

suva



Insured worldwide?

Have a safe journey with Suva insurance cover for non-occupational accidents outside Switzerland

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 the non-occupational accident insurance

The non-occupational accident insurance ends on the 31st day after the day on which the claim to at least half the salary ceases. Employees whose employment relationship ends can, however, extend the insurance by up to six successive months by taking out an interim accident insurance policy.

The premium is CHF 65 per month and also applies to partial months. You can take out the interim accident insurance quickly and easily on our website www.suva.ch/interim-insurance.

You will receive an insurance certificate that can be used internationally.

Please note that self-employed persons are not able to take out interim accident insurance with Suva.

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 a social security agreement with Switzerland

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, Serbia and the United Kingdom.

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

Country without a social security agreement with Switzerland

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.

When calculating the daily allowances, the wage most recently earned before the accident took place is taken as the insured salary and, when calculating the pensions, the wage earned in the year preceding 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. For example, anyone who wishes to participate in high-risk sporting activities such as climbing expeditions 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

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 abroad: Use our 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

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. 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 Switzerland regarding accident insurance

If an accident occurs within the EU, EFTA or the United Kingdom, 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 the additional costs billed to them.

If the accident occurs in a country with a social security agreement with Switzerland, 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 with Switzerland

If an accident occurs outside the EU and EFTA and the country does not have a social security agreement with Switzerland, 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 Region

Cantons of AG, BE, BS, BL, LU, NW, OW, SO, UR, ZG
Tel. +41 (0)58 411 12 13
suva.mitte@suva.ch

Eastern Region

Cantons of AI, AR, GL, GR, SG, SH, SZ, TG, ZH
Tel. +41 (0)58 411 12 14
suva.ost@suva.ch

Southern Region

Canton of Ticino
Tel. +41 (0)58 411 12 15
suva.sud@suva.ch

Western Region

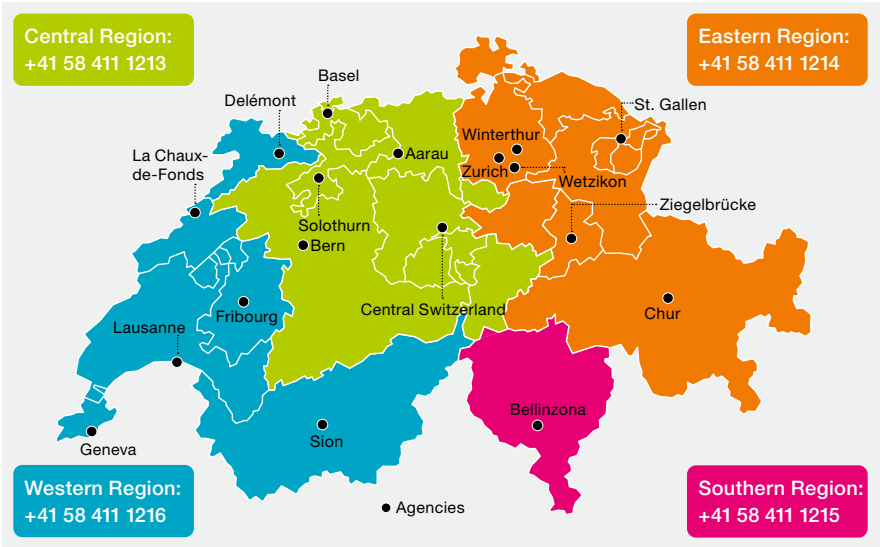
Cantons of FR, GE, JU, NE, VD, VS
Tel. +41 (0)58 411 12 16
suva.ouest@suva.ch

For general information

For general information, use:
Tel. +41 (0)58 411 12 12
Website: www.suva.ch/en

Help abroad

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



The Suva model The four basic pillars



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



Suva returns surpluses to insureds in the form of lower premiums.



Suva is managed by social partners. The Suva Council is a made up of a well-balanced combination of representatives from employer and employee associations and federal representatives that provides for broad-based and workable solutions.



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

This brochure belongs in your luggage

We wish you a pleasant trip

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 trip abroad.

Suva

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+41 848 724 144 Assistance



Medical assistance for accidents
outside Switzerland.

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