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.
○ 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

<table>
<thead>
<tr>
<th>Coverage</th>
<th>Pack ★</th>
<th>Pack ★★</th>
<th>Pack ★★★</th>
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</thead>
<tbody>
<tr>
<td>Supplemental daily allowance (max: LAA/UVG salary = CHF 148,200)</td>
<td>10% from the 31st day</td>
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<tr>
<td>Excess daily allowance (salary from CHF 148,200; max. CHF 500,000)</td>
<td>90% from the 31st day</td>
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<tr>
<td>Lump-sum benefit in case of disability</td>
<td>1 x AVS/AHV salary with 350% progression</td>
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<tr>
<td>Lump-sum benefit in case of death</td>
<td>1 x AVS/AHV salary</td>
<td>1 x AVS/AHV salary</td>
<td>2 x AVS/AHV salary</td>
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<tr>
<td>Treatment expenses</td>
<td>Coverage of LAA/UVG reductions</td>
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<tr>
<td>Coverage of the reduction imposed by LAA/UVG</td>
<td>Hospitalisation in a private ward</td>
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