

Guide to UVG payroll declaration

The Federal Act on Accident Insurance (UVG) requires all insurers to keep various statistics. Therefore, we require complete disclosure from you in the annual payroll declaration.

1 General instructions

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| a) Employees | Those compulsory insured according to the UVG are employees engaged in the business including home-based employees, apprentices, trainees and volunteers. The premium for the statutory accident insurance is imposed for these personnel on the basis of the salaries. |
| b) Family members | Family members of the proprietor engaged in the business are also considered employees in accordance with Art. 1a) if they draw a cash wage and contribute to Old-Age and Survivors' Insurance (AHV). |
| c) Apprentices, trainees and volunteers | For apprentices who are engaged on the basis of a contract of apprenticeship, the effective earnings must be declared in this case. However, a minimum wage of CHF 81 per day for persons aged 21 and over, and CHF 41 per day for persons under the age of 21 is subject to a premium for apprentices, volunteers and persons working to clarify their choice of occupation (e.g. auditing apprentices) if the actual earnings do not lie above these values. |
| d) Persons in secondary employment | For persons who are active in secondary employment and pursue primary employment elsewhere, the wage from the secondary employment should only then be declared if AHV contributions are made. However, the wage is subject to a premium for persons employed on a secondary basis only (e.g. students) as well as adolescents and pensioners in receipt of AHV because there is always coverage. |
| e) Persons employed on farms | The following persons employed on farms never require coverage in accordance with UVG: The wife of the manager, his relatives in the ascending and descending line and their wives, as well as his sons-in-law who are expected to take over the operation for self-management. Therefore, salaries paid to these persons shall not be declared. |
| f) Persons with multiple employment | For persons compensated by multiple employers, the earnings in total only up to a maximum amount of CHF 148,200.00 is subject to a premium. If the total earnings exceed the maximum amount, the individual employer per employment contract must only declare the share of the maximum amount that corresponds to his/her share of the total earnings. |

2 Payroll of all employees subject to AHV

The total wages of these personnel subject to AHV shall be declared as they are to be declared to the AHV compensation office for calculating the AHV contribution. Attention should be paid to the instructions in accordance with Art. 1a)–1c) as well as the following valid particularities in regards to the payroll subject to AHV:

- For employed family members, partners, stockholders and members of the cooperative, the earnings typical for the occupation and local area shall be declared if they exceed the salary subject to AHV designated in the payroll accounting;
- Family-related bonuses granted as children, training or household allowances are in fact considered insured earnings, but are not subject to AHV contributions or a premium. Such allowances, as well as IV daily allowances and EO compensation shall not be listed in the declaration.

Please see overleaf

3 Payroll not subject to AHV

The accident insurance in accordance with UVG also extend to persons on whose earnings no AHV contributes have to be paid. This includes apprentices, trainees, volunteers and auditing apprentices until the end of the calendar year in which they reach the age of 17, as well as other adolescents not subject to AHV, pensioner in receipt of AHV and persons employed on a secondary basis only (without any primary employment) and no AHV contributions have to be made on the earnings obtained.

For these persons, the paid salaries under restriction of Art. 1c) shall be declared.

4 Payroll subject to AHV that exceeds the amount of CHF 148,200.00 per person and year

The maximum amount of the insured earnings appropriate for the compulsory accident insurance per person totals CHF 148,200.00 per year or CHF 406.00 per calendar day. The wage fractions that exceed these limits are not therefore subject to a premium and can be deducted from the payroll declaration.

5 Payrolls of persons engaged in the business less than 8 hours per week

For employees who work less than 8 hours per week in the business, the statutory accident insurance only applies to occupational accidents and occupational illnesses. To calculate the premium for the non-occupational accident insurance, their salaries are therefore not taken into consideration.
