



Accident insurance

Security and simplicity

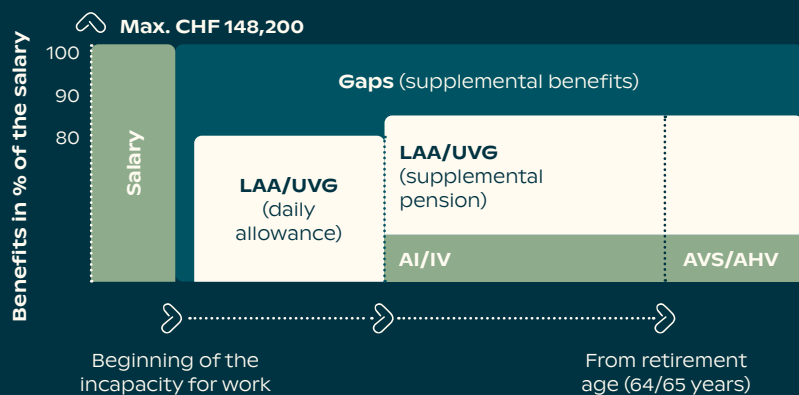
- › In accordance with the Swiss Federal Law on Accident Insurance (LAA/UVG), you are required as an employer to insure your employees against the economic consequences of accident and occupational illness.
- › We offer a wide range of solutions including both compulsory insurance as defined by law (LAA/UVG accident insurance) and enhanced customised insurance (supplemental to the LAA/UVG).



Compulsory accident insurance pursuant to 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.
- The possibility to add exclusive and modern supplements.
- Our experience in terms of accident management and prevention.



Accident insurance supplemental to the LAA/UVG (LAAC/UVGZ)

To offer optimal coverage to your employees, complete basic accident insurance in the best possible way thanks to the many options offered by our supplemental LAA/UVG 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).
- Coverage of the excess salary by 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.

⇒ Treatment expenses

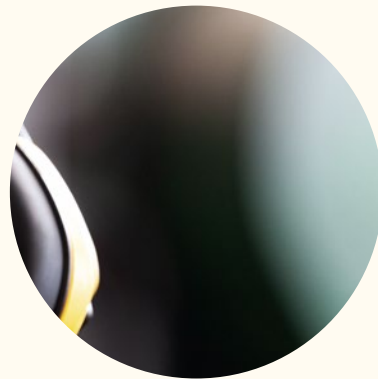
- Unlimited worldwide coverage.
- Hospital stay in a semi-private or private ward.
- Alternative medicine, transport costs, etc.

⇒ 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 exclusive advantages

- Coverage of medical aids and appliances at the workplace.
- Benefits for childcare.
- Coverage of search operations up to CHF 100,000 per case.
- Costs of professional retraining.
- Compensation of aesthetic damage.



⇒ 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 ☆☆☆
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. CHF 500,000)		90% from the 31 st day	90% from the 31 st day
Lump-sum benefit in case of disability	1 x AVS/AHV salary with 350% progression	1 x AVS/AHV salary with 350% progression	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	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	Coverage of LAA/UVG reductions	Coverage of LAA/UVG reductions

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