

A close-up photograph of a child's hands being guided by an adult's hands over a colorful abacus. The child is wearing a blue t-shirt. The abacus has multiple rows of colorful beads (green, blue, pink, yellow, white) on wooden rods. The background is dark and out of focus.

Individual/child accident insurance

**Voluntary
accident insurance**
Financial security
in event of an accident

Helsana
Committed to life.

Optimal protection worldwide in the event of an accident

Accidents can have serious consequences for your daily life and work. By law, you are insured against this through your health insurance company and/or your employer. Individual/child accident insurance extends this insurance cover and alleviates the financial consequences.

Supplement to statutory accident cover

Everyone who is resident in Switzerland is insured against accident by law. However, the statutory insurance benefits cover only the minimum requirement. Often it does not take disability resulting from an accident into account, for example. In this case, lump-sum benefits are intended only for people in employment. Individual/child accident insurance closes this gap in coverage.

Enjoy the following benefits

- Medical expenses (inpatient)
- Daily benefits
- Hospital daily benefits
- Lump-sum disability benefits
- Lump-sum death benefits

You can insure all services – with the exception of medical expenses coverage – individually.

Who should have voluntary accident insurance?

Even though accident insurance is compulsory, many self-employed, non-employed people, housewives and househusbands or children and young people are not adequately insured. In this case, voluntary accident insurance makes sense. It prevents medical costs, lost wages and other accident-related expenses from threatening your company's existence.

Your benefits

- Worldwide insurance coverage for accidents
- Wage compensation for incapacity to work
- Financial support for disability following an accident
- Financial support for surviving relatives in the event of death following an accident

Insured benefits

We reimburse the following benefits to you under individual/child accident insurance:



For inpatient treatment (worldwide), you receive back 100% of the costs that exceed the benefits of the accident or basic insurance.* You benefit from unrestricted choice of doctor and hospital and can be stationed in a private ward.



The daily benefit provides financial support in the case of prolonged incapacity for work following an accident. It compensates for loss of earnings. You can use the payments to finance, for example, household help, childcare or taxi trips to the doctor.



In the case of inpatient hospital stay, you will be paid an amount set by you for each day in hospital. There is no obligation to provide proof. You are free to use the hospital daily benefit as you wish. You can use it to pay travel expenses for relatives or for a television in hospital, for example.



After an accident resulting in disability, you will receive financial protection in the form of a lump-sum disability benefit.** You receive benefits for mobility costs, medical aids and retraining costs.



After an accident resulting in death, your surviving relatives will receive financial protection in the form of a lump-sum death benefit.**

*Minus deductible and excess from compulsory basic insurance.

**The insured sum is not linked to salary and is independent of other benefits from statutory or private insurance.

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

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