January 2017 edition

Individual extension of LAI insurance for non-occupational accidents (insurance by special agreement Switzerland)

pursuant to the Swiss Federal Law on Accident Insurance (LAI) dated March 20, 1981

1. Purpose of the insurance by special agreement

If you, the employee, work a minimum of 8 hours per week on average for an employer, you are also covered by compulsory insurance against non-occupational accidents. If you quit your gainful employment permanently or temporarily (for example, unpaid leave) or reduce the number of hours worked to less than 8 hours per week, your non-occupational accident insurance cover with Zurich will lapse. Insurance by special agreement allows you to extend the non-occupational accident insurance coverage by a total of 6 months, thereby enabling you to enjoy full insurance benefits pursuant to the provisions of the Swiss Federal Law on Accident Insurance (LAI).

2. How is insurance by special agreement taken out?

Insurance is taken out by paying the premium for the desired duration (max. 6 months) using the payment slip below. Please complete this in full (we need all the information requested). The premium must be paid by the date on which the non-occupational accident insurance coverage lapses at the latest, i. e. on the 31st day after the day on which the entitlement to at least half of the salary lapses. Late payment will result in insurance coverage not being extended. Provided payment takes place within the stated period, the receipt shall be regarded as confirmation of insurance.

If the insurance by special agreement is extended, the payment must take place prior to expiry of the existing insurance by special agreement. The overall duration may not exceed 6 months. In any case, the insurance by special agreement shall end upon commencement of gainful employment of at least 8 hours per week with an employer. Any excess premium will not be refunded. The insurance by special agreement shall be suspended for as long as you are covered by military insurance (e. g. during a refresher or civil defense course); the term of the insurance by special agreement shall be extended accordingly.

3. What is the premium?

The premium is CHF 40 per full or commenced month.

Calculation example:
End of entitlement to salary: 20.04.
Termination of insurance (31 days later): 21.05.
Requested prolongation: 22.05.–14.09.
To pay: 4 months (CHF 160)
(22.05.–21.08. = 3 months)
(22.08.–14.09. = commenced month)

4. What else do you need to bear in mind?

On leaving employment or the non-occupational accident insurance (when the weekly working hours average is below 8), you must notify your health insurance fund about the end of the non-occupational accident insurance coverage according to the LAI if you have suspended the accident coverage granted under the Swiss Federal Law on Health Insurance (LSI). With many health insurance funds, the suspension also applies during the insurance by special agreement.

5. What do you have to do in the event of an accident?

Report the accident with the corresponding damage notice without delay to Zurich Insurance Company Ltd, P. O. Box, 8085 Zurich. The notification can be made online at www.zurich.ch. The notice form can also be ordered at Zurich or on request via telephone around the clock at the toll-free HELP POINT line 0800 80 80 80 (+41 44 628 98 98 for international callers). In the event of the policyholder's death, the accident must be reported by the surviving beneficiaries.

6. Where can you find further information?

All offices of Zurich Insurance Company Ltd will be happy to provide information (toll-free HELP POINT line). You can also request additional payment slips there. Alternatively, contact your employer.

Please use the payment slip below only for the Insurance by special agreement.

49800-1609

Vor der Einzahlung abzutrennen / A détacher avant le versement / Da staccare prima del versamento

Empfangsschein / Récépissé / Ricevuta | **Einzahlung Giro** | **Versement Virement** | **Versamento Girata**

End of entitlement to salary: _____ Termination of insurance: 31 days later.

Requested prolongation (max. 6 months): from _____ until _____

Last employer: _____

UVG policy number: _____

Einzahlung für / Versement pour / Versamento per
UBS AG, 8098 Zürich
Zugunsten von / En faveur de / A favore di
CH4400230230P02034370
Zürich Versicherungs-Gesellschaft AG, 8085 Zürich
Konto / Compte / Conto **80-2-2**
CHF

Einbezahlt von / Versé par / Versato da

Einzahlung für / Versement pour / Versamento per
UBS AG, 8098 Zürich
Zugunsten von / En faveur de / A favore di
CH4400230230P02034370
Zürich Versicherungs-Gesellschaft AG, 8085 Zürich
Konto / Compte / Conto **80-2-2**
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Die Annahmestelle
L'office de dépôt
L'ufficio d'accettazione

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