Helsana
Committed to life.

Information sheet for employees on group UVG supplementary insurance

based on the VVG (Federal Insurance Contract Act)

Your employer's group contract provides you with cover in addition to compulsory accident insurance against the consequences of accidents, physical injuries and occupational illnesses. This information sheet provides you with the most important information regarding your insurance cover.

Insurance benefits

What is the legal basis?

According to the Federal Accident Insurance Act (UVG), it is compulsory for all employees working in Switzerland to be insured against the economical consequences of accidents and occupational illness. If your work eight hours or more a week, you are insured against occupational accidents, non-occupational accidents and occupational illnesses. Occupational accidents refer to accidents during work hours, while non-occupational accidents refer to all accidents in your free time. Occupational illnesses also equate to occupational accidents. If you work for less than eight hours a week as a part-time employee, you are insured against occupational accidents and occupational illnesses including accidents on the way to and from work. Group UVG supplementary insurance is voluntary and insures benefits in excess of compulsory accident insurance under UVG. The insurance cover is valid worldwide.

What is insured?

The insurance covers accidents, physical injuries and occupational illnesses in addition to compulsory accident insurance under UVG. Occupational illnesses are treated the same way as occupational accidents. Accidents occurring while engaged in Swiss military service and civil defence during peacetime are also covered by the insurance. Such accidents are deemed to be non-occupational accidents. Please refer to your policy for your individually agreed scope of benefits.

What should I do if I have an accident?

Please inform your employer of the accident immediately. Should any additional steps be necessary in your case, we will inform you or your employer when the time comes.

Important terms and information

Premiums

Premiums are essentially owed by your employer. The employer, however, has the option of demanding part or all of the premiums from you. This is set out in your contract of employment or internal regulations.

How are notifications issued?

Any communications from Helsana will come to you via your employer. The latter is obliged to inform you of the key details of the contract.

Travelling abroad

You can access expert assistance around the clock in the event of an emergency abroad. We help take care of administrative procedures such as requesting cost approval for hospital treatment, organising repatriations, and much more.

24-hour Emergency Call Centre: 058 340 16 21

End of your insurance cover

Reasons for a lapse in your insurance cover

Your insurance cover under this policy ends in the following situations:

- When the insurance policy comes to an end
- When the insurance cover under compulsory accident insurance (UVG) comes to an end, including the additional coverage period

Transfer to individual daily allowance insurance

If you leave your contractual employment relationship with your employer, you can switch to Helsana individual daily benefit insurance within three months provided you are resident in Switzerland or a cross-border commuter or a cross-border commuter meeting certain conditions. Your employer is obliged to explain your right of transfer to individual insurance.

Do you have any questions?

Should you have any questions about this information sheet or the applicable General Insurance Conditions, please contact your employer.
Or you can call us direct on 0844 80 81 88
Mon – Fri, 8 a.m. – 12 p.m. / 1 p.m. – 5 p.m.

Helsana Group

PO Box
8081 Zurich
helsana.ch/companies

This information sheet does not form part of the contract. It is issued simply to provide information on the material provisions of the General Insurance Conditions (GIC) for UVG supplementary insurance (Helsana Business Accident under the VVG, May 2023 issue). These serve as the basis for the insurance contract.

The Helsana Group comprises Helsana Insurance Company Ltd, Helsana Supplementary Insurances Ltd and Helsana Accidents Ltd.

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