

suva



Insurance for entrepreneurs

Unique protection against accidents

Insurance for entrepreneurs provides unique protection against accidents and occupational diseases for self-employed people and the family members who work with them.

Accidents happen.

Insurance for entrepreneurs provides protection

Did you know that a lot can happen to self-employed people over thirty years of work?

- Self-employed people miss more than 30 days of work on more than one occasion due to an accident.
- One in ten receives a disability pension sooner or later.
- One in a hundred dies as the result of an accident.

For self-employed people, not working means not earning. They even risk losing work – and customers – if they can't afford to pay someone to deputise for them during longer periods of absence.

Thankfully, Suva's insurance for entrepreneurs enables self-employed people to protect themselves against accidents – regardless of whether they occur at work or during downtime – and occupational diseases. Suva pays all medical treatment costs immediately and directly. What's more, the injured person receives a daily allowance or pension. These payments allow the insured person to maintain the same level of income as before the injury or illness or to recruit a deputy to keep an eye on the business for them, for example.

The following examples show situations where Suva's insurance for entrepreneurs can help.

Treatment costs

Painter and decorator Ueli Müller suffers a complex knee fracture while skiing. All of the costs associated with his hospital stay, physiotherapy, medical expenses and rehabilitation at Suva's own clinic in Bellikon are paid directly by Suva. Thanks to Suva's insurance for entrepreneurs, Ueli Müller is also spared from having to pay common insurance-related costs such as deductibles or an excess.

Daily allowance

Peter Meier trips over a steel beam on a construction site and falls into an excavation ditch. He is unable to work for seven months following the accident. Thanks to his insured salary of CHF 70,000, Peter receives CHF 153.40 every day, including on Saturdays and Sundays.

Pension

Jacqueline Moser has two children and has been a widow for the last two years. Thanks to Suva's insurance for entrepreneurs, she receives a lifelong widow's pension of CHF 34,000 every year, as well as an additional CHF 12,750 for each of her children.

Scan here to watch our video about insurance for entrepreneurs



Insurance for entrepreneurs, explained in three minutes. Simply scan the QR code with your smartphone or tablet and watch the video, or find out more at www.suva.ch/unternehmerversicherung (video in German).



Security at work – and in your leisure time

Comprehensive insurance for entrepreneurs

Self-employed people do a lot for their customers on a daily basis. So it's good to know that, with Suva's insurance for entrepreneurs, they'll always have a reliable partner to look out for them after any accidents.

Insurance for entrepreneurs includes the following benefits in the event of accidents or occupational disease, whether they occur at work or during downtime:

Medical expenses and hospital fees

- Suva pays off all costs directly. Insurees pay no additional costs, as insurance for entrepreneurs policies do not include any deductibles or excess.
- Insurance for entrepreneurs covers the costs of staying on the general ward of a hospital anywhere in Switzerland.
- Medical expenses and hospital fees are covered with limits in terms of time or amount.

Unlimited treatment and care benefits

- Medication costs are covered with no limits in terms of time or amount.
- Free choice of doctor, dentist, chiropractor, physiotherapist, pharmacy and hospital.
- Insurance for entrepreneurs covers the costs of medical treatment in EU/EFTA member states and selected countries based on separate agreements; a cover amount equal to double the costs of treatment in Switzerland is provided for treatment in the rest of the world. For further information, please contact your local Suva agency on +41 (0)848 820 820.
- Insurance for entrepreneurs covers the costs of medically prescribed follow-up treatment and spa therapies.
- Suva operates its own rehabilitation clinics for trauma patients in Bellikon and Sion.
- Additional costs for prosthetics and rescue and recovery operations are covered, as well as all necessary travel and transport costs for medical treatment.

Securing your income

- Daily allowance with no time limit
- Lifelong pension
- One-off cash benefit in the event of significant permanent injury (permanent impairment compensation)

Survivors' pension

- Widow's pension
- Orphan's pension

Services in the event of a claim

- Claims can be submitted quickly and easily via the Suva website
- Rapid claim processing
- Personal support through case management, for rapid reintegration into working life
- 24-hour helpline to help in case of an accident abroad



A guaranteed lifelong source of income

For peace of mind when thinking about the future

Daily allowance

The daily allowance covers 80 % of your insured salary in cases of short-term work incapacity. The cover amount is reduced accordingly in cases of partial work incapacity.

The daily allowance is paid every day, starting from the third day after the accident. Insurees can reduce their premiums by up to 40 % if they ask for the payments to start from the 15th or 30th day after the accident.

The daily allowance is paid until you are able to resume work or start receiving a workplace pension.

Pensions

If the consequences of the accident or occupational disease are so severe that the insuree is no longer able to do their job, they will receive a lifelong pension of up to

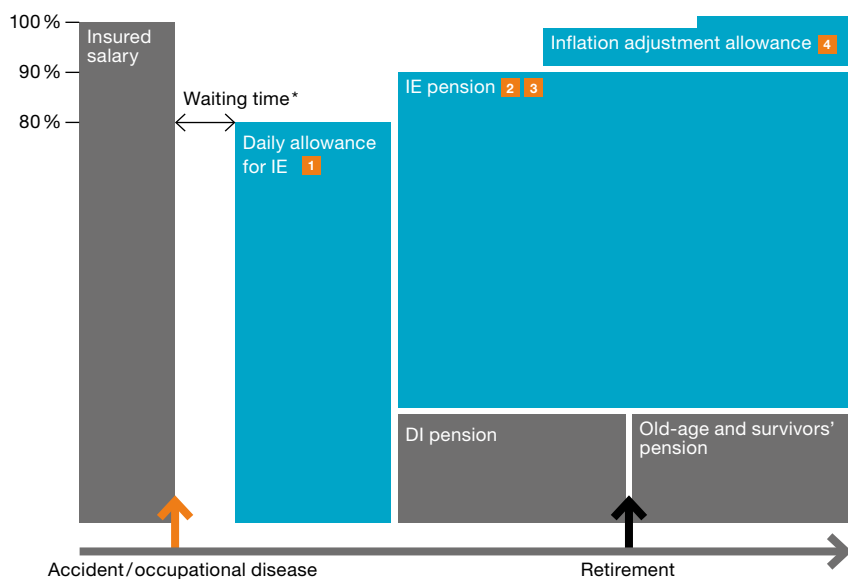
80 % of their insured salary. Suva will also top this up to a maximum of 90 % in conjunction with a disability insurance (DI) pension.

The disability pension may be reduced upon reaching regular retirement age. The amount of the reduction depends on the insuree's age at the time of the accident and the degree of disability. The insuree is not entitled to receive a disability pension if an accident occurs after they have reached retirement age.

Attendance allowance and permanent impairment compensation

An attendance allowance is provided in addition to the disability pension if the insuree requires long-term assistance from third parties or personal supervision in order to perform day-to-day tasks. Insurance for entrepreneurs also provides permanent impairment compensation if the mental or physical damage is considered to be severe.

Coordination of daily allowance and insurance for entrepreneurs (IE) pension



* Waiting time: 3rd to 30th day after accident/occupational disease occurs

- 1 No insurance gaps: the daily allowance is paid until the pension payments start.
- 2 Lifelong IE pension
- 3 DI/OASI pensions topped up to max. 90 % of the insured salary
- 4 IE pension regularly adjusted for inflation

This diagram illustrates the long-term benefits provided through insurance for entrepreneurs. Following a waiting period, an injured person will start to receive the daily allowance if they are unable to work for a prolonged period of time following an accident (1). This daily allowance is equal to 80% of the insured salary.

The injured person will continue to receive the daily allowance until they are able to resume work. The pension-based insurance comes into play in cases where the injured person is never able to resume work. IE insurance increases the amount provided through disability insurance to a maximum of 90% of the insured salary (2), (3), including additional allowances for inflation (4). When you take out insurance through Suva, this becomes a lifelong benefit.



Comprehensive protection for the whole family

Help your loved ones breathe easily

Widows and their children receive survivors' pensions. Payments of up to 70% of the insured salary are provided if there are multiple survivors.

Widow's pension

Women aged 45 or above at the time of their husband's death or who have at least one child of their own are entitled to a pension and receive:

- 40% of the insured salary;
- a lifelong source of income;
- adjustments for inflation.

Widows under the age of 45 with no children of their own are entitled to receive a one-off settlement.

The entitlement to a widow's pension ends if the widow remarries.

Widower's pension

Men who have at least one child of their own (who is entitled to receive a pension) at the time of their wife's death are entitled to a pension and receive:

- 40% of the insured salary;
- a lifelong source of income;
- adjustments for inflation.

The entitlement to a widower's pension ends if the widower remarries.

Orphan's pension

Children receive the following benefits until they reach the age of 18 or complete their education (up to the age of 25):

- half-orphans: 15% of the insured salary
- full orphans: 25% of the insured salary.

Suva's insurance for entrepreneurs

Who is eligible?

All self-employed people and their unmarried, cohabiting partners or unsalaried family members who work with them are eligible to take out insurance for entrepreneurs from Suva, provided that they work in the following types of company:

- Architecture firms
- Construction management companies
- Companies in the construction and development sector
- Chemical cleaning companies
- Electrical installation companies
- Companies in the forestry industry
- Garages
- Beverage retailers
- Information technology and electrical engineering companies
- Engineering firms
- Mechanical workshops
- Orthopaedic workshops
- Radio and television companies
- Joiners
- Plumbing, gas fitting and heating installation companies
- Steel and metal construction companies
- Stonemason's workshops
- Textile manufacturers
- Haulage companies

This list is not exhaustive.

For a free, no obligations consultation, please contact your local Suva agency by calling

+41 (0)847 820 820

(in-person consultations also possible on request).

Further information:

www.suva.ch/unternehmerversicherung

Our unique benefits

The key benefits at a glance

Medical expenses and hospital fees	<ul style="list-style-type: none">• No deductibles• No excess• No maximum cover amount• Hospital treatment anywhere in Switzerland
Daily allowance	<ul style="list-style-type: none">• 80 % of the insured salary• Paid from the 3rd, 15th or 30th day after an accident• Paid until pensions apply
Pension	<ul style="list-style-type: none">• Max. 90 % of insured salary for full disability, together with OASI and DI pensions• Additional allowance to compensate for inflation
Attendance allowance	<ul style="list-style-type: none">• Paid in addition to disability pension in cases of long-term work incapacity where the third-party assistance is required
Permanent impairment compensation	<ul style="list-style-type: none">• Additional lump-sum benefit up to the maximum insured annual salary amount applicable on the day of the accident
Survivors' pension	<ul style="list-style-type: none">• Widows and widowers 40 %• Half-orphans 15 %• Full orphans 25 %• Up to max. 70 % in total• Up to 90 % with the OASI widow's and orphan's pension• Additional allowance to compensate for inflation
Relapses and long-term effects	<ul style="list-style-type: none">• No reporting time limit
24-hour helpline to help in case of an accident abroad	<ul style="list-style-type: none">• Information prior to travel• Arrangement of medical care• Repatriation to Switzerland

The Suva model The four pillars



Suva is more than just an insurance company; it combines insurance cover against accidents and occupational diseases with prevention and rehabilitation.



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



Suva is managed by social partners. The Suva Council is made up of a well-balanced combination of employers', employees' and federal representatives that provides for broad-based, sustainable solutions.



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

Suva
Postfach, 6002 Luzern

Information
Tel. 058 411 12 12
kundendienst@suva.ch

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www.suva.ch/2727.e

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