

# Settlement of accident insurance claims

Version 2023-04

**This customer information sheet contains information for you, the insured person, 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), the product-specific Additional Conditions (AC) and the Special Conditions (SC).**

## Who is the insurer?

The insurer is Elips Life Ltd, headquartered in Ruggell. 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**  
**[claims.ch@elipslife.com](mailto: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**

## Who is insured?

Employers 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.

## How do you report an accident?

You must inform your employer, in accordance with your employer's regulations, of any accident and submit any invoices addressed to you to your employer and, in the event of incapacity to work, you must also provide a medical certificate or accident certificate. Your employer will then inform elipsLife of the accident by submitting a written claims notification. In the event of incapacity to work, your medical certificate and/or accident certificate will be forwarded to elipsLife.

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.

## What do you do in case of an emergency?

During normal office hours, you can obtain assistance or a guarantee that your costs will be covered from elipsLife's Claims Management department. In the event of an emergency outside office hours, please contact our 24-hour emergency helpline, which will provide you with immediate support in an emergency including information on doctors and hospitals near you and commitments to provide cover.

**What are your obligations regarding consultations with a doctor?**

If incapacity to work is likely to lead to insurance benefits, appropriate medical care must be arranged as soon as possible. Any instructions given by the doctor must be followed. The insured person must allow themselves to be examined by doctors appointed by elipsLife if required. The costs of any such examination will be borne by elipsLife.

**What are your obligations in relation to the relevant authorities?**

The insured person is obliged to register any outstanding claim for benefits with the relevant authority in accordance with the Swiss Disability Insurance Act or the Swiss Loss of Earnings Compensation Act (LECA). If a person's incapacity to work continues for more than four months, the benefits of the Swiss disability insurance must be assessed. The disability insurance scheme will either help you to return to work or determine whether you are entitled to a disability pension. elipsLife will provide you with an application form on request. The legal basis for this provision can be found in Swiss disability insurance legislation.

**What about holidays and travelling abroad?**

If any individual deemed incapable of working and who receives benefits from elipsLife leaves Switzerland or Liechtenstein without the prior written permission of elipsLife, they are not entitled to any benefits during their stay abroad. Any stays outside Switzerland or Liechtenstein (e.g. holidays following an accident) must be reported to elipsLife immediately.

**What happens to your personal data?**

elipsLife will only process data as required in order to perform its contract with you. elipsLife is also entitled to obtain information from third parties (insurers, doctors, hospitals, etc.). elipsLife uses this data to process your claim and for statistical evaluation purposes. Such data is stored in physical and/or electronic format and protected against unauthorised access. You are entitled to access information about the way your personal data is processed in accordance with legislation.

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