

elipsLife | Zurich | Switzerland

To all persons insured against accidents

Your contact

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Interim accident insurance

in accordance with the Swiss Accident Insurance Act of 20 March 1981 (UVG)

Dear Insured

You are ending or interrupting your employment relationship with your employer. You will lose your mandatory accident insurance coverage 31 days after your departure. Would you like to know how you can insure yourself against accidents? Please read the following information.

If you work an average of at least eight hours per week, you will be covered by your employer's compulsory non-occupational accident insurance. You can use interim accident insurance cover to extend your cover under the provisions of the Swiss Accident Insurance Act (UVG) by a total of 6 months. The premium for the interim accident insurance is CHF 45 per month.

Would you like to take out this interim accident insurance? Please use the payment slip below. For us to process your payment we are required to have additional information:

- **Name or policy number of your employer**
- **Last day with salary entitlement**

We kindly ask you to add a payment remark with the above mentioned details or send us the details via e-mail to account.ch@elipslife.com.

Receipt		Payment part	
Account / Payable to CH29 0900 0000 6013 9632 6 Elips Life AG Gewerbeweg 15 9490 Vaduz		Account / Payable to CH29 0900 0000 6013 9632 6 Elips Life AG Gewerbeweg 15 9490 Vaduz	
Payable by (name/address)		Payable by (name/address)	
[]		[]	
[]		[]	
[]		[]	
Currency	Amount	Currency	Amount
CHF	[]	CHF	[]
[]	[]	[]	[]
Acceptance point		[]	

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New employer

If, within 31 days, you start a new job with a new employer where you will work at least eight hours per week, you do not have to take any action. As soon as you start your new job, you will be covered by the compulsory occupational and non-occupational accident insurance of your new employer. During the period of transferring from the old to the new employer, you are insured against accidents for 31 days under the accident insurance of your last employer.

Accident insurance for unemployed persons

If you are entitled to unemployment benefits, you are insured for accidents with Suva and cannot take out interim accident insurance.

Conditions for interim accident insurance

If you are insured for non-occupational accidents with elipsLife, you can take out interim accident insurance from us on the termination or interruption of your employment relationship. You must pay the premium for the interim accident insurance at the latest on the 31st day after the termination or interruption of your employment relationship.

Cost of interim accident insurance

The interim accident insurance costs CHF 45 per month. You cannot insure an individual number of days.

Validity and extension of interim accident insurance

The interim accident insurance is valid for the agreed insurance term, but at most for 6 months. If you have taken out interim accident insurance for less than 6 months, you can extend the insurance before it expires to a maximum of 6 months. You are not entitled to any premium refund if the interim accident insurance should end prematurely.

Example for an extension

End of wage claim: 14.09.
End of cover: 15.10. (31 days)
Desired extension: until 30.11.
interim accident insurance: = 2 months

Accident report

Please report accidents immediately to your last employer or directly to elipsLife. In the event of death, the family members are responsible for notifying elipsLife.

Insurance benefits

The interim accident insurance provides the same benefits as the standard non-occupational accident insurance in accordance with the provisions of the Swiss Accident Insurance Act (UVG). In the case of an accident, the insured person usually receives the same benefits as if he/she had continued working for the last employer. If you require medical treatment abroad (outpatient treatment or hospitalisation), the insurance pays double the amount that would have been incurred for the same treatment in Switzerland (general hospital ward) at most.

Would you like more information? Please ask your employer or elipsLife.