

Extended Accident Insurance – Provisions regulating extended coverage for non occupational accidents in accordance with the Federal Law of 20 March 1981 on Accident Insurance (LAA/UVG)

NACGA03-E3 – Edition: 01 Jan 2017

Table of Contents

Art. 1	What is extended accident insurance?	Art. 5	Cost of extended accident insurance
Art. 2	Who can take out extended accident insurance?	Art. 6	Insured benefits
Art. 3	Beginning, end and suspension of insurance	Art. 7	Procedure in case of an accident
Art. 4	How to take out extended accident insurance?		

Art. 1 What is extended accident insurance?

Extended accident insurance prolongs the duration of coverage for non occupational accidents for a maximum of six months beyond the stated expiry date.

Art. 2 Who can take out extended accident insurance?

All employees who are subject to LAA/UVG compulsory insurance for non occupational accidents, i.e. employees working 8 hours per week or more for a single employer, may take out extended accident insurance.

Art. 3 Beginning, end and suspension of insurance

Extended accident insurance starts after the compulsory non occupational accident insurance expires, i.e. at the end of the 31st day following the day on which the employee's entitlement to at least half a salary ends.

It is valid for the agreed term which may not, however, exceed six months.

Coverage ceases before the agreed term if the insured is gainfully re-employed at least 8 hours per week.

Coverage is suspended while the insured is covered by military insurance; in this case, the term of coverage will be extended accordingly.

Notwithstanding, coverage shall terminate at the latest one year after the insurance first comes into effect.

Provided the overall term does not exceed six months, coverage may be extended before the agreed expiry date subject to a new premium payment.

Art. 4 How to take out extended accident insurance?

Coverage becomes effective as soon as the premium is paid using the payment slip. The premium must be paid at the latest on the day the compulsory non occupational accident insurance ends. The stamped postal receipt serves as proof of payment. The Insurer will provide additional payment slips on request.

The payment slip must bear the insured's full name and exact address (in block letters).

Additional payment references:

- last employer's name and address;
- last salary received from such employer (annual/ monthly/ weekly);
- end of entitlement to salary;
- required insurance term (maximum six months);
- reason for taking out extended accident insurance (e.g. unpaid leave).

Art. 5 Cost of extended accident insurance

The premium costs Fr. 40.– per month. The premium is indivisible; it is due in full for the entire period or a fraction thereof.

If coverage ceases before the agreed expiry date, the premium will not be reimbursed.

Art. 6 Insured benefits

The insured benefits are the same as under the LAA/UVG.

Art. 7 Procedure in case of an accident

In the event of an accident, the insured (or in case of his death, his close relations) must promptly notify his former employer.