

Precise risk analysis

For optimal insurance cover of your company



Your precise risk analysis

Do you work for yourself? Or do you own your own company? In that case, your insurance cover is particularly important. With the Helsana risk analysis, you will find exactly the right insurance cover. This helps you to reduce risk and also save on premiums. In the event of illness or accident, we offer you insurance cover that is tailored to your needs – unlike many other daily allowance insurers. This means that together, step by step, we determine your optimal amount of insurance.

Step 1: identify risks

You should be prepared for absences at any time – due to illness, accident, holidays, military service or for family reasons. This can result in follow-up costs due to unfulfilled customer orders (contractual penalties), losses in inventory value, loss of customers and reputational damage.

Together, we determine your optimal amount of insurance. Transfer the numbers from points A to C into the fields of the respective subsequent steps. This will result in your insurable annual salary amount under point D.

Step 2: reduce risks

What losses can I expect during my absence? Think about this question. But remember, the more risks you can reduce, the less insurance you need. When making agreements with customers and/or suppliers, factor in the possibility of your absence. Keep your inventory as low as possible. This applies particularly to perishable goods. Think about how you might be able to retain customer loyalty in the event of a shutdown.

Step 3: estimate consequences

Estimate the loss of revenue that your absence would cause.

- Lower revenue reduces profits.
- Fixed costs continue, even in the event of complete revenue loss.
- Variable costs, such as material purchases and other expenses, are reduced as a result of decreased business activity.
- In the worst case, costs exceed sales and you are left with a loss.

Step 4: define coverage

Financial consequences can vary from company to company. If an illness or accident leaves you incapacitated for work, insure against loss of income through Helsana Business Salary daily sickness benefits insurance. The follow-up costs are difficult to quantify and depend heavily on the industry, the size of the company and the duration of the absence. For this reason, you cannot be co-insured.

Benefits in the event of a claim

- We base our calculations on the figures in your income statement for the last financial year.
- In the event of irregular business operations, the average of the last three financial years may be taken into account.
- For newly established companies, we ignore the income statement for the first two years.
- Even if your income is reduced by 90%, you will still receive 100% of the annual salary amount.
- In addition to income (profit), your fixed costs are also insured.
- Since all customers of Helsana Business Salary daily sickness benefits insurance may assert claims only for actual losses, you benefit from lower premiums.

Amounts per year

Fixed costs
(e.g. rent for business premises, personnel costs, insurance, interest, leasing rates, etc.) _____
_____ CHF _____

Net profit _____ CHF _____

Maximum damages **A** CHF _____

What are your functions within the company? _____

Do you have a substitute or can employees or others help out or step in? Yes No If yes, additional costs CHF _____

Are any external services available? Yes No If yes, additional costs **B** CHF _____

Total additional costs for loss mitigation CHF _____

Sales in normal business operations CHF _____

Revenue loss (estimate) _____ % x maximum damages **A** CHF _____

Additional costs for loss mitigation **B** CHF _____

Expected damages **C** CHF _____

Do you have other daily allowance insurance policies that cover illness or accident? Waiting period _____

Duration of benefits _____

Benefit CHF _____

Insurable annual salary amount **C** /existing benefits **D** CHF _____

How long does it take for damage resulting from your absence to be quantified, or how long you can bear the risk of losses yourself?

_____ days

Waiting period _____ days

In the event of disability, when do your pension benefits begin?

after _____ days/months/years

Duration of benefits

365 days 730 days

Committed to the health of your company.

Do you have any questions?

We are happy to help. Please use the contact form to tell us about your issue, call us on the phone, or visit us at a Helsana General Agency near you.

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helsana.ch/general-agencies

Would you like to know more?

You can find further information at
helsana.ch/companies