



Accident insurance

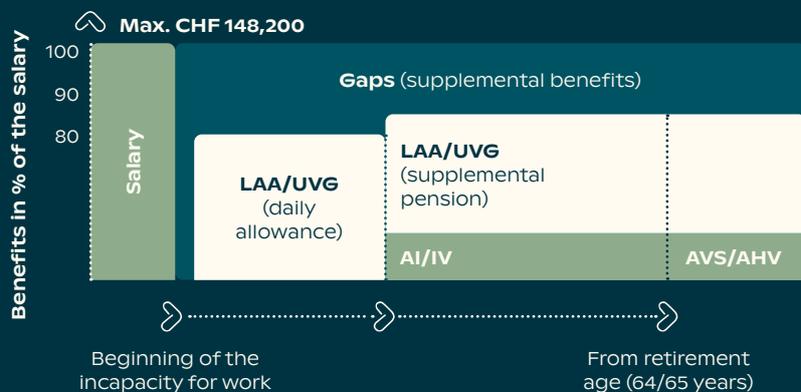
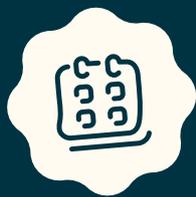
Security and simplicity

- › In accordance with the Swiss Federal Law on Accident Insurance (LAA/UVG), you are required as an employer to insure your employees against the economic consequences of accident and occupational illness.

We offer a wide range of solutions including both compulsory insurance as defined by law (LAA/UVG accident insurance) and enhanced customised insurance (supplemental to the LAA/UVG).

➔ Daily allowance

Coverage of 80% of the salary, from the 3rd day following the accident, up to the maximum LAA/UVG salary, i.e. CHF 148,200 per person and per year.



➔ Disability/death

- Disability or survivor benefits.
- Allowance for physical and mental harm and disability allowance.

➔ Treatment expenses

- Outpatient care.
- Hospitalisation in a general ward.
- Transport and search and rescue expenses.
- Medical devices.

➔ Our advantages

- **Groupe Mutuel** Assistance included free of charge: in case of an accident in Switzerland or abroad, a team of professionals is available 24/7 to provide support and efficient assistance immediately.
- A comprehensive insurance solution supplemental to the LAA/UVG.
- Waiver of our right to termination in case of a claim.
- Our experience in terms of accident management and prevention.



Accident insurance supplemental to the LAA/UVG

To offer optimal coverage to your employees, complete the legal LAA/UVG coverage in the best possible way thanks to our many options for supplemental accident insurance. You can choose one of our predefined packages or opt for a customised solution.

⇒ Daily allowance

Possible coverage:

- LAA/UVG salary insurable up to 100% (maximum CHF 148,200).
- AVS/AHV salary insurable up to 80%, 90% or 100% (up to a maximum of CHF 500,000).
- Daily allowance paid during the legal waiting period of 2 days.

⇒ Disability or death

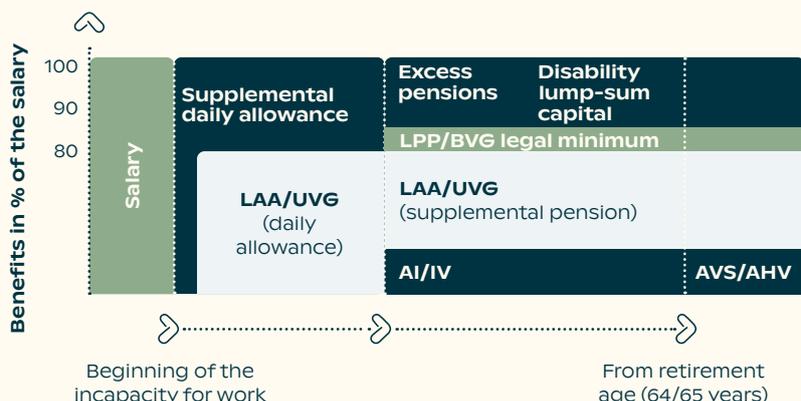
- Lump-sum benefit in case of disability and/or death.
- Disability or survivors' pension for the excess salary.
- Coverage of cosmetic damage.
- Reimbursement of rehabilitation expenses for another occupation.

⇒ Treatment expenses

- Unlimited worldwide coverage.
- Hospital stay in a semi-private or private ward.
- Alternative medicine, transport costs, etc.

⇒ Coverage of the reduction imposed by LAA/UVG

Coverage of the reductions applied to LAA/UVG benefits due to serious misconduct of the insured person or hazardous activities, excluding offences.





⇒ Our predefined packages

Choose one of our predefined solutions which include all or part of our benefits.

Coverage supplemental to LAA/UVG

Coverage	Pack ☆	Pack ☆☆	Pack ☆☆☆	Pack ☆☆☆☆
Supplemental daily allowance (max: LAA/UVG salary = CHF 148,200)			10% from the 31 st day	10% from the 31 st day
Excess daily allowance (salary from CHF 148,200; max. CH 500,000)			90% from the 31 st day	90% from the 31 st day
Lump-sum benefit in case of disability (example for 100%)	1 x AVS/AHV salary with 350% progression			
Lump-sum benefit in case of death	1 x AVS/AHV salary	1 x AVS/AHV salary	1 x AVS/AHV salary	2 x AVS/AHV salary
Treatment expenses				Hospitalisation in a private ward
Coverage of the reduction imposed by LAA/UVG	Coverage of LAA/UVG reductions			
Covered risk(s)	Only AP*	AP* + ANP**	AP* + ANP**	AP* + ANP**

Occupational accidents **Non-occupational accidents

groupemutuel

Groupe Mutuel Holding SA Rue des Cèdres 5 CH-1919 Martigny 0848 803 777 / groupemutuel.ch

Companies under Groupe Mutuel Holding SA: Avenir Assurance Maladie SA / Easy Sana Assurance Maladie SA / Mutuel Assurance Maladie SA / Philos Assurance Maladie SA / SUPRA-1846 SA / AMB Assurances SA / Groupe Mutuel Assurances GMA SA / Groupe Mutuel Vie GMV SA
Foundations managed by Groupe Mutuel: Groupe Mutuel Prévoyance-GMP / Mutuelle Neuchâteloise Assurance Maladie / Opcion Vested Benefits Foundation / Fondation Collective Open Pension

