



Accident and supplementary accident insurance (UVG)

Accident insurance is compulsory for all employees in Switzerland (pursuant to the Federal Law on Accident Insurance, UVG). All employees who work more than eight hours per week for the same employer must also be insured against non-occupational accidents.

The compulsory accident insurance offered by elipsLife provides all the cover prescribed by the law: in the event of an accident, the insurance covers loss of earnings, medical treatment as well as pension and survivors' benefits in compliance with the Federal Law on Accident Insurance.

elipsLife also offers a special integrated Care Management programme for the prevention of accidents and the supported reintegration of accident victims into the workforce. Self-employed individuals have the option of taking out voluntary insurance cover for themselves and their family members.

As the statutory accident insurance is often not sufficient, elipsLife also offers supplementary accident insurance. The supplementary accident insurance supplements the benefits paid under the compulsory accident insurance to meet individual requirements. It is particularly suited to employees whose salaries exceed the maximum salary that can be insured under the UVG as well as for all employees to supplement the minimum benefits payable under the compulsory accident insurance. This includes daily benefits for the first and second days of absence following the accident, supplementary cover for the loss of the salary exceeding the maximum salary under the UVG (CHF 126,000), treatment in a private hospital ward worldwide, additional lump-sum or annuity insurance cover for death or disability, and cover for special risks that enjoy only limited cover or have been excluded under the UVG.