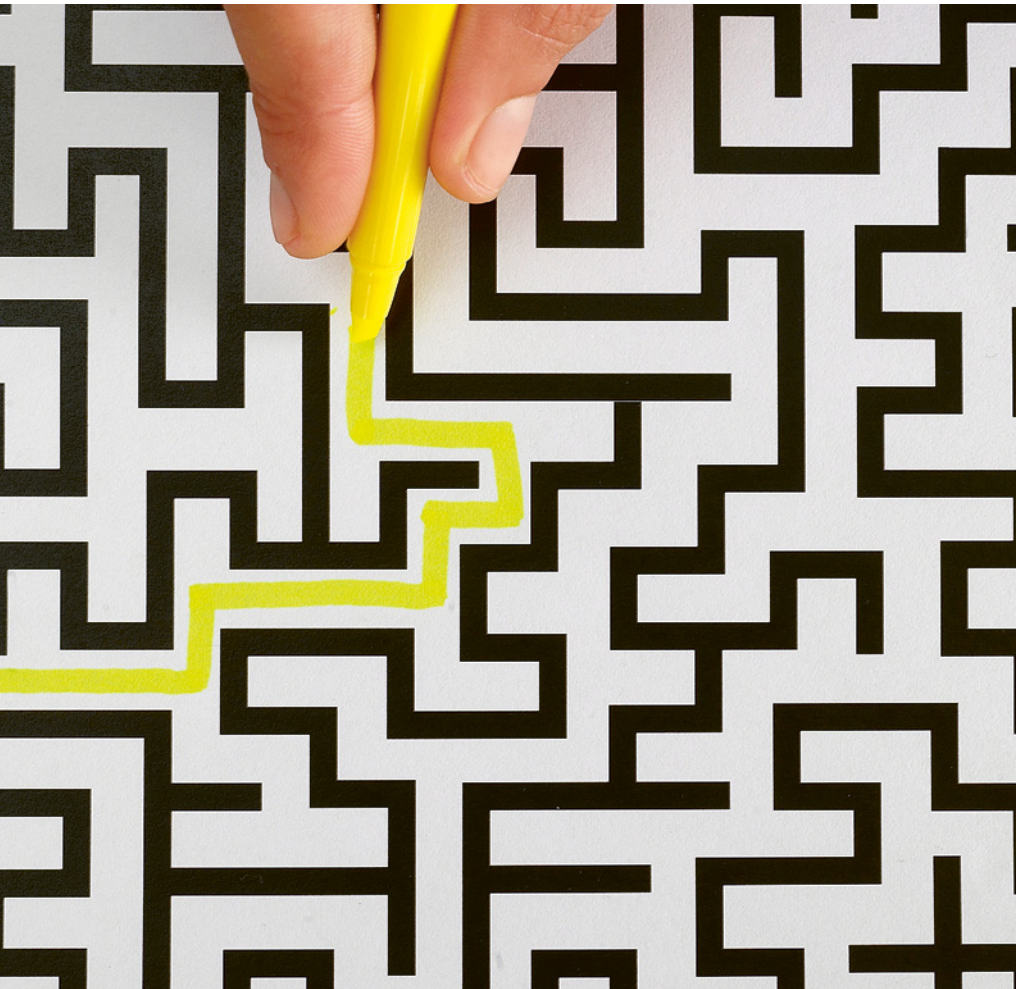


suva



How are employees insured by Suva?

The most important information about
compulsory accident insurance

In this brochure, you will find information about how and when you are insured in accordance with the Federal Act on Accident Insurance (AIA).

Should your job or employment status change, we recommend that you check your personal insurance situation.

We would be happy to advise you. Please contact your Suva agency at 058 411 12 12.

What you should know

You are insured by Suva

As an employee of a Suva-insured company, you are insured against accidents and occupational diseases.

Report accidents as soon as possible

Report occupational and non-occupational accidents as well as occupational diseases to your direct supervisor or the management, even if this does not result in any interruption in your work. Any delay in reporting such accidents could result in the loss of insurance benefits. Unemployed persons should report the accident to the relevant unemployment insurance company.

How am I insured?

Employees, students and trainees working **at least eight hours** per week at the same employer are compulsorily insured against **occupational accidents, occupational diseases and leisure-time accidents**.

Part-time employees working **less than eight hours** per week at the same employer are only insured against occupational accidents, occupational diseases and accidents on the direct route to work. They are not insured against leisure-time accidents.

Start and end of insurance coverage

For employees working at least eight hours per week, insurance cover begins on the day that the employment relationship begins or wage entitlement takes effect; **insurance cover ends** 31 days after the last working day (additional coverage period) or 31 days after the day that the claim to at least half-salary or wage replacement (daily benefit in the event of accident, illness, etc.) ends.

For part-time employees working less than eight hours per week at the same employer, insurance cover begins upon starting the direct journey to work and ends upon termination of employment, once their work has ended and their journey home is complete.

Interim accident insurance

Non-occupational accident insurance can be extended by up to six months through interim accident insurance. This can avoid gaps in insurance that arise as a result of unpaid holiday, for example.

The insurance must be taken out 31 days after the day that entitlement to at least half-salary ends, at the latest. It is easy to take out interim accident insurance; you can do this online at www.suva.ch/interim-insurance. The premium costs 65 Swiss Francs per month.

Military insurance

Military personnel are insured under military insurance. Military insurance covers the impairment of health of those who provide services for the state in the area of **security and peace services**, such as military, civil defence and alternative service as well as Swiss Humanitarian Aid Unit missions, peace-keeping measures and good services for the state.

Report any impairment of health to the military or regiment physician and to the civilian doctor after service is over. The **civilian doctor** will report your case to military insurance immediately. A report is required to determine liability and benefit entitlement. For further information, please visit: www.militaerversicherung.ch

Insurance benefits

Care benefits and reimbursement of expenses

- medical treatment on an out-patient basis or in the general ward of a hospital, with free choice of the doctor
- necessary travel, transport and rescue costs
- cover of damage to objects that replace a body part or physical function (e.g. prosthetic devices)
- aids that compensate for physical injuries or loss of function (e.g. prosthetic devices)
- holistic rehabilitation at Suva's own rehab clinics in Bellikon and Sion

Cash benefits

Daily benefit: from the 3rd day after the day of the accident, 80 per cent of the last insured salary earned before the accident. This is graded according to the degree of work incapacity.

Disability pension: up to 80 per cent of the insured salary, graded depending on the degree of occupational disability. A disability pension can be reduced when the person reaches regular retirement age. The extent of the reduction will depend on the person's age at the time of their accident and on the degree of disability. A person suffering an accident after reaching retirement age will not be entitled to a disability pension.

Helplessness allowance: subject to certain, legally prescribed requirements, helplessness allowances are also provided.

Permanent impairment compensation: one-off, cash benefit for permanent and significant impairment to physical or mental function. The amount depends on the severity of the impairment.

Survivor's pension: widows and widowers receive 40 per cent, half-orphans 15 per cent, full orphans 25 per cent and divorced spouses entitled to support receive up to 20 per cent of the insured salary. The total amount of these pensions may not exceed 70 per cent (in the case of divorced spouses entitled to support 90 per cent) of the insured salary.

Complementary pension: if, in addition to the Suva pension, an IV or OASI pension is also paid, both pensions may together not exceed 90 per cent of the annual income. If this limit is not reached, Suva shall supplement the IV or OASI pension up to a maximum of 90 per cent, which means that it provides what is known as a complementary pension.

Cost-of-living allowances: recipients of a disability pension, survivor's or orphan's pension are entitled to cost-of-living allowances.

The insured salary on which daily benefits are based is the most recent salary drawn prior to the accident and, for determining pensions, the salary received within one year prior to the accident.

The maximum amount of the insured salary is determined by the Federal Council.

Reduction of insurance benefits

Benefits for occupational and non-occupational accidents may be subject to reductions or rejections. For injuries that the insured person has **intentionally inflicted** on him/herself, there is no entitlement to insurance benefits (with the exception of a legally defined contribution for funeral costs in the event of suicide).

Should the insured person suffer an accident when committing an **offence** or a **crime**, the monetary benefits may be reduced or, in particularly serious cases, denied.

The following applies in the event of non-occupational accidents:

If the insured person has caused the accident through **gross negligence**, the daily benefits will be reduced for at most two years after the accident. Should an insured person suffer an accident because s/he exposed him/herself to **exceptional risk** or **hazard**, depending on the circumstances, she can expect all insurance benefits to be denied or a 50 percent reduction in monetary benefits.

Insurance coverage in the event of professional changes

Insurance coverage for employees working at least eight hours per week at the same employer



Job change

Taking on a new position within 31 days

How am I insured?

Due to the additional coverage period, you are insured against accidents under your old employer's AIA insurance provider.

What needs to be done?

From the time of starting the new position, you will be insured against occupational and leisure-time accidents under your new employer's AIA insurance provider.



Job change

An interruption of more than 31 days (unpaid holiday, further training, language study programme, etc.), giving up paid work temporarily and voluntarily for an undetermined amount of time

How am I insured?

If the additional coverage period of 31 days has expired, there is no longer any insurance coverage.

What needs to be done?

The insurance coverage for accidents can be extended for up to a maximum of six consecutive months (see section on interim accident insurance).



Taking up self-employment

How am I insured?

Self-employed persons are no longer subject to compulsory accident insurance. If the additional coverage period of 31 days has expired, there is no longer any insurance coverage.

What needs to be done?

It is recommended that you take out insurance for entrepreneurs with Suva. This guarantees optimum insurance coverage for accidents and occupational diseases as well as life-long livelihood security in the event of serious accidents.



Unemployment

Lack of employment for an indeterminate period



Giving up paid work



Ordinary or early retirement

How am I insured?

Unemployed persons entitled to unemployment allowances must be insured by Suva against accidents. The insurance cover ends 31 days after the day on which you last met the requirements for entitlement to unemployment allowances.

What needs to be done?

The unemployment insurance company deducts the accident insurance premium directly from the unemployment allowances and pays this to Suva.

How am I insured?

If the additional coverage period of 31 days has expired, there is no longer any insurance coverage.

What needs to be done?

The insurance coverage for accidents can be extended for up to a maximum of six consecutive months (see section on interim accident insurance). After the interim accident insurance has expired, it is recommended that you take out individual accident insurance from a private insurer or a health insurance provider.

How am I insured?

If the additional coverage period of 31 days has expired, there is no longer any insurance coverage.

What needs to be done?

To provide cover for accidents, it is recommended that you take out individual accident insurance from a private insurer or a health insurance provider.

Insurance coverage for employees working less than eight hours per week at the same employer



Job change

Taking on a new position within 31 days

How am I insured?

In the event of giving up paid work, there is no longer any insurance coverage.

What needs to be done?

From the time of starting the new position, you will be insured against occupational accidents and occupational diseases under your new employer's AIA insurance provider.

It is recommended that you retain your previous plan or take out new individual accident insurance from a private insurer or a health insurance provider.



Job change

An interruption of more than 31 days (unpaid holiday, further training, language study programme, etc.), giving up paid work temporarily and voluntarily for an undetermined amount of time

How am I insured?

In the event of giving up paid work, there is no longer any insurance coverage.

What needs to be done?

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Ordinary or early retirement

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In the event of giving up paid work, there is no longer any insurance coverage.

What needs to be done?

To provide cover for accidents, it is recommended that you take out individual accident insurance from a private insurer or a health insurance provider.

It pays to check your personal insurance situation sooner than later.
If you have any questions, simply call 058 411 12 12.
We would be happy to help you – your safety is important to us.

For further information, please visit www.suva.ch



Important information for the employer

As an employer, you need to provide your employees with information about accident insurance. By giving them this brochure and any supplements to it, you are fulfilling your information requirements concerning insurance cover through compulsory accident insurance. Ask your employees to confirm receipt.

Confirmation of receipt of brochures

The undersigned employee confirms that s/he has received the Suva brochure «How are employees insured by Suva?». This contains important information about the validity and the end of compulsory accident insurance as well as about any measures to be taken for further insurance against accidents.

Surname:

First name:

Place, date:

Employee's signature:

Name and address of the insured company:

The Suva model Four basic pillars



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



Suva returns its profits to its insurees 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.

