

Accident insurance (LAA/UVG)

Information sheet on the extension of accident insurance under the LAA/UVG

Am I eligible for extended accident insurance?

If you work for an employer for eight hours or more per week, you are automatically insured against non-occupational accidents under the LAA/UVG. As a result, you may take out extended accident insurance.

When does non-occupational accident insurance expire and when does extended accident insurance begin?

Your employer's accident insurance covers you against non-occupational accidents as long as you are entitled to at least 50% of your salary. Extended accident insurance starts once the non-occupational accident insurance has expired, i.e. at the end of the 31st day after the day on which the entitlement to at least half the salary ends.

How long does extended accident insurance last?

Extended accident insurance can be taken out for a maximum of six months. However, it will end earlier if you return to work for eight hours or more per week. In addition, it will be suspended for as long as the insured person is subject to military insurance; its duration is extended accordingly. It will cease to be effective at the latest one year after its entry into force. The insurance can be extended before its expiry date if a new premium payment is made, but the total duration of the insurance cannot exceed six months.

Am I eligible for extended accident insurance if I am receiving unemployment benefits?

No, if you are receiving unemployment benefits, you will be automatically covered against non-occupational accidents by the Suva (Swiss National Accident Insurance Fund).

How do I take out extended accident insurance?

To take out extended accident insurance with Groupe Mutuel, visit the Groupe Mutuel website (www.groupemutuel.ch), go to the page for extended accident insurance and fill in the application form. Extended accident insurance must be taken out before the end of the 31st day after the day on which the entitlement to at least half your salary ends. The insurance proposal will be sent to you directly by email.

How much does extended accident insurance cost?

The premium for extended accident insurance is CHF 40 per full or partial month. If the insurance ends early, no premiums can be refunded. The insurance cover comes into effect once we receive your payment, which must be made at the latest on the date of entry into force of the extended accident insurance.

What are the insurance benefits?

The benefits are the same as those covered by the Law on Accident insurance (LAA/UVG).

What must I do in the event of an accident?

You must immediately report your accident to your former employer.