

# Financial security in case of accident

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Accidents and occupational illnesses can have serious consequences for the lives and careers of employees. The compulsory accident insurance (UVG) and voluntary UVG supplementary accident insurance cushion the financial consequences and protect employees from economic deprivation. Our offer is rounded off perfectly by Case Management and assistance services.

# Committed to the financial security of your employees.

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## **Compulsory accident insurance (UVG)**

Under the Federal Accident Insurance Act (UVG), companies are obliged to insure their employees against the consequences of accidents and occupational illnesses. Helsana is a private insurer offering statutory accident insurance to companies that are not obliged by law to take out insurance coverage from Suva.

Please note:

- The UVG loss of earnings insurance must cover at least 80% of the salary from the third day after the accident.
- The maximum salary that can be insured per person and year is CHF 148,200.
- For employees who work less than eight hours per week, insurance benefits are limited to occupational accidents and occupational illnesses, including accidents on the way to and from work.
- Self-employed individuals can take out voluntary accident insurance pursuant to the UVG.

## **UVG supplementary accident insurance**



In addition to the compulsory UVG insurance, Helsana also offers companies UVG supplementary accident insurance that covers additional benefits.

For example:

- Assumption of up to 100% of loss of earnings
- Coverage for two waiting days
- Coverage for salaries that exceed the UVG maximum of CHF 148,200
- Hospital stay in semi-private or private ward, daily hospital benefits and additional coverage abroad
- Inclusion of extraordinary risk if benefits are reduced or refused due to gross negligence or act of daring
- Assistance service for accidents abroad
- Lump-sum disability and death benefits, disability and survivors' pensions for excess salaries

With Helsana Business Accident, you and your employees can rest assured that you have optimised insurance coverage in case of an accident or occupational illness. Helsana also offers attractive supplementary benefits: SunetOnline and Sunet*plus* for the notification of accidents and illnesses, electronic payroll declaration, emergency psychological help and Helsana Business Health, our comprehensive occupational health management offer. This lightens your workload and cuts your costs. You can also save with Helsana's professional Case Management.

## Accident insurance pursuant to UVG and supplementary accident insurance

	 <b>Compulsory</b>	 <b>Voluntary</b>
<b>Medical expenses</b> Doctor's and hospital bills	<b>Medical treatment/ other benefits</b> General hospital ward	<b>Other costs covered by insurance</b> Private/semi-private hospital ward
<b>Incapacity for work</b> Salary during absence from work	<b>Daily benefit</b> Max. 80% of insured income (max. CHF 148,200) from third day after accident date	<b>Additional daily benefit</b> Any daily benefit supplement up to 100% of full salary
<b>Incapacity for work</b> Living expenses in case of disability	<b>Pensions/ compensation</b> Max. 80% of insured income (max. CHF 148,200)	<b>Additional pensions/ compensation</b> Any supplements up to 100% of full salary

### The advantages for your company:

- Benefits: Optimised protection against the financial consequences of accidents and occupational illnesses.
- Supplementary insurance benefits free of charge: You profit from supplementary insurance benefits that simplify your processes, have a preventive effect and help you save money.
- Claims handling: Helsana supports you with professional Case Management. This cuts costs.
- Discounts: Generous discounts on UVG supplementary accident insurance products.

### The advantages for your employees:

- Capital insurance or pensions: Employees and their dependants have insurance coverage for lump sums for disability and death or receive disability and survivors' pensions on the salary in excess of the UVG maximum salary.
- More comfort: Employees enjoy more comfort in the private or semi-private ward in hospital.
- Premium-free service: For accidents abroad, employees benefit from the comprehensive assistance service included in the UVG supplementary accident insurance.
- Emergency psychological help: Immediate professional help after an accident.



### Would you like to find out more?

More information is available at [helsana.ch/en/business-accident](https://helsana.ch/en/business-accident)



### Would you like telephonic advice?

Call us on 0844 80 81 88.



### Do you wish a personal consultation in your vicinity?

Visit your closest Helsana agency. You can find the addresses at [helsana.ch/verkaufsstellen](https://helsana.ch/verkaufsstellen).