

# Accident insurance - information sheet for employees

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## Based on the UVG (Federal Act on Accident Insurance)

You are insured against the financial consequences of an accident under your employer's group insurance contract with Helsana Accidents Ltd. This information sheet summarises the most important information on your insurance cover.

### Insurance benefits

#### **Who is insured?**

All employees in Switzerland are insured against the financial consequences of an accident.

#### **What is insured?**

The insurance covers occupational and non-occupational accidents as well as occupational illness. In the event of an accident, we pay the medical expenses, cost of medical aids, rescue, recovery and transport costs, daily allowance, allowance for physical and mental impairment, death and disability benefits and funeral costs. You will find further information on insurance cover at [www.helsana.ch/en/accident-insurance](http://www.helsana.ch/en/accident-insurance).

#### **When does insurance cover begin?**

Your insurance cover begins on the date on which your employment relationship begins according to your employment contract. If you work less than eight hours per week and are therefore only insured for occupational accidents, insurance cover begins when you start your trip to the office.

### Important provisions

#### **Suspension of insurance cover**

Insurance cover is suspended for the time you are subject to the military insurance or compulsory accident insurance in a foreign country.

#### **Part-time employees**

If you work less than eight hours per week, you are only insured for occupational accidents, including accidents on the way to and from work. Accidents that occur in your private life (during your free time or while doing sport) are non-occupational accidents and are not insured. Your health insurance policy with your health insurance scheme has to include cover for medical treatment following an accident.

#### **Territorial validity**

Insurance cover applies worldwide. For emergency treatment abroad, the insurance pays double the amount that would have been incurred in Switzerland at most, and in an EU country we pay the social tariff for the country in question.

### Overcompensation/charging

According to the provisions, daily allowance insurance may not cause you to receive more in benefits for full or partial incapacity to work than your insured loss of income. Overcompensation occurs when you receive more in benefits from several insurance schemes than the income you would have received if you had been healthy. Helsana has the right to charge any such overcompensation to the daily allowance.

## Obligations of the insured

### Obligation to cooperate

To ensure that no gaps in insurance cover occur, you or your family members should report an accident to the employer without delay and seek the necessary medical treatment.

### Claims settlement

Please stay in contact with your employer after the accident and provide them with regular updates on your state of health. Please also send us on a monthly basis and after treatment has finished a copy of the accident report with the entries completed by your doctor. It is also important that you report any changes of doctor, planned hospital stays or other special events.

### Registration for disability insurance

We will coordinate your claim for benefits with the Federal Disability Insurance. You will receive a registration form from us after no more than 150 days. Please complete it in full and return it to us as quickly as possible. Please contact us if you require any assistance.

## End of your insurance cover

### End of your insurance cover

Your insurance cover for occupational accidents and occupational illness ends when your employment relationship ends. Non-occupational accidents are still covered for 31 days after the end of the employment relationship. The insurance cover can be extended if you continue to receive a salary or salary replacement benefits from your employer after the end of the employment relationship. Tip: Ask your employer about your insurance cover when the end of your employment relationship is in sight.

### Interim accident insurance (insurance to bridge interruptions)

If you finally or temporarily give up working (examples: employment relationship has been terminated and no new job has been found / unpaid leave) or reduce your working hours to less than eight hours per week, you can take out interim accident insurance to extend your cover for non-occupational accidents by a maximum period of six months. This only applies for persons who worked more than eight hours per week for their last employer. You have to sign the contract before the end of the 31-day period of extended cover. You can obtain the information sheet on "Interim accident insurance" from your employer.



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[www.helsana.ch/unternehmen](http://www.helsana.ch/unternehmen)

**Please contact your employer should you have any questions regarding this information sheet and the current General Insurance Conditions.**

This information sheet does not form part of the contract and is issued simply to provide information on the material provisions of the General Insurance Conditions (AVB) for accident insurance (Helsana Business Accident), which serve as the basis for the insurance contract.