



Accident insurance

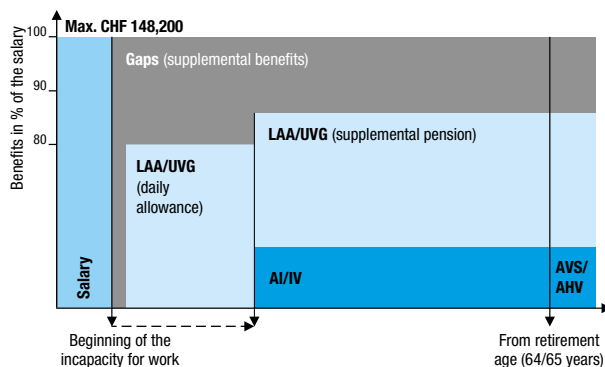
Security and simplicity

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.

Groupe Mutuel

Health® Life® Patrimony® Corporate®



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

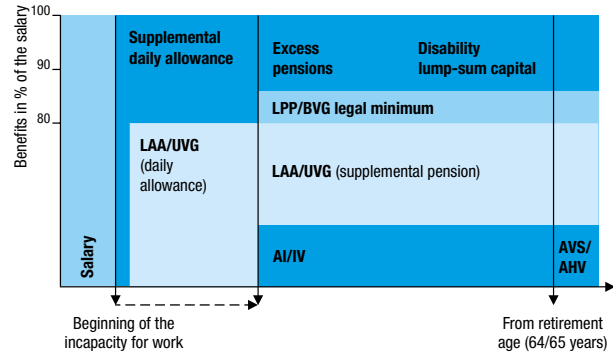
- Lump-sum benefit in case of disability and/or death.
- Disability or survivors' pension for the excess salary.
- Coverage of cosmetic damage.
- Reimbursement of rehabilitation expenses for another occupation.

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 | <input type="checkbox"/> Pack ★ | <input type="checkbox"/> Pack ★★ | <input type="checkbox"/> Pack ★★★ | <input type="checkbox"/> 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 | 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 | 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 | Coverage of LAA/UVG reductions |
| Covered risk(s) | Only AP* | AP* + ANP** | AP* + ANP** | AP* + ANP** |

*Occupational accidents **Non-occupational accidents



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