

Accident insurance (UVG) information sheet

Free movement of persons

Information for employers, employees, brokers

1 Principle

Under EU regulation (EC) no. 883/2004, citizens of the EU and Switzerland are generally subject to the legal provisions of only one country, even if they work in several countries simultaneously. Since 1 January 2016, this regulation has also applied to relations between Switzerland and other EFTA countries.

2 Obligation

2.1 Employees who work for the same employer in several countries must conduct at least 25% of their activities in their country of residence. Thus, they remain subject to the social insurance law of their country of residence. Those who conduct less than 25% of their work in their country of residence are subject to the legal provisions of the country in which their employer is based. Employees who work for several employers based in various countries remain subject to their country of residence if they conduct at least 25% of their work there.

2.2 Self-employed persons who work in several countries must conduct at least 25% of their activities in their country of residence. Thus, they remain subject to the social insurance law of their country of residence. Those who conduct less than 25% of their work in their country of residence are subject to the legal provisions of the country in which their self-employment is focused.

2.3 For both employed and self-employed activities in several countries, the regulations for insurance obligation covering employed work take precedence over those for self-employed work.

Employee with one employer/Self-employed

Place of work	Social insurance law obligation	
	Employee	Self-employed
country other than country of residence	Place of work	Place of work
Country of residence (min. 25%) and multiple other countries	Country of residence	Country of residence
Country of residence (less than 25%) and several other countries	Country of headquarters of employer	Country of main activity
several other countries	Country of headquarters of employer	Country of main activity

Examples:

A German citizen lives in France and works in Switzerland; their employer has its place of residence or headquarters in an EU country or Switzerland. They are subject to Swiss legislation and must be insured under UVG.

A Swiss citizen lives in Switzerland and works four days a week as an employee in Switzerland and one day in Germany. They are subject to Swiss legislation and must be insured for both activities under UVG.

A German citizen resident and self-employed in Germany works three days a week in France and two days in Switzerland for the same employer based in Switzerland. They are subject to Swiss legislation and must be insured for both employed activities in Switzerland and France under UVG.

2.4 In Switzerland, the AHV compensation office is responsible for adjudicating on the applicable social insurance provisions. If you have any questions about your obligation, contact your local AHV office.

3 Benefits

3.1 Medical treatment costs are paid based on the legal provisions applicable to the assisting insurer.

3.2 Benefits in kind – non-occupational accidents: the health insurance regulations of the responsible country apply. For those insured under UVG in Switzerland and who reside or stay in an EU country, the assisting insurer designated by this country in the field of health is obliged to provide services in the event of a non-occupational accident.

3.3 In the case of an emergency and thus a temporary stay in the EU, in particular a holiday – in contrast to occupational accident and illness – a right to benefit assistance exists only if the benefits in kind prove to be medically necessary during the stay.

Examples:

A German citizen lives in Germany and works in Switzerland. While skiing in Germany, they break their arm (non-occupational accident). The costs for emergency care in Germany and follow-up treatment in Germany are covered according to the German social tariff (Art. 17 Regulation 883/04).

An Austrian citizen lives in Austria and works in Switzerland. They have an occupational accident in Switzerland. The treatment costs incurred at their place of residence are covered according to the Austrian social tariff (Art. 17 Regulation 883/04).

A German citizen lives and works in Switzerland. They wish to have accident-related treatment carried out in Germany. For this, they need authorisation from the relevant accident insurer (Art. 20 Regulation 883/04).

Source: Accident Insurance Circular no. 19, 14 December 2017



Treatment following an accident or planned admission to a **hospital in Germany.**

Benefits are covered according to German law.

How accident insurance is billed:

The service provider sends the invoice to the assisting insurer, who then sends it on to the accident insurance company.

Treatment following an accident or planned admission to a **hospital in Switzerland.**

Benefits are covered according to Swiss law.

How accident insurance is billed:

The service provider sends the invoice directly to the accident insurance company.



With supplementary insurance, Helsana covers the costs of the deductible or excess.