

Continued cover for accidents with negotiated insurance

Extension of non-occupational accident insurance under the Federal Act of 20 March 1981 on Accident Insurance (AIA)

Mandatory accident insurance

If you work for an employer for at least eight hours per week, you are insured against both occupational and non-occupational accidents. The cover for non-occupational accidents exists for as long as you are entitled to at least 50 per cent of your salary (for example, if you claim a daily allowance due to an illness or accident) and for up to 31 days thereafter. If you register with the unemployment insurance authority before this deadline expires, your insurance cover will be extended. For further details about how to proceed should you become unemployed, please contact the office responsible for such matters in your place of residence.

A case for negotiated insurance

Are you planning to stop working permanently or temporarily, for example to take unpaid leave? With a negotiated insurance policy, you get guaranteed cover for non-occupational accidents and ensure you receive the full benefits you are entitled to under the terms of the Federal Act on Accident Insurance (AIA) should you suffer an accident.

For more information, you can call +41 800 955 000, e-mail anfrage-leistungen-u@sympany.ch or contact your employer.

Taking out negotiated insurance

You can find out more about the current premium conditions and apply for negotiated insurance at www.sympany.ch/negotiated. Once you submit your application, the payment information for a premium transfer will be sent to you immediately. The premium must be paid no later than the day on which your company accident insurance expires. If required, you can extend your negotiated insurance for up to a total of six months by a new premium payment.

Duration of the negotiated insurance

The negotiated insurance policy starts the day after your company accident insurance cover expires. It ends when you start working for at least eight hours per week, but after six months at the latest.

If you have cover under the military insurance or a foreign mandatory accident insurance policy, the negotiated insurance will be suspended.

I have had an accident. What should I do?

Please report any accidents to us immediately. The accident form is available online at www.sympany.ch/business-claims or from your current employer. Please sign it and return it by e-mail to anfrage-leistungen-u@sympany.ch or by post to Sympany, Leistungsmanagement, Postfach, 4001 Basel, Switzerland.

Alternatively, you can report your accident to us by telephone: +41 800 955 000.

Insurer: Sympany Versicherungen AG, Basel.