

Settlement of claims for daily sickness benefits

Version 2023-04

This information sheet for customers provides you as the insured person with more information on the settlement procedure of elipsLife for claims under the group daily sickness benefits insurance. Detailed information is provided in the General Insurance Provisions (GIP), the product-specific Additional Insurance Provisions (AIP) and the Special Insurance Provisions (SIP). The daily sickness benefits insurance is governed by the Swiss Federal Law on Insurance Contracts (VVG).

Who is the insurer?

The insurer is Elips Life Ltd with its head office in Ruggell. The administrative processing of the insurance is handled by the branch office in Zurich.

Your contact for benefit claims is:

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

How is sickness notified?

You inform your employer and submit the medical certificate, in accordance with the regulations of your employer. If the incapacity for work continues for a longer period, elipsLife must be sent a medical certificate once a month.

What are the required contents of the medical certificate?

The medical certificate must be valid until a specific date. The remark "until further notice" cannot be accepted. The end date may not be more than four weeks into the future. A medical certificate may be issued retroactively to a maximum of three days.

What happens then?

Your employer will inform elipsLife of the incapacity for work by way of a written notification. The medical certificate will also be forwarded to us. elipsLife reviews the medical grounds for the incapacity for work in order to determine its obligation to provide benefits. A report containing all the relevant information is requested from the doctor providing treatment.

What are your obligations when you consult a doctor?

If incapacity for work is likely to lead to the payment of insurance benefits, specialist medical treatment should be sought as soon as possible. The insured person must comply with the instructions of the doctor. If required, the insured person must submit to a medical examination by doctors instructed by elipsLife. elipsLife will bear the costs for such examinations.

What are the obligations with regard to the competent authorities?

The insured person is obliged to inform the competent authorities of any claim for benefits under the accident insurance law (UVG), the disability insurance law (IVG) or the income compensation law (EOG) that has not yet been cleared up.

If the incapacity for work lasts for longer than four months, the benefits payable by the Federal Disability Insurance must be reviewed. The Federal Disability Insurance will help you with the process of your reintegration into professional life or review the payment of any pension that may be due. elipsLife will provide you with the necessary application forms. This process is governed by the disability insurance law.

What else must the insured person do?

Generally, the insured person must do everything that can contribute to a reduction in benefits. An insured person who is expected to remain fully or partially unable to exercise his/her original profession is obliged to apply his/her remaining earning capacity in another profession or to different tasks. If necessary, he/she must report to the unemployment insurance. If required, elipsLife can set the insured person a deadline for adjusting his/her previous activities or for changing jobs or professions.

What applies abroad and while you are on vacation?

If an insured who is unable to work and who receives benefits from elipsLife travels abroad without the prior written consent of elipsLife, he/she will not be entitled to any benefits during his/her sojourn abroad. elipsLife must be informed at least four weeks in advance of any periods spent abroad, e.g. vacation in the case of sickness.

What happens to confidential data?

elipsLife only works with data pertaining to the processing of the contract. elipsLife can also collect information from third parties (insurance companies, doctors, hospitals, etc.). elipsLife uses this data for claims processing as well as statistical purposes. The data is stored physically and/or electronically and is protected against unauthorised access. You as the insured person may request the information prescribed by law regarding the processing of your personal data.

elipsLife thanks you for your trust and wishes you a speedy recovery from your sickness.