

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

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

1 What is an insurance by special agreement?

If you work as an employee for an employer in Switzerland for an average of at least 8 hours per week, you are compulsory insured against non-occupational accidents (NOA). If you give up your employment permanently or temporarily (for example, in the case of longer unpaid leave) or reduce your working hours to less than 8 hours per week, your NOA insurance coverage also expires following the so-called extended coverage period of 31 days has expired (for details regarding the extended coverage period, please see «When does the insurance by special agreement begin and end»). With an insurance by special agreement, you can extend this NOA insurance cover beyond the extended coverage period by a total of 6 months, and thus continue to enjoy the full benefit of the respective insurance in accordance with the provisions of the Swiss Federal Law on Accident Insurance (LAI).

2 How and where can I conclude an insurance by special agreement?

Have you been compulsorily insured against non-occupational accidents with Zurich through your (previous) employer? If so, you can also conclude an insurance by special agreement with Zurich. The insurance is completed concluded online on zurich.ch/insurance-by-special-agreement. After successful completion, you will receive an email with an insurance confirmation and the invoice. The premium must be paid no later than on the last day of the extended coverage period (see «When does the insurance by special agreement begin and end»). Only if you pay within this period, the insurance by special agreement is validly concluded.

If you want to extend the insurance by special agreement, you must take it out again online and pay the premium before the existing special agreement insurance expires. The total duration of the insurance by special agreement may not exceed 6 months.

3 When does the insurance by special agreement begin and end?

The insurance by special agreement that is concluded on time begins immediately after the compulsory NOA insurance cover through your employer ends, i.e. on the 31st day following the day on which the entitlement to at least half the salary ends (so-called extended coverage period).

The insurance by special agreement ends at the end of the selected term, but in any case, after a maximum of 6 months or with the commencement of an employment of at least 8 hours per week with a Swiss employer. Any excess premium will not be refunded. When taking up self-employment and moving to (other) countries, the insurance by special agreement remains in force during the selected term.

Example:

End of salary entitlement:	20.04.
End of the extended coverage period, i.e. the NOA insurance cover via the previous employer (31 days later):	21.05.
Start of the insurance by special agreement:	22.05.
Term of the insurance by special agreement:	4 months
End of the insurance by special agreement:	21.09.

The insurance by special agreement is suspended as long as you are covered by military insurance (e.g. during a refresher or civil protection course). The term of the insurance by special agreement is then extended accordingly. We are happy to note your sub-book on the insurance confirmation – provided that you notify us of the interruption.



4 How much does insurance by special agreement cost?

The premium is CHF 40 per full or partial month of insurance.

5 What else do you need to consider with the insurance by special agreement?

When leaving the employment relationship or the non-occupational accident insurance (if the average working time falls below 8 hours per week), you must notify your health insurance company about the end of the NOA insurance coverage according to the LAI in order to clarify when the accident coverage is to be included in the health insurance again.

If you are unemployed and meet the eligibility requirements for unemployment benefit (ALE), you are automatically insured against accidents with SUVA and the entitlement to insurance by special agreement does not apply.

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

Please report the claim immediately electronically via zurich.ch. In the event of the policyholder's death, the accident must be reported by the entitled survivors.

7 Where can you find further information?

Any representative of Zurich Insurance Company Ltd will be happy to provide you with assistance (Zurich HELP POINT free telephone number 0800 80 80 80 available around the clock; from abroad +41 44 628 98 98). You can also contact your employer.



Conclude online now:
zurich.ch/insurance-by-special-agreement