

**suva**



# Working temporarily abroad

Insured by Suva

# When are accidents that occur abroad insured by Suva?

If you work for a firm insured by Suva, you are also insured against accidents and occupational diseases that occur abroad, provided the following conditions are met:

## **Working abroad**

- The precondition for insurance cover while abroad is that you were covered by compulsory insurance in Switzerland immediately before being sent abroad. Foreigners who have recently arrived in Switzerland or persons who have hitherto not been gainfully employed must work in Switzerland before they are sent abroad.
- Work is deemed to have started when paid training in the future activity has been given within the company in Switzerland. A job interview alone does not constitute a basis for an insurance relationship.
- Employment abroad must be for a limited time period. Employees must work for an employer in Switzerland during this time.
- After completion of the work period abroad, employees must resume their work in Switzerland. In the case of employees resident in Switzerland or cross-border commuters, this return to employment in Switzerland is assumed.

In other cases, however, it must be confirmed in writing or be credible.

## **How long are employees allowed to work abroad?**

### **EU/EFTA countries**

For citizens of Switzerland or of EU/EFTA member countries sent to work in EU/EFTA member countries, insurance cover is valid for 24 months. If the work carried out abroad lasts longer than 24 months, a special agreement must be concluded before the expiry of this period.

The Compensation Office is responsible for checking insurance coverage and for issuing certificates for people working abroad.

### **Non-EU/EFTA countries**

If work is to be carried out in a non-EU/EFTA country, the period of insurance cover for citizens of all countries is determined by existing international treaties or the Federal Act on Accident Insurance (AIA) if no international treaty has been concluded.

According to the Federal Act on Accident Insurance (AIA), insurance cover for people sent to work abroad lasts for two years. On special request, this can be extended to a total of six years.

Suva recommends that the employer arranges for Suva to check the situation regarding insurance either before the period of residence abroad begins or at the request of the foreign state involved and, if necessary, obtains a certificate for people working abroad.

### **Staying abroad, but not working**

Employees who work at least eight hours per week are not only insured against occupational accidents, but also against non-occupational accidents.

Non-occupational accident insurance cover remains in force for a further 31 days if a worker suspends their work or terminates their employment contract. During this additional coverage period, it is possible to extend your non-occupational accident insurance for up to six consecutive months by taking out interim accident insurance. During the additional coverage period or the period covered by interim accident insurance, employees enjoy the same insurance protection as employees who have an accident during their leisure time. This means that insurees can claim for medical treatment, daily benefits, disability pensions as well as survivor's pensions.



Further information on how to take out interim accident insurance can be obtained online at [www.suva.ch/abredeversicherung](http://www.suva.ch/abredeversicherung) or from the nearest Suva agency.

# When are accidents that occur abroad not insured by Suva?

## **Suva insurance cover does not apply to the following cases:**

- An employee intends, from the outset, to work abroad either for more than six years or on a permanent basis.
- A person is employed by a Swiss employer solely to work abroad from the outset and on a permanent basis.
- No employment relationship exists with a Swiss firm that is insured by Suva.
- An employee has a non-occupational accident. However, this person's non-occupational accident insurance is not in effect because they work less than eight hours each week.

## **After being sent abroad**

If you continue to work abroad after the deployment period or special agreement has ended, you, as an employee, must comply with the social insurance laws of the country in which you are working.

# The same insurance benefits as in Switzerland – with few exceptions

## Insurance benefits

### What does Suva pay for in the case of accidents abroad?

In the EU/EFTA and in countries with which Switzerland has concluded a separate social security agreement, Suva reimburses the cost of medical treatment in accordance with the social tariffs of that country. This applies to both out-patient treatment and hospital treatment.

Suva does not pay for additional costs that may be incurred due to higher tariffs, special requests or treatment in a private hospital ward.

In a country without a social security agreement with Switzerland, Suva pays for medical treatment (out-patient or in a hospital), up to twice the amount of the costs that would have been incurred in the event of treatment in Switzerland. In many of these countries, however, the insurance cover provided by Suva is not enough.

We therefore expressly recommend supplementary private insurance cover.



For rescue, recovery, travel and transport costs, Suva will reimburse one-fifth of the maximum amount of the insured annual earnings, which represents a maximum of CHF 29,640.

The legal regulations on the curtailment and refusal of insurance benefits in general and in the case of unusual risks and gross negligence also apply to accidents occurring abroad.

Please see [www.suva.ch/wagnisse](http://www.suva.ch/wagnisse)

# What to do in the event of an accident abroad

## Suva Assistance

Suva is also there for its insurees abroad – thanks to Assistance. This helpful service is fully in line with the holistic care and comprehensive cover that Suva offers to its insurees. With Assistance, all Suva insurees can count on medical help, protection and advice whenever they are temporarily outside Switzerland.

This includes:

- a 24-hour helpline
- a worldwide network of medical care
- care and advance payment for local doctors' bills, medicine and hospital costs as well as
- transport to a reputable clinic or transportation home.



If you need help outside Switzerland, call the Assistance number: +41 848 724 144 (please see the Assistance card at the end of this brochure).

## Reporting an accident

If you have an accident or fall ill with an occupational disease abroad: please report this to the responsible Suva agency as soon as possible. The fastest and easiest way to do this is to make a digital claim. The corresponding online forms can be found at: [www.suva.ch/sunet](http://www.suva.ch/sunet)

## Doctor's fees and hospital costs

If you have an accident in an EU/EFTA country, the responsible agency will immediately issue a confirmation of insurance coverage to the relevant liaison office. Based on the Agreement on the Free Movement of Persons, the service provider must bill this liaison office for the cost of medical treatment in accordance with the social tariffs of the country concerned and within the framework of the statutory provisions.

In urgent cases in the EU or EFTA, insurees can also present their «European Health Insurance Card» issued by their medical insurer. In the event of sickness, accident and maternity, this card entitles the holder to claim for all medical services that are medically necessary, taking into account the type of service and the anticipated length of stay.

If an insured has an accident in a country with which Switzerland has concluded a separate social security agreement with regard to accidents, Suva will reimburse the cost of treatment in accordance with the social tariffs of this country. The countries concerned are: India, Macedonia, Montenegro, Serbia, Turkey and Bosnia-Herzegovina.

The parties issuing bills must be made aware that bills may only be issued in accordance with the social tariff in force in that country.

Suva does not pay for additional costs that are incurred due to higher tariffs, special wishes or treatment in a private hospital or by a private physician.

If an accident happens in a country without a social security agreement with Switzerland, Suva will reimburse the cost of medical treatment up to twice the amount of the costs that would have been incurred in the event of treatment in Switzerland.

# How are employees working abroad best protected?

About 2500 people insured in Switzerland suffer an occupational accident abroad each year. Irrespective of the safety regulations that apply in the country in which they are working, employers who send personnel abroad are responsible for ensuring their employees' health and safety. The general duties of employers and employees are set forth by Swiss law – regardless of where employees are working.

## **Employers' obligations**

The following also applies outside Switzerland: according to the Accident Prevention Ordinance, all employers are obliged to identify any hazards arising in their companies and to take the necessary precautions. If employers dispatch employees abroad, they must clarify which additional safety and health risks may exist. The greater the risk of injury, the more effective the protection measures must be – regardless of the level of safety prescribed by the country.

Based on their risk assessments, employers must provide necessary protective measures, such as:

- Selection of the person: Is this person qualified to perform the job safely?
- How can lower safety standards be compensated for on site?
- What personal protective equipment is needed on site?

Employers are also obliged to check the implementation of protective measures – for example, by means of detailed inquiries.

## **Employees' obligations**

Swiss law also applies to employees' general obligations irrespective of where they are deployed. In particular, employees must follow employers' instructions concerning occupational safety and take the generally acknowledged safety rules into account. Employees who observe deficiencies that can impair safety must remedy them immediately. If not authorised or able to do so, they must inform their employer of this deficiency immediately.

## **Vital rules apply outside**

### **Switzerland, too**

What is true in Switzerland also applies elsewhere: this also includes the vital rules. If life and health are at risk, it is your right and duty to say STOP and interrupt work when abroad as well. Employers are obliged to draw their expatriate employees' attention to this point in particular. Please refer to [www.suva.ch/regeln](http://www.suva.ch/regeln)

### **Asbestos**

The use of asbestos is forbidden in Switzerland. However, there are countries in which asbestos is still widely used. If employees are sent to any of these regions and it is suspected that particularly hazardous substances such as asbestos are present, employers are obliged to clarify the risks involved. On this basis, they must also take all the necessary measures (please refer to: [www.suva.ch/asbest](http://www.suva.ch/asbest)). Preventive occupational medical care should be discussed with Suva's Occupational Medicine Division.

## **General information and links**

Before employees are sent abroad, Suva recommends that attention be given to certain aspects:

- Please note that medical care given after an accident or during sickness outside Switzerland often differs from the procedure followed in Switzerland. For instance, the so-called rescue chain is longer in many places. It might therefore be a good idea to take a personal first-aid kit along.
- Have your doctor perform a health check-up before you leave Switzerland. This includes any necessary vaccinations, for example.
- Obtain information from the Federation's website about the country's general situation and read any warnings: [www.eda.admin.ch/reisehinweise](http://www.eda.admin.ch/reisehinweise)

# Applicable law

Insurance cover outside Switzerland is regulated by the Agreement on the Free Movement of Persons with EU countries, by international treaties and by the Federal Act on Accident Insurance (AIA).

## Principles

Swiss, EU or EFTA passport holders working outside Switzerland:

- Insurance cover in an EU or EFTA member state is regulated by the respective Agreement on the Free Movement of Persons.

The OASI compensation funds can provide you with information on the Switzerland-EU and Switzerland-EFTA Agreements on the Free Movement of Persons.

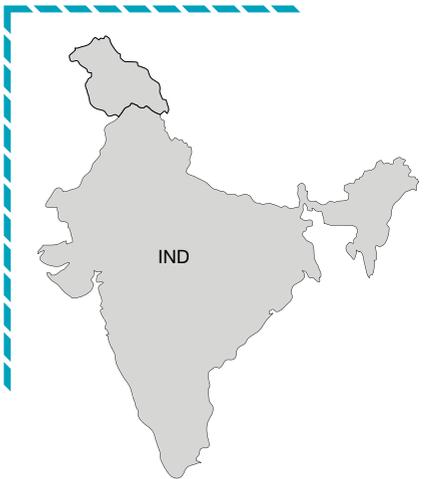
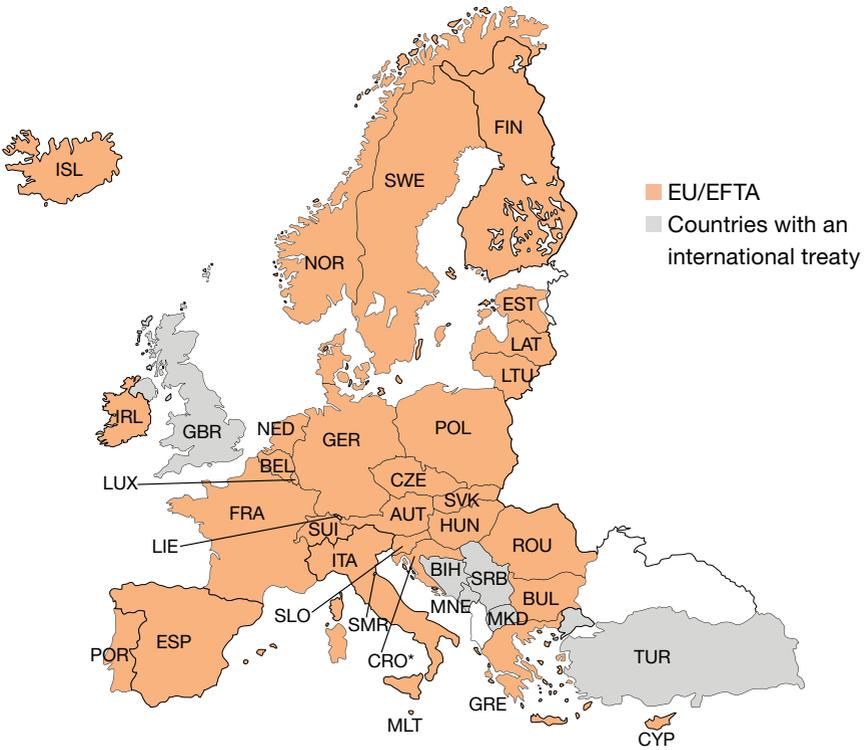
[www.ahv-iv.ch](http://www.ahv-iv.ch)

For non-Swiss, non-EU and non-EFTA passport holders sent to work in an EU or EFTA country:

- Insurance cover is regulated by international treaty. If there is no international treaty, the Federal Act on Accident Insurance (AIA) applies.

For people sent to work in a non-EU or non-EFTA country:

- Insurance cover for all nationals is either regulated by international treaty or – if there is no international treaty – by the Federal Act on Accident Insurance (AIA).



[www.suva.ch](http://www.suva.ch)

**The Assistance number if you need help abroad: +41 848 724 144.**

Cut out the Assistance card and keep it in your wallet. Or make a note of the Assistance number so you have it ready, just in case.

**+41 848 724 144 Assistance**

Medical assistance for accidents  
outside Switzerland.

**suva**



## The Suva model Four basic pillars



Suva is more than just insurance; it combines prevention, insurance and rehabilitation.



Suva returns its profits to its insureds in the form of lower premiums.



Suva is managed by social partners. The balanced composition in the Suva Council of employer, employee and federal representatives lends itself well to broadbased, sustainable solutions.



Suva supports itself; it does not receive any public funding.

### Suva

Postfach, 6002 Luzern

### Information

Tel. 058 411 12 12  
kundendienst@suva.ch

### Orders

[www.suva.ch/1673-19.e](http://www.suva.ch/1673-19.e)

### Title

Working temporarily abroad

Printed in Switzerland  
Non commercial impression  
with source indication allowed.  
Issued: January 2022

### Publication no.

1673-19.e



To get in touch with the agency  
nearest you, please contact:  
Tel. +41 58 411 12 12  
[www.suva.ch](http://www.suva.ch)