Helsana Business Accident



Group accident insurance products

Financial security in case of accident

Helsana

Committed to life.

Optimally protected against accidents and occupational illness

Accidents and occupational illnesses can have serious consequences for the lives and careers of employees. The compulsory accident insurance (UVG) and voluntary UVG supplementary accident insurance cushion the financial consequences and protect employees from economic deprivation. Our offer is rounded off perfectly by Case Management and assistance services.

Compulsory accident insurance (UVG)
Under the Federal Accident Insurance Act (UVG), companies are obliged to insure their employees against the consequences of accidents and occupational illnesses. Helsana is a private insurer off erring statutory accident insurance to companies that are not obliged by law to take out insurance coverage from Suva.

Please note:
- The UVG loss of earnings insurance must cover at least 80 % of the salary from the third day after the accident.
- The maximum salary that can be insured per person and year is CHF 148,200.
- For employees who work less than eight hours per week, insurance benefits are limited to occupational accidents and occupational illnesses, including accidents on the way to and from work.
- Self-employed individuals can take out voluntary accident insurance pursuant to the UVG.

UVG supplementary accident insurance
In addition to the compulsory UVG insurance, Helsana also offers companies UVG supplementary accident insurance that covers additional benefits.

For example:
- Assumption of up to 100 per cent of loss of earnings
- Coverage for two waiting days
- Coverage of salaries that exceed the UVG maximum of CHF 148,200
- Hospital stay in semi-private or private ward as well as additional coverage abroad
- Medical expenses abroad
- Assistance service for accidents abroad
- Assumption of complementary medical treatments
- Medicines not covered by basic insurance provided off-list
- Inclusion of extraordinary risk if benefits are reduced
- or refused due to gross negligence or act of daring
- Lump-sum disability and death benefits as well as disability and survivor's pensions for excess salaries
- Lump-sum death benefit with free choice of beneficiary
- Continued payment of salary in the event of death
- Disability and survivor's pensions for surplus salaries
- Partner's pension as part of the UVG salary and/or surplus salary
- Household help

With Helsana Business Accident, you and your employees enjoy peace of mind that you are protected by optimal insurance cover in the event of an accident or occupational illness. Helsana also offers attractive supplementary benefits such as the SUNET*Online* and SUNET*Plus* tools for the notification of accidents and illnesses, electronic payroll declaration and Helsana Business Health, our comprehensive occupational health management offer. These services lighten your workload and cut your costs. You can also save with Helsana's professional Case Management.

Accident insurance pursuant to UVG and supplementary accident insurance

	Compulsory	Voluntary
Medical expenses Doctor's and hospital bills	**Medical treatment/ other benefits in kind** General hospital ward	**Other costs covered by insurance** Private/semi-private hospital ward
Incapacity for work Salary during absence from work	**Daily benefit** Max. 80 % of insured income (max. CHF 148,200) from third day after accident date	**Additional daily benefit** Any daily benefit supplement up to 100 % of full salary
Incapacity for work Living expenses in case of disability	**Pensions/ compensation** Max. 80 % of insured income (max. CHF 148,200)	**Additional pensions/ compensation** Any supplements up to 100 % of full salary

Your advantages with Helsana Business Accident

- Optimal protection against the financial consequences of accidents and occupational illnesses.
- Helsana supports you with professional Case Management. This helps your injured employees and cuts costs.
- You profit from supplementary insurance benefits that simplify your processes, have a preventive effect and help you save money.
- Generous discount scheme under UVG supplementary insurance.

And this is how your employees benefit

- Employees and their dependants have insurance coverage for lump sums for disability and death, or receive disability and survivors' pensions on the salaries in excess of the UVG maximum salary.
- Employees enjoy greater level of comfort in private or semi-private hospital wards.
- For accidents abroad, employees benefit from the comprehensive assistance service included in UVG supplementary accident insurance.

Committed to the health of your company.

Would you like to know more?
For more information, visit
helsana.ch/en/business-accident

Would you like a personal consultation?
Contact us by phone on 0844 80 81 88
or online at **helsana.ch/companies**

Proud to be a top-rated provider.





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