



# Additional protection against the financial consequences of an accident – geared to the requirements of the business

Coverage provided by the statutory accident insurance (UVG/LAA) has clearly defined limits. For this reason, AXA offers its clients supplementary insurance solutions that are geared to their specific needs.

## Who can take out insurance?

All employees of a company who are insured under the UVG/LAA. Self-employed persons and any family members who are not subject to compulsory accident insurance can take out coverage as well.

## Insured earnings

Daily benefits as well as disability and survivors' pensions are calculated on the basis of insured earnings. Under the UVG/LAA, these include gross salaries up to the UVG/LAA maximum. As of 1.1.2016, this equals max. CHF 148,200 per year, or CHF 406 per day. Salary components that exceed the UVG/LAA maximum (known as salary surplus) are therefore not covered under the UVG/LAA insurance. This means that persons earning higher salaries, as shown in example B in the table below, have an additional need for coverage. The example can be applied analogously to disability and survivors' pensions. Companies can therefore take out supplementary accident insurance from AXA for salary components that are not covered under the compulsory accident insurance.

## Medical expenses

The supplementary accident insurance covers:

- Incremental costs of hospitalization in a private or semi-private ward
- Statutory deductions for meals and accommodation in the case of the hospitalization of a person without dependants
- Any costs incurred abroad which are not covered under UVG/LAA Costs incurred for home help services and complementary medicine

## Daily benefits

The supplementary accident insurance includes the following options for daily benefits:

- Daily benefits for the first and second day that are not insurable under the UVG/LAA
- The difference of 10 % or 20 % compared with the full UVG/LAA salary, because the basic UVG/LAA compulsory accident insurance covers only 80 % of the salary.
- Daily benefits for salary surplus

The employer's obligation to continue paying the salary also applies to salaries that exceed the UVG/LAA maximum. There are a number of options for the waiting periods and the scope of coverage. Daily benefits in case of relapses and sequelae from previous accidents

AHV/AVS salary employee	A	B
Annual AHV/AVS salary	CHF 91,500	CHF 183,000
AHV/AVS salary per day	CHF 251	CHF 501
Daily benefits pursuant to the UVG/LAA (80 % of max. CHF 406)	CHF 201	CHF 325
UVG/LAA benefits as % of salary	80 %	65 %
Appropriate supplement	10 %*	25 %*

\* In the event of incapacity for work, daily benefits are exempted from social insurance contributions. Therefore, 90 % of the salary is sufficient.

### Disability and death benefits

AXA insures the following disability and death benefits under the supplementary accident insurance:

- Inflation-adjusted disability and survivors' pensions on surplus salaries. This type of pension is intended as a long-term provision
- Life partner's pension, 40% of total salary covered
- Bridging capital in the event of disability or death. This benefit will cover any extraordinary costs due to sudden changes or to prevent sudden financing gaps. With regard to the death lump sum, insured persons can appoint a natural person as their beneficiary in their will, provided they have no spouse or children who are entitled to UVG/LAA benefits. Furthermore, the Federal Law on the Registration of Partnerships for Same-Sex Couples does not distinguish between registered partners and spouses

### Coverage of gross negligence / exceptional risks / acts of daring excluded under UVG/LAA

Under the compulsory accident insurance, benefits are reduced in the case of grossly negligent acts. If a special additional component is taken out, AXA also pays for the exclusions and reductions applied by compulsory accident insurance.

AXA's supplementary insurance benefits are paid in full even if the claimant caused the accident through gross negligence, provided that the accident was not attributable to alcohol, drugs or speeding.

### 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

### Benefits under the UVG/LAA

#### Medical treatment

- Purposeful and cost-effective treatment
  - Assumption of the cost of treatment by:
  - Physicians and dentists, as well as 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. Failure to do so can lead to a reduction or even a refusal of benefits in accordance with the law. Furthermore, the insured person must, at the cost of the insurer, undergo any medical examinations that have been ordered.