 01.01.32

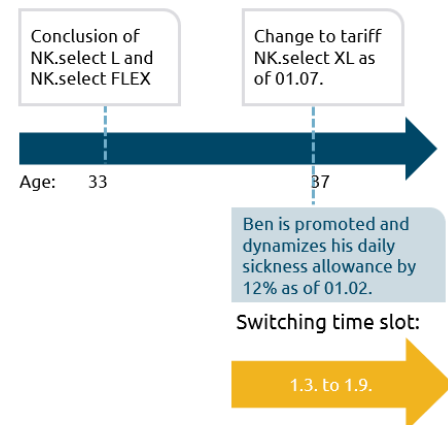
Switch to the following events:



When?

Within six months to the first of the month

Example Ben:



Right to switch back after reduction of insurance cover within the NK.select tariff line

After the insurance cover has been reduced, the insured person can switch back to the immediately previous tariff with the previous deductible/bonus at certain times.

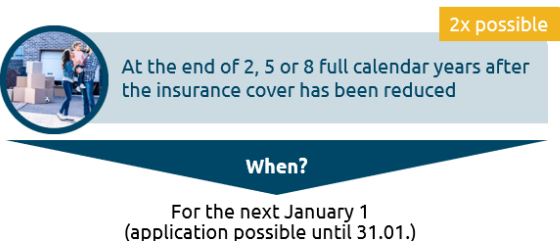
Reduction of insurance cover means that the insured person

- switches to a lower-performance tariff and/or
- increases the deductible.

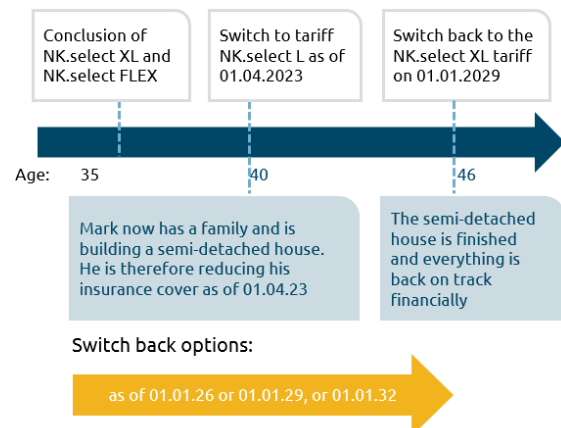
Attention

There is no reduction if the insured person switches to a tariff with lower performance but at the same time reduces the deductible (f. e. switch from NK.select XL 1200 to NK.select S 600)!

Switch back at the following times:



Example Mark:



How is the switch made?

If the above conditions are met, the switch is made

- without a new risk assessment and
- without new waiting periods.

The calculation of the new premium is based on the age reached at the time of the switch (= calendar year at the time of the switch minus year of birth). Existing ageing provisions are taken into account.