



# What to do after an accident

A guide

# Benefits and services offered by Suva in case of occupational and non-occupational accidents and occupational diseases

Nothing is more annoying after an accident than having to read through mountains of paperwork in order to figure out insurance benefits. The following list gives a quick overview of the comprehensive insurance benefits and services you can expect from Suva.

## Insurance benefits

### **Suva covers the cost of:**

Care benefits and reimbursement of expenses

- out-patient treatment throughout Switzerland (Doctor, chiropractor, physiotherapist, etc.)
- hospital treatment (general ward) throughout Switzerland
- holistic rehabilitation
- medical aids (e. g. prosthetic devices)
- cover of damage to objects that replace a body part or physical function
- rescue, recovery, transportation for medical reasons

### **Suva provides:**

Cash benefits

- daily allowance, 80 % of the insured salary from the 3<sup>rd</sup> day after the accident, for the duration of work incapacity as determined by a doctor
- disability pension in the event of permanent loss of earning capacity
- incapacitation allowance, if permanent third-party assistance is needed, in addition to disability pension
- integrity compensation, one-off cash benefit in the event of lasting and significant impairment

# Facilitating treatment after an accident

Effective damage settlement and a speedy return to everyday life and work require the cooperation of all parties.

## **Please abide by these rules:**

- Follow your doctor's orders so as not to jeopardise the healing process.
- At every doctor's visit, have the consultation and your degree of incapacity for work entered in the accident certificate.
- Stay in regular contact with your employer throughout the entire period that you are unable to work.



## What you need to know

### Daily allowance payment

While you are unable to work, your daily allowance replaces your salary. Your employer may not deduct any social insurance contributions from this daily allowance.

### Insured earnings

The most recent salary received before the accident is used to assess daily benefits. Pensions are assessed based on the salary received within one year before the accident.

### Accident certificate

The accident certificate is also your certificate of incapacity for work. Please provide your company periodically with a copy of the accident certificate and hand in the original after medical treatment is completed.

### Changing doctors

If you wish to change your doctor, please inform us beforehand.

### Treatment costs

Treatment costs that fall under accident insurance benefits are typically covered in full. The criteria taken into account for the assessment are effectiveness, efficiency and cost effectiveness. Please be sceptical if you are asked to cover the costs yourself. Our colleagues would be happy to support you if you have any questions or if there is anything you are unsure about.

### Please keep in mind

- Conduct yourself in a way that promotes healing.
- Contact your employer. You may be able to take on some of your normal tasks.

### Local absence and travelling abroad

In case of a longer local absence, please inform your Suva agency. During work incapacity, stays abroad must be authorised by Suva.

### Completion of treatment

Even after completing treatment you are entitled to benefits from Suva in case of relapse or late effects.

### Avoid coverage gaps

Receiving the accident daily allowance for longer periods of time may lead to gaps in OASI contributions. This will mean a reduction in your OASI pension. You can avoid this by paying OASI contributions as an unemployed person. Get more information at your local OASI branch.

## Suva

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