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.

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.
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.

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**Our predefined packages**

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

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

*Occupational accidents  **Non-occupational accidents

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