



Information on interim accident insurance

This information sheet is to be given to employees on leaving the company or on termination of their non-occupational accident insurance. The information therein is based on the Federal Law on Accident Insurance (UVG) of March 20, 1981.

Interim accident insurance in general

If an employee terminates their employment relationship and if they worked for their employer for an average of at least 8 hours per week, they benefit from insurance protection against non-occupational accidents for 31 days following their departure.

Employees can extend this protection by up to a maximum of six months with interim accident insurance. Interim accident insurance grants the same benefits as mandatory non-occupational accident insurance. It must be taken out before the end of the mandatory non-occupational accident insurance.

Are you still insured with AXA against non-occupational accidents and are stopping work permanently or temporarily? Then take out interim accident insurance online:

www.axa.ch/interim-accident-insurance

All employees have mandatory insurance coverage from the Swiss Accident Insurance Fund (SUVA) while drawing unemployment benefits and during waiting periods and suspension days. You can take out interim accident insurance from SUVA within 31 days from the date on which entitlement to unemployment benefits ends.

Information regarding the health insurer

The Federal Act on Health Insurance (KVG) also makes provision for accident benefits in cases where accident coverage is not provided by an accident insurer. Employees with mandatory insurance for both occupational and non-occupational accidents can suspend the accident coverage included under the KVG and reduce their premium accordingly. However, when terminating their employment relationship or withdrawing from the non-occupational accident insurance, employees who have suspended accident coverage under the KVG must inform their health insurer within one month of receipt of this information sheet about the end of their comprehensive accident insurance coverage under the UVG. Depending on the health insurer, that suspension also applies to the interim accident insurance.

Confirmation

I hereby confirm that on leaving the company I was informed in writing about the option of taking out interim accident insurance and the obligation to inform the health insurer.

Last name: _____

First name: _____

Date: _____

Signature: _____

Name of the insured company: _____

When can I take out interim accident insurance?

If you have been working for an employer for an average of at least 8 hours per week, you will have mandatory insurance against non-occupational accidents. If you are stopping work permanently or temporarily (e.g. unpaid leave) or are reducing your hours to fewer than eight per week, you will no longer be insured by an employer. In this case, you can extend your coverage by taking out interim accident insurance for a maximum of 6 months. This means you will be fully eligible for benefits in accordance with the provisions of the UVG.

Where can I take out interim accident insurance?

You can take out interim accident insurance with the insurance company that currently provides you with mandatory coverage against non-occupational accidents.

How do I do this?

You can take out interim accident insurance online at www.axa.ch/abredeversicherung. The premium is CHF 40 per month (also for parts thereof). You must pay the premium at the latest on the day on which the insurance against non-occupational accidents of your (former) employer ends. This ends on the 31st day after the day on which entitlement to at least half your salary ends.

Example:

End of salary entitlement: 14.9.

End of coverage: (31 days) 15.10.

Desired extension: until 30.11.

Interim accident insurance: two-month term for an CHF 80 premium

What you need to know:

Your interim accident insurance ends if you are employed again for at least eight hours a week before the term ends. Your interim accident insurance coverage is suspended whenever you are covered under military insurance, e.g. when attending a refresher or civil defense course. In this case, the interim accident coverage will be extended commensurately. Before coverage expires, you can extend your interim accident insurance by continuing to pay the premium – at the most for six consecutive months. However, when terminating their employment relationship or withdrawing from the non-occupational accident insurance, employees who have suspended accident coverage under the KVG must inform their health insurer within one month of receipt of this information sheet about the end of their comprehensive accident insurance coverage under the UVG. Depending on the health insurer, that suspension also applies to the interim accident insurance.

What do I do if I have an accident?

Please notify AXA without delay (www.axa.ch/unfall). This obligation falls on the legal heirs in the event of your death.