

Summary of benefits under the Swiss Accident Insurance Act (AIA)

Version 2023-04

This customer information sheet contains information for you, the insured person, on the accident insurance benefits provided by elipsLife. Detailed information can be found in the General Conditions of Insurance (GCI), the product-specific Additional Conditions (AC) and the Special Conditions (SC). The legal basis for the insurance is the Swiss Federal Act of 20 March 1981 on Accident Insurance (AIA).

Who is the insurer?

The insurer is Elips Life Ltd, headquartered in Ruggell. The Zurich branch office is responsible for insurance administration.

elipsLife
Claims Management
Thurgauerstrasse 54, 8050 Zurich
T +41 44 215 45 40
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.

Geographical scope of coverage

Worldwide.

Insured benefits

Medical costs:

Cover for appropriate treatment required as a result of the accident. Inpatient treatment on general wards in hospitals.

For treatment abroad, up to a maximum of twice the cost that would have been incurred had the same treatment been administered in Switzerland.

Daily allowance:

80% of the last salary paid prior to the accident, payable from the third day following the accident.

Maximum salary covered under the AIA as of 1 January 2016:
 CHF 148'200.00

Disability pension:

You are entitled to a disability pension if your degree of disability is 10% or above. If you are certified as totally disabled, you are entitled to 80% of

insured earnings. If you are entitled to a disability pension or pension under the Swiss Old Age and Survivors Insurance (OASI), a complementary pension will be paid. This complimentary pension will amount to the difference between 90% of insured earnings and the value of the disability pension or pension under the OASI.

Compensation for impairment:

Insured. Provided in the form of a lump-sum payment where the insured party has suffered long-term and significant damage to their physical, mental or psychological integrity as a result of an accident.

Helplessness allowance:

Insured.

Survivor's pension for spouse and children:

Insured. Widow's and widower's pension will be capped at a maximum of 40% of insured earnings.

Half-orphan's pension: a maximum of 15%

Double-orphan's pension: a maximum of 25%

Up to a maximum of 70% for several survivors.

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