



Protection against the financial consequences of an accident

Compulsory accident insurance pursuant to the UVG/LAA provides both employees and employers with coverage against the financial consequences of occupational and non-occupational accidents and occupational diseases. This insurance is based on the Swiss Federal Law on Accident Insurance (UVG/LAA) and its ordinances.

Who is insured?

The insurance is mandatory for all employees, including individuals working from home, interns, volunteers, and apprentices. The UVG/LAA has special provisions for the policyholder's family members working in the same company, agricultural workers, and employees transferred abroad, and other cases that are listed separately. By means of special agreements, self-employed individuals can voluntarily take out insurance for themselves and their family members who are not subject to compulsory coverage.

What events are insured?

Occupational accidents and non-occupational accidents; occupational diseases are deemed to be the equivalent of occupational accidents.

	Covered against occupational and non-occupational accidents	Covered only against occupational accidents
Who is insured against which events?	All employees who on average work at least 8 hours per week for the same employer are covered.	Employees who work an average of less than 8 hours per week for the same employer are covered.
When does insurance coverage commence?	Coverage starts on the day on which the employment relationship begins or on which entitlement to a salary begins. If no starting date was agreed, coverage begins the first time the employee sets out for work.	Coverage starts whenever a person leaves for work
When does coverage end?	At the end of the 31 st day after the date on which entitlement to half the salary ends	On arriving back from work at the person's place of residence
What must be done when coverage ends?	<ul style="list-style-type: none"> • Extension of coverage by mutual agreement • Notification of health insurer 	

Benefits under the UVG/LAA

Medical treatment

- Purposeful and cost-effective treatment
- Assumption of the cost of treatment by:
 - Physicians and dentists, as well of any medication, examinations and analyses they prescribe
 - Treatment in the general ward of a hospital.

Please note that the amounts covered for medical treatment and for costs incurred abroad are limited.

Daily benefits

The amount of daily benefits is determined by the degree to which an insured person is unfit for work. If the person is fully unfit for work, daily benefits amount to 80% of pensionable earnings. Entitlement commences from day 3 after the date of the accident and ends when the insured person has fully regained his capacity for work, starts to receive a disability pension, or dies. A deduction for the cost of meals and accommodation will be applied to persons staying in a treatment center who do not have any dependants.

Disability pension

For full disability, the disability pension is 80% of pensionable earnings; for partial disability, the pension is prorated. In sum, AHV/AVS-IV/AI benefits (supplementary pensions) may not exceed 90% of pensionable earnings.

Survivors' pensions

Survivors' pensions are tiered as follows:

- 40% for widows/widowers
- 15% for each half-orphan
- 25% for each orphan
- max. 70%, as the total for multiple survivors
- max. 90% of the pensionable earnings with cumulated AHV/AVS and IV/AI pensions (supplementary pensions)

The insurance includes cost-of-living adjustments on the pensions. These are based on the national consumer price index and are implemented whenever the AHV/AVS-IV/AI pensions are adjusted.

Impairment compensation

Insured persons who sustain permanent and considerable physical or mental impairment from an accident are entitled to a commensurate allowance for physical or mental impairment in the form of a lump sum.

Helplessness allowance

An insured person can claim a helplessness allowance if, because of a disability, he or she needs permanent assistance or personal supervision to carry out basic everyday tasks.

Pensionable earnings/limit

Daily benefits and pensions are calculated on the basis of pensionable earnings up to a maximum amount of CHF 148,200 per person per year, or CHF 406 per person per day (status Jan. 1, 2016).

Procedure in case of an accident

The person who has had an accident or a member of their family must report the accident to the employer without delay. The employer, in turn, must report the accident to the insurer immediately.

Our services

As well as benefiting from our competence and many years of experience, you also benefit from valuable services for your business.

- Online claims reports
- Electronic salary reporting procedure for annual accident statistics
- Workplace health management to promote employee motivation and health
- Absence management with an efficient data management tool and awareness-raising among managers
- Case management for employees who are unfit for work