

Note on the consequences of non-payment of the initial premium to compulsory nursing care insurance

If applicable, the insurance coverage in the private compulsory nursing care insurance begins on the date specified in the insurance certificate or in the insurance confirmation, but

- not before the conclusion of the insurance contract,
- not before payment of the first premium, and
- not before the expiry of the waiting period.

Please therefore note:

If the first premium has not yet been paid when the insured event occurs, the insurer is therefore generally not obliged to pay benefits unless the policy holder is not responsible for the non-payment.