

suva



Suva insurance cover

Please display this information prominently for the attention of your company's employees.

What employees should know

Insurance cover

Employees of this company are automatically insured by Suva against accidents and occupational diseases. Special rules may apply to EU citizens or to Swiss nationals resident in the EU. Your personnel manager will be pleased to advise you.

Safe working practices

All employees are obliged to support their employers in implementing the regulations on occupational safety. In particular, they must wear personal protective equipment and use safety devices correctly; this equipment may not be removed or modified without the employer's permission. In addition, employees are not only entitled to receive comprehensive information early on, but they also have the right to be heard and to make suggestions before their employer reaches any decision on occupational safety.

Report accidents as soon as possible

Occupational and non-occupational accidents as well as occupational diseases must be reported to your direct superior or to company management – even if it does not result in any interruption to your work. Any delay in reporting an accident may result in a partial loss of insurance benefits.

Premiums

Premiums for compulsory accident insurance are paid by the employer; however, the employer may deduct the premiums for non-occupational accident insurance from an employee's salary. Your employer or personnel office will be pleased to provide information about the amount of the current deduction.

Scope of insurance coverage

Occupational accidents and occupational diseases

Employees, trainees or apprentices enjoy compulsory cover against occupational accidents and occupational diseases during their employment.

Non-occupational accidents

Employees who work at least eight hours a week for the same employer are also compulsorily insured against non-occupational accidents. Part-time employees who do not work the minimum eight hours a week for an employer are insured against occupational accidents, occupational diseases and against accidents which occur on the journey to work. They are not covered against non-occupational accidents.

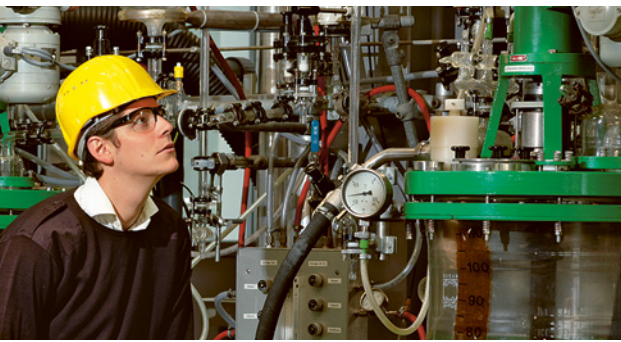
Duration of insurance coverage

For an employed person insured against occupational and nonoccupational accidents,

- cover **begins** on the day on which the employment relationship begins or the entitlement to pay takes effect; in any case, however, at the time when the employee begins his/her journey to work;
- cover **ends** 31 days after the day on which entitlement to at least half-salary or salary compensation expires (daily benefits of compulsory accident insurance, military insurance, disability insurance and those of compulsory health insurers or private health and accident insurers who compensate for continuation of salary payments, compensation in accordance with the Federal Loss of Earnings Compensation Act as well as compensation from a cantonal maternity insurance fund).

For an employed person insured only against occupational accidents and occupational diseases, cover

- **begins** when the journey to work starts and
- **ends** as soon as the insured person has finished the direct journey home from work.



Interim accident insurance

Anyone compulsorily insured against non-occupational accidents can extend their non-occupational accident insurance by special agreement for a maximum of six consecutive months. This avoids gaps in insurance that arise, for example, during unpaid leave or – in the event of full or partial work incapacity – when wages or wage replacement benefits (daily benefits in the event of an accident, sickness, etc.) make up less than 50 per cent of the most recent wage. The premium – currently CHF 65 per month – must be taken out no later than 31 days after the day on which entitlement to at least half-salary expires. This can be done quickly and easily at www.suva.ch/interim-insurance. Your Suva agency will be pleased to assist if you have any questions.

Interim accident insurance extends the same benefits as compulsory non-occupational accident insurance. For accidents occurring after retirement (withdrawal from the labour market), there is no entitlement to daily benefits. Occupational accident risks for self-employed or employed persons are not covered by interim accident insurance.

Insurance for entrepreneurs

Suva offers insurance for entrepreneurs (voluntary insurance according to the AIA) for self-employed persons within Suva's area of responsibility. www.suva.ch/interim-insurance

Accident insurance for unemployed persons

Unemployed persons who are entitled to receive unemployment benefits enjoy compulsory insurance with Suva against accidents.

Insurance benefits

In cases involving accidents and occupational diseases, employees insured by Suva are entitled to receive:

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 physician, dentist, etc.
- aids that compensate for physical injuries or loss of function (e.g. prosthetic devices)
- cover of damage to objects that replace a body part or physical function (e.g. prosthetic devices)
- unlimited travel, transportation and rescue costs for medical reasons in Switzerland and outside Switzerland with certain restrictions

Holistic rehabilitation

Accident patients who suffer severe injuries and require extensive rehabilitation services after intensive hospital care receive help from Suva in its own rehabilitation clinics in Bellikon and Sion. The goal is to restore health as far as possible and to facilitate the patient's return to everyday life and the working environment.

Cash benefits

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

Disability pension: up to a maximum of 80 per cent of the insured salary and graded according to the degree of disability. Under specific statutory preconditions, helplessness allowance is also paid.

Permanent impairment compensation: one-off cash benefit for a permanent and significant impairment to physical or mental function resulting from an accident or an occupational disease. The amount may not exceed the maximum amount of the insured annual salary applicable on the day of the accident and is graded according to 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 who are 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 (90 per cent in the case of divorced spouses who are entitled to support) of the insured salary.

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

The insured salary used to assess daily benefits is the most recent salary received before the accident; for assessing pensions, the salary received within one year before 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 even 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 towards funeral costs in the event of death.

Should the insured person suffer an accident while committing an offence or a crime, the cash benefits may be reduced or rejected in especially serious cases.

In the case of non-occupational accidents the following also applies: if the insured person has caused the accident through gross negligence, the daily benefits will be reduced by law for a maximum of two years.

If the insured person suffers an accident because s/he exposed him/herself to extraordinary danger or risk, all insurance benefits may be rejected or cash benefits may be reduced by at least 50 per cent, depending on the circumstances.

Assistance

Outside normal working hours, call SuvaCare's Assistance at 0848 724 144 for accident reports and emergencies. www.suva.ch/assistance

Information, advice

If you would like further information, please contact your employer or your Suva agency (Tel. 058 411 12 12).

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 broad-based, sustainable solutions.



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

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