

**suva**



# Validity, duration and extension of compulsory accident insurance

Interim accident insurance

**This brochure provides information about the start, duration and end of compulsory accident insurance and how you can prolong your insurance cover (interim accident insurance). This knowledge is key to avoiding insurance gaps.**

# 1 Occupational accident insurance (OAI)

Employees working in Switzerland are insured against occupational accidents and occupational diseases.

Employees also include

- subcontractors,
- part-time employees,
- temporary workers,
- homeworkers,
- apprentices,
- volunteers,
- trainees,
- trial-period apprentices as well as
- family members who earn a cash wage or make contributions to the OASI.

If you are temporarily sent abroad as an employee, the insurance cover generally also applies.

You can find more information on this at:

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

# 2 Non-occupational accident insurance (NOAI)

**2.1** Employees who work at least eight hours a week for the same employer are also insured against non-occupational accidents. Part-time employees whose working hours do not reach this minimum threshold are only insured against occupational accidents, occupational diseases and accidents on the journey to work. The nature of employment shall be decisive for the validity of the NOAI, and not any deviation above or below the eight-hour threshold.

Where irregular working hours (sometimes more and sometimes less than eight hours per week) are concerned, non-occupational accident insurance is considered active if, during a longer period of time (three months), the average working time is at least eight hours per week, or if the number of weeks with at least eight working hours outweigh those with less than eight hours. If, in the relevant period, the weeks with actual work assignments outweigh those without, only weeks involving actual work assignments are included for calculation purposes. If, in the relevant

period, the weeks without work assignments outweigh those with, then all weeks are taken into account for calculation purposes.

**2.2** The NOAI premiums can be deducted by the employer from the employee's salary.

**2.3** For most employees, it can be assessed at the start of employment whether the NOAI is effective or not. The employer will inform the employee of this assessment.

**2.4** In the case of employees with irregular working hours that cannot be determined in advance, it must be assessed three months after the start of work whether or not the NOAI is valid. We recommend making no NOAI wage deduction until this time and informing the employee that only occupational accident insurance may be applicable in such cases. Non-occupational accidents must be reported to Suva, however, so it can be reviewed whether the NOAI was valid and whether benefits must

be granted. In the event of change to working hours that could have an impact on the validity of the NOAI, the earlier assessment must be reviewed.

The Suva agency will provide temporary assurances that the NOAI is valid (confirmation of cover).

Please contact us in cases of doubt. We would be happy to help you and give you some information about insurance cover.

# 3 Start, end and lapse in compulsory accident insurance

- 3.1** For an employee who is insured against non-occupational accidents,
- insurance cover begins on the day that the employment relationship begins or the entitlement to pay takes effect.
  - the insurance ends 31 days after the day on which the claim to at least half-pay ends.

The following are regarded as equivalent to a salary:

- compensation in accordance with the Swiss Loss of Earnings Compensation Act,
- compensation from cantonal maternity insurance,
- the daily allowances of compulsory accident insurance, military insurance, disability insurance and those statutory health insurance funds and private health and accident insurers that compensate for continuation of salary payment.

Once the employment relationship has been terminated, daily benefits for sickness that were paid out after the termination date are no longer classed as wage replacement.

Non-occupational accident insurance can be continued via interim accident insurance for up to six consecutive months (see Clause 4).

- 3.2** For an employee who is only insured against occupational accidents, occupational diseases and accidents on the journey to work,

- insurance cover begins on the 1<sup>st</sup> day of work upon starting the journey to work;
- insurance cover ends once he/she has completed the journey home after ending his/her professional work.

**3.3** Insurance is suspended for all insured persons who are subject to Swiss military insurance or foreign, compulsory insurance.

# 4 Extending accident insurance through interim accident insurance

**4.1** Employees can extend the validity of their compulsory non-occupational accident insurance (NOAI) with interim accident insurance. This way, employees remain insured even after the end of their employment relationship, unpaid leave, professional training or illness.

**4.2** As an employee, you receive the same insurance benefits from Suva as you would under compulsory NOAI. However, the occupational accident risk is not covered. You can find out more information about insurance benefits at [www.suva.ch/versicherungsleistungen](http://www.suva.ch/versicherungsleistungen)

Remember to report an accident to your Suva agency as soon as possible. .

**4.3** The maximum duration of the interim accident insurance is six consecutive months. The period shall start as soon as the mandatory NOAI insurance becomes effective again.

**4.4** The premium amounts to CHF 65 per month, which also applies to consecutive months.

**4.5** It is important that you take out interim accident insurance before your compulsory NOAI comes to an end. You conclude interim accident insurance with the insurance company with which you were last insured against non-occupational accidents. Ask your employer about this.

You can conclude interim accident insurance here:  
[www.suva.ch/interim-insurance](http://www.suva.ch/interim-insurance)

# 5 Information

## **Any questions?**

We would be happy to help you. Please get in touch with your local Suva agency.

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



## The Suva model

### Four basic pillars

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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 broad-based, sustainable solutions.



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

### Suva

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