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# Political Risks: Help from Soliswiss

**Soliswiss is the only institution that insures Swiss nationals abroad against loss of their livelihood as a result of political risks or disturbances. Current events clearly demonstrate the importance of such a protection.**

During the course of past months, the western world has become brutally aware that their apparently stable values and systems can be viciously attacked. The events of September 11th, in just a few minutes, caused the death of thousands of people. They also destroyed innumerable places of work, some of which were occupied by Swiss nationals. Soliswiss remains the only institution to offer insurance against loss of livelihood as a result of events of a political nature. In times such as ours, when the entire world is confronted by so many uncertainties, it is reassuring to be able to depend on the support of a trustworthy institution that has stood the test of time and proved itself.

## Who is compensated?

Soliswiss members who have lost their livelihood as a result of political upheavals, wars, civil disturbances, or general coercive measures of a political nature, are entitled to compensation. The prerequisites are that the loss of resources of the member and his family must be relatively serious and long-lasting, and the cause of such a loss must be of a political nature.

## Some actual cases

In an Arab emirate, a Swiss national lost his position due to a change in the legislation of this country: foreigners are no longer authorized to occupy higher posi-

tions in the banking sector. The continuous guerilla warfare in Congo prevented a Swiss entrepreneur from pursuing the development of his agricultural enterprise. After the attacks in Luxor, a small Swiss entrepreneurial venture in the tourist sector had to cease its activities as a result of the resulting fall-out on local tourism. In all these cases the conditions for receiving compensation were met. – On the other hand, a Swiss national employed in a building near the WTC towers, destroyed after the recent events, will not be compensated as his employer immediately offered him a new position in Europe.

## What does the guaranteed compensation cost?

Soliswiss guarantees every one of its members the payment of a lump sum compensation if he loses his livelihood as a result of political events. Minimum compensation per member is CHF 10,000.–. It can be increased to a maximum of CHF 100,000.– per member. The member pays a premium of 4‰ on the chosen compensation amount.

Members who have a savings account with Soliswiss pay a compulsory political risk premium of 10% of their annual savings and 0,6% of their single savings. Members who have concluded an international health, or long-term security insurance through Soliswiss receive a free guarantee for lump sum compensation.

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## Soliswiss – a dynamic link with Switzerland



**«I left Algeria due to the events there and had to abandon most of my possessions. Upon my return to Switzerland, the compensation offered by Soliswiss helped me to move back and rebuild my life.»**

Anne-Marie Abderrahim-Reichlen, anthropologist, in Geneva today, after having spent 29 years in Algeria.

Soliswiss offers you security: Attractive long-term security products, interesting savings accounts, well adapted health insurance plans, and financial protection in case of loss of livelihood as a result of political disturbances.

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