



# Non-occupational accident insurance outside Switzerland

## Prerequisites and insurance benefits

### Preconditions for insurance cover

#### Basic prerequisite

The employee must be insured against non-occupational accidents at the time of the accident.

#### Who is covered?

All employees who work at least eight hours a week for the same employer are covered against non-occupational accidents.

#### Duration of non-occupational insurance

Non-occupational accident insurance expires 31 days after the day on which the employee's entitlement to at least half-salary ends; it may, however, be extended by taking out interim accident insurance for up to six consecutive months.

The premium is CHF 65 per month and also applies to partial months.

This insurance can be taken out and paid for quickly and easily online at:

[www.suva.ch/interim-insurance](http://www.suva.ch/interim-insurance)

Insurees receive an insurance certificate that can be used internationally.

### Scope of insurance cover

If you are covered against non-occupational accidents, you are also insured with Suva during your holidays outside Switzerland.

## Insurance benefits

### Care benefits and reimbursement of expenses

#### Country with social security agreement

Switzerland has concluded agreements with the EU and EFTA which affect all the member states of these two associations. In addition, there are separate social security agreements between Switzerland and Macedonia, Turkey, Bosnia-Herzegovina, Montenegro and Serbia.

In all these countries, Suva will reimburse the costs in accordance with the legal provisions of the relevant state.

#### Country without social security agreement

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.

In the event of rescue and recovery measures as well as for travel and transportation considered necessary on medical grounds, costs are awarded up to a fifth of the maximum amount of insured earnings, which currently means a maximum of CHF 29,640.

We therefore expressly recommend supplementary private insurance cover.

#### Cash benefits

The entitlement of the injured insured, or their relatives, to cash benefits (daily benefits, pensions, helplessness allowances, permanent impairment compensation, cost-of-living allowances) is not restricted by the fact that the accident occurred outside Switzerland.

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 current maximum insured salary determined by the Federal Council is CHF 148,200 per year and CHF 406 per calendar day.

# What you should know

## And what to do in an emergency

### Risks not covered in full or in part

The statutory provisions regarding the reduction and refusal of insurance benefits in general, and in cases of hazards and gross negligence in particular, also apply to accidents outside Switzerland. If you wish to take part in sporting activities that involve significant risk such as climbing expeditions, etc., should contact their local Claims Competence Centre (see p.6) before travelling to check whether such sports activities are fully insured. Our staff will be happy to advise you and provide information about other grounds for reduction and exclusion on request. See also: [www.suva.ch/wagnisse](http://www.suva.ch/wagnisse)

### What to do if an accident occurs outside Switzerland

#### **Suva Assistance**

Suva is also there for its insurees abroad – thanks to Assistance. This helpful service provided by Suva 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, cover and advice whenever they are temporarily outside Switzerland. This includes a 24-hour helpline, a worldwide network of medical care, help and assistance, advance payment for local medical treatment, 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.

You can also get Assistance on your smartphone or tablet (Android and iOS). For more information, visit [www.suva.ch/assistance](http://www.suva.ch/assistance)

### **Reporting the accident**

Report accidents to your employer as soon as possible so that the relevant individual at your company can get in touch with Suva to process the claim. All information on reporting a claim can be found at [www.suva.ch/schadenmeldung](http://www.suva.ch/schadenmeldung). If the relevant individual within your organisation is not available, please contact your local Suva Claims Competence Centre (see p.6) directly.

### **Medical Certificate**

Whenever possible, our 'Medical certificate' form should be filled out by the doctor treating you and forwarded on to Suva without delay.

### **Payment of bills**

#### **EU/EFTA and countries with social security agreements with regard to accident insurance**

If an accident occurs within the EU or EFTA, treatment costs are reimbursed in accordance with the social tariffs of the country concerned and billed via the relevant liaison office. Insurees who request treatment in the private ward of a public hospital or in a private clinic may also have to meet costs billed to them. If the accident occurs in a country with a social security agreement, Suva will reimburse the cost of medical treatment in accordance with the social tariffs of

that country. The party issuing the bill(s) must be made aware that the social tariff in force in that country is applicable. Suva recommends that insurees pay minor bills directly and submit the receipts to Suva for a refund.

Insurees who request treatment in the private ward of a public hospital, in a private clinic or by a private physician must meet the additional costs billed to them.

### **Countries without social security agreements**

If an accident occurs outside the EU and EFTA and the country does not have a social security agreement, Suva will reimburse insurees up to twice the amount of the costs that would have been incurred in the event of treatment in Switzerland.

# Important telephone numbers

## Making a claim

Our Claims Competence Centre is subdivided into four regions and answers customer queries relating to accidents and benefits.

### Central Switzerland

Cantons of AG, BE, BS, BL, LU, NW, OW, SO, UR, ZG  
Tel. +41 58 411 12 13  
suva.mitte@suva.ch

### Eastern Switzerland

Cantons of AI, AR, GL, GR, SG, SH, SZ, TG, ZH  
Tel. +41 58 411 12 14  
suva.ost@suva.ch

### Southern Switzerland

Canton of Tessin  
Tel. +41 58 411 12 15  
suva.sud@suva.ch

### Western Switzerland

Cantons of FR, GE, JU, NE, VD, VS  
Tel. +41 58 411 12 16  
suva.ouest@suva.ch

## For general information

For general information, use the following:  
Tel. +41 58 411 12 12  
Website: [www.suva.ch](http://www.suva.ch)

## Help abroad

Use our 24-hour helpline  
+41 848 724 144.



## The Suva model The four pillars



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



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



Suva is managed by the social partners. The balanced composition of the Suva Council, which consists of representatives of employers, employees and the Swiss Confederation, permits widely supported, sustainable solutions.



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

## This brochure belongs in your luggage.

### We wish you a pleasant journey.

Suva trusts that this brochure will accompany you on your next journey outside Switzerland. It contains important information about how to deal with injuries or even death after an accident to claim benefits from Suva as soon as possible. We wish you a pleasant and, above all, accident-free journey abroad.

#### **Suva**

Postfach, 6002 Luzern  
Tel. 058 411 12 12  
[www.suva.ch/2154.e](http://www.suva.ch/2154.e)

Issued: January 2023

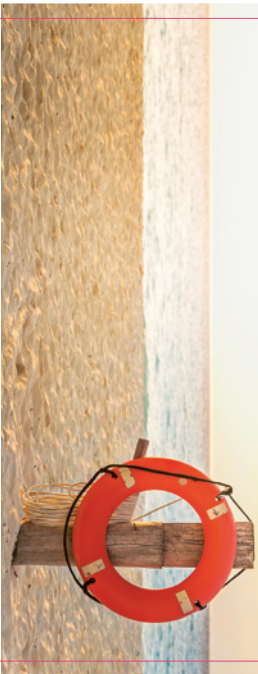
#### **Publication no.**

2154.e  
(not available in print)

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**+41 848 724 144 Assistance**



Medical assistance for accidents  
outside Switzerland.

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