

suva



Your Suva insurance cover What you need to know

For employees

Your insurance in case of accidents and occupational diseases

As an employee of a company insured by Suva, you are automatically insured with Suva in case of **occupational accidents and diseases**.

If you work more than eight hours per week for the same employer, you will also be insured against **non-occupational accidents (leisure-time accidents)**.

How you are insured with Suva

How you are insured depends on the number of hours you work per week as an employee, apprentice or intern with the same employer. Please refer to the table for more information about this.

Your working hours per week	Your insurance cover with Suva
Over eight hours You work more than eight hours for the same employer, or weeks with at least eight hours predominate.	<ul style="list-style-type: none">• Occupational accidents• Occupational diseases• Non-occupational accidents (leisure-time accidents)
Fewer than eight hours You work fewer than eight hours for the same employer, or weeks with at least eight hours do not predominate.	<ul style="list-style-type: none">• Occupational accidents• Occupational diseases <p>To get cover for leisure-time accidents, we recommend contacting your health insurer.</p>

Accident or occupational disease – what you need to do

Report occupational accidents, occupational diseases and non-occupational accidents (leisure-time accidents) to your manager. This also applies if you do not need to stop working.

Important: delays in reporting can result in the loss of insurance benefits.

Your insurance benefits in the event of accidents and occupational diseases

Medical benefits and cost assumption

- Medical treatment, outpatient or in hospital in the general ward with a free choice of doctor
- Medical device products for restoring bodily functions (e.g. prosthetic leg, arm or hand, artificial eye)
- Medical aids that compensate for physical injuries or loss of functions (e.g. orthopaedic shoes, bandages)
- Necessary travel, transportation and rescue costs
- Holistic rehabilitation in Suva's rehabilitation clinics in Bellikon and Sion or in other rehabilitation clinics

Important: different regulations apply abroad. For more information, please contact Suva customer service: +41 58 411 12 12

You can also find more information in our brochures:

- "Insured worldwide?" (2154.E)
- "Working temporarily abroad" (1673/19.E)

Financial benefits: daily allowance

Even after an accident, you will still be dependent on a regular income. Compulsory accident insurance pays 80 per cent of the insured income most recently received before the accident from the third day following the accident onwards. This is intended as a substitute for the earned income lost as a result of incapacity to work due to an accident.

To calculate the insured income, the salary received before the accident or occupational disease is extrapolated into a full year. The daily allowance rate per calendar day (including Sundays and public holidays) is calculated as follows:

Annual salary / 365 days × 80 per cent

Important: the daily allowance rate is tiered depending on the degree of incapacity to work.

Example

Accident on: Monday
Daily allowance from the third day after the accident: Thursday

Bricklayer Max Müller has a 50 per cent capacity to work following an accident. His annual salary (incl. 13th month) comes to CHF 78 000 gross.

Daily allowance calculation
 $\text{CHF } 78\,000 / 365 \text{ days} \times 80 \% = \text{CHF } 170.95$

Because Mr Müller has a 50 per cent capacity to work, he will receive 50 per cent of the calculated daily allowance from Thursday onwards:
CHF 85.50 per day

Other financial benefits: pensions

Disability pension: up to 80 per cent of the insured income, tiered by the degree of inability to earn a living.

Survivors' pension: widows or widowers receive 40 per cent, half-orphans 15 per cent, double orphans 25 per cent and divorced spouses entitled to a pension up to 20 per cent of the insured income. The total amount of these claims must not exceed 70 per cent of the insured income (or 90 per cent in the case of divorced spouses entitled to a pension).

Complementary pension: if a disability insurance (IV) or old-age and survivors' insurance (OASI) pension is paid in addition to the Suva pension, the sum of both pensions must not exceed 90 per cent of the annual income. If this threshold is not met, Suva shall top up the IV or OASI pension up to a maximum of 90 per cent. In other words, it pays what is known as a complementary pension.

Permanent impairment compensation: one-off payment (in the sense of compensation) for permanent and significant damage to physical or mental faculties. The amount of permanent impairment compensation is based on the severity of the damage.

Helplessness allowance: if assistance is required with the tasks of day-to-day living, helplessness allowance may be paid subject to certain conditions defined by law.

Cost-of-living allowance: those who draw a disability, widow's, widower's or orphan's pension are entitled to cost-of-living allowances.

You can find a detailed overview of all our benefits in accordance with the requirements of the Federal Act on Accident Insurance (AIA) in the following information sheet: "Accident insurance law - benefits" (2533.E)

Reasons for reductions in insurance benefits

In the case of occupational accidents, benefits reductions are only made in extremely rare cases. These include, among other things, accidents that occur while committing a misdemeanour or felony.

You might also be affected by reductions in benefits or refusal to pay benefits in the case of leisure-time accidents. If you caused the accident through gross negligence – e.g. drunk driving – daily allowance will be reduced for up to two years after the accident.

If you suffer an accident as a result of exposing yourself to extraordinary danger or engaging in a hazardous activity (e.g. BASE jumping, downhill biking, motocross racing, skiing off-piste in spite of an avalanche warning), you can either expect a refusal of all insurance benefits or a 50 per cent reduction in cash benefits, depending on the circumstances.

Find out more at: www.suva.ch/wagnisse (in German)

Always there for you: Assistance in the event of accidents abroad

Thanks to our Assistance service, Suva is also there for you abroad. If you require medical assistance or advice during a temporary stay abroad, please contact our 24-hour Assistance helpline directly: +41 848 724 144

Find out more at: www.suva.ch/assistance (in German)

What is an accident?

An accident is a sudden and unexpected event in which an unusual external factor acts upon the human body. It results in the impairment of the physical, cognitive or mental health or death.

In the absence of one of these aspects, the event is classified as an illness rather than an accident. In this case, your health insurer is responsible.

Examples of accidents

- When **working** on a construction site, you cut your hand with a jigsaw.
- You fall off your bike during your **leisure time** and break your arm.

Examples that are not accidents

- You lift up a box while at **work** and notice a sharp pain in your back.
- After an intensive tennis match during your **leisure time**, you suffer from inflammation in your back.

What is an occupational disease?

An occupational disease is a disease that is caused by harmful substances or certain work activities in the course of going about an occupation.

Examples

- While at building sites, you mainly work outdoors. This involves being exposed to high levels of sunlight, causing you to develop skin cancer.
- You suffer from hearing loss due to being exposed to harmful noise levels at work.

Occupational safety: your rights and obligations

Your rights

- In matters of occupational safety, you are entitled to comprehensive information ahead of time from your employer.
- You have the right to a consultation and to put forward suggestions before the employer makes any decisions regarding occupational safety.

Your obligations

- As an employee, you are obliged to assist your employer in meeting occupational safety requirements.
- You must wear personal protective equipment and use safety equipment correctly.
- Furthermore, you must not remove or modify safety equipment without your employer's permission.



Start and end of your insurance with Suva

The start and end of your insurance with Suva depends on whether you are insured against occupational accidents, occupational diseases and leisure-time accidents, or only against occupational accidents and occupational diseases.

Scope of your insurance

- | | |
|---|--------------------------|
| • Occupational accidents | • Occupational accidents |
| • Occupational diseases | • Occupational diseases |
| • Non-occupational accidents (leisure-time accidents) | |

Start of your insurance

- | | |
|---|---|
| • Your insurance starts on the day your employment relationship begins or on which you first become entitled to a wage. | • Your insurance starts at the time at which you embark on your journey to the workplace. |
| • Either way, it commences at the time at which you embark on your journey to the workplace. | |

End of your insurance

- | | |
|--|---|
| • Your insurance ends when your entitlement to at least half of your wage or wage replacement has expired and 31 days have passed. | • Your insurance ends as soon as you have completed the direct journey home from work after finishing work. |
|--|---|

Extending your insurance against non-occupational accidents with interim accident insurance

If you leave your place of work or take unpaid holiday, your insurance cover against non-occupational accidents (leisure-time accidents) will expire after 31 days.

By taking out interim accident insurance, you can extend your non-occupational accident insurance by up to six months. By doing so, you will avoid an insurance gap.

You will have to take out the interim accident insurance by no later than 31 days after the day on which your entitlement to at least half your wage ends.

Taking out interim accident insurance online

You can find more information and the option to take out interim accident insurance directly online at:
<https://www.suva.ch/en/services/abredeversicherung>

You are in receipt of benefits under unemployment or disability insurance or are subject to military service

You can find more information about your accident insurance here:

- Insurance for the unemployed:
www.suva.ch/uval (in German)
- Disability insurance:
www.suva.ch/uviv (in German)
- Military insurance:
www.militaerversicherung.ch (in German)

Who pays for your accident insurance

Employers pay the premiums for occupational accident insurance.

The employer also pays premiums for non-occupational accident insurance (leisure-time accidents). However, employers are allowed to deduct the premium from your salary. You can find out how much is being deducted from your salary from your monthly payslip ("NBUV-Abzug", meaning non-occupational accident insurance deduction). If you have any questions, please contact your employer.

Do you have any questions?

If you would like to find out more about your insurance cover with Suva, please contact your employer or Suva customer service:

+41 58 411 12 12
kundendienst@suva.ch

More information at www.suva.ch/en



Suva has all the insurance you need

The advantages of compulsory accident insurance for you

Suva insures over 2 million employed people against accidents and occupational diseases and offers them more than one type of insurance:

- Recovery and rehabilitation: in the event of accidents or occupational diseases, Suva covers the costs of recovery and rehabilitation and supports you on your way to good health.
- Financial support in the event of an accident or occupational disease.
- Health and safety: targeted prevention improves your safety and boosts your health in the workplace and in your leisure time.
- Not motivated by profit: Suva is self-supporting and pays surpluses back to its insurees in the form of lower premiums.
- Co-determination and fairness: your interests are represented by the Suva Council, in which employee representatives also play a role.

Find out more
about Suva and the
advantages for you:



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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