

Information sheet Policyholder – settlement of accident insurance claims

Version 2019-01

This customer information sheet contains information for you, as the policyholder, on how accident insurance claims are settled by elipsLife in accordance with the Swiss Federal Act of 20 March 1981 on Accident Insurance (AIA). Detailed information can be found in the General Conditions of Insurance (GCI) and the Special Conditions (SC).

Insurer

The insurer is Elips Versicherungen AG, headquartered in Vaduz. The Zurich branch office is responsible for insurance administration.

For queries related to claims, please contact:

elipsLife
Claims Management
Thurgauerstrasse 54, 8050 Zurich
T +41 44 215 45 40, F +41 44 215 45 41
claims.ch@elipslife.com

Emergency numbers – 24 hours a day, 7 days a week:

German +41 44 215 43 00
French +41 44 215 43 01
Italian +41 44 215 43 02
English +41 44 215 43 03

Insured person

An employer (hereinafter referred to as the “Policyholder”) must take out mandatory insurance to cover all employees working at least eight hours per week against occupational and non-occupational accidents and occupational diseases. Employees working fewer than eight hours per week are only insured for occupational accidents and occupational diseases. This also includes accidents occurring on the way to and from work.

Reporting an accident

The Policyholder must notify elipsLife of the accident. elipsLife makes a distinction between minor accidents (incapacity to work < three days) and accidents. To simplify both the exchange of data and the process for reporting accident claims, elipsLife makes the following tools available free of charge to the Policyholder:

- Sunet*plus* for medium and large companies reporting over 20 accidents per year:
www.bbtsoftware.ch/en/sunetplus-support/downloads.html
- BBT*Claims* for small and medium-sized companies reporting up to 20 accidents per year:
<https://bbtclaims.elipslife.com/en/sunet/create/>

In the event of an individual's incapacity to work resulting from an accident, elipsLife will also require the relevant medical certificate and/or accident certificate.

The claim number and the status of the claim assessment will be confirmed to the nominated point of contact within your company within two working days following receipt of the accident report. You can provide the point of contact's details to elipsLife by sending an e-mail to claims.ch@elipslife.com or by including them in your claims notification.

Assessment of the obligation to pay benefits

elipsLife will examine the circumstances of the accident to determine whether it is obliged to pay benefits. If necessary, it may obtain a report from the attending doctor, including all relevant details.

If a case is rejected, the Policyholder will be informed in writing. If the insured person's incapacity to work is not clearly verifiable, elipsLife reserves the right to take targeted measures in order to clarify the claims situation.

Daily allowances

In the event of an individual's incapacity to work resulting from an accident, elipsLife will pay daily allowances amounting to 80% of the last salary paid prior to the accident, payable from the third day following the accident. elipsLife will make the first daily allowance payment immediately upon receipt of the medical report. Daily allowances will be paid on an ongoing basis in accordance with the information provided in the medical certificate/accident certificate. They will generally be paid between the 20th and 30th day of each month, and will be made to the Policyholder in respect of each individual insured person.

Reporting for disability

If a person's incapacity to work continues for more than four months, the benefits of the Swiss disability insurance must be assessed. elipsLife will send a disability form to the insured person following a person's incapacity to work of approximately 120 days, and will inform the Policyholder.

Closure of a case

The end of incapacity to work resulting from an accident must be reported to elipsLife immediately.

Similarly, if the employment relationship is terminated during an insured person's incapacity to work resulting from an accident, this must also be reported immediately, along with the insured person's exact departure date and their payment details.

Information for insured persons in the event of an accident

Information sheets explaining how accident insurance claims are settled, can be downloaded from www.elipslife.com.

elipsLife would like to thank you for your trust and wishes your employees a speedy recovery in case of an accident.