

# Additional information on extended insurance cover

Extension of UVG insurance for non-occupational accidents under the Federal Law on Accident Insurance (UVG) of 20 March 1981

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## What is this about?

### Extension of your insurance for non-occupational accidents

If you cease employment permanently or temporarily (for example for an unpaid holiday) or work less than eight hours per week, you can extend cover for **non-occupational accidents** for a total of six months. You will then be entitled to the benefits provided for under the Federal Law on Accident Insurance (Unfallversicherungsgesetzgebung, UVG). The extended insurance cover must always be concluded through the company which provided your obligatory insurance cover against non-occupational accidents.

## Questions / Answers

### Additional information on your extended insurance cover

In the following sections, we provide information, answers to key questions and more detailed information about your extended insurance cover.

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## Basic information about extended insurance cover

### 1 Do I need extended insurance cover if I'm registered as unemployed?

No. In the event of an accident, you are covered by the unemployment insurance fund.

### 2 Can I take out extended insurance cover when I retire?

Yes. Anyone leaving employment can take out extended insurance cover. However, since pensioners can no longer be said to have lost earnings, a daily allowance is not paid in the event of an accident.

### 3 Is it possible to take out extended insurance cover if I go freelance after leaving employment?

Yes. However, the extended insurance covers only non-occupational accidents. Accidents that occur while carrying out freelance work must be covered by a separate insurance policy.

### 4 Do I need extended insurance cover if I'm still receiving a daily sickness allowance when leaving employment (incl. additional cover)?

Yes. Daily sickness allowance is not an extension of UVG insurance.

### 5 If two employment contracts are terminated with two different employers, do I need to take out extended insurance cover twice?

Yes. In the event of a claim, the daily allowance is calculated based on both salaries. Otherwise, only the previous salary from one employer is covered.

### 6 What is the difference between extended insurance cover and the accident cover included in mandatory health insurance?

Mandatory health insurance covers only the medical expenses arising from an accident, minus your deductible and coinsurance.

Extended insurance cover assumes costs for medical expenses as well as other services such as home care, aids, travel, transport and rescue costs, daily benefit allowance and pension benefits.

## Key dates of the contract

### 7 When does the extended insurance coverage start?

If you are employed for more than eight hours per week on average, you have mandatory insurance cover against non-occupational accidents. At the end of the employment relationship, you are additionally covered for 31 days after the last day of work for which you received at least half your salary. Extended insurance cover must be taken out within this 31-day period. If you miss this cut-off, you need to add accident cover to your health insurance. This will result in fewer benefits compared to mandatory accident insurance pursuant to the UVG.

### 8 How long does the extended insurance cover last?

According to UVG, extended insurance cover can be taken out for up to six months. Once you have started a new job or are entitled to daily benefit allowance from the unemployment insurance fund, you will be covered by UVG mandatory accident insurance again. The accident insurance cover provided by your new employer applies from the first day of your employment contract.

### 9 When does the extended insurance coverage start if I leave employment mid-month?

Sample calculation:

- Date of termination and last paid working day: 20 February
- Additional cover 31 days: 21 February to 23 March (8 days in February + 23 days in March)
- Extended insurance cover from 24 March until max. 23 September

In this example, every month of extended insurance cover starts on the 24th day and ends on the 23rd day of the following month.

#### Explanation

Additional cover lasts 31 days, even if the month has fewer than 31 days. Extended insurance cover is calculated on a monthly basis, regardless of the number of days in each month.

### 10 Does military or civil defence service change the length of the insurance cover?

The six months of insurance cover do not have to be taken consecutively. When doing military or civil defence service, you are covered by military insurance. During this time, your extended insurance cover is suspended and is increased by the number of service days. In any case, entitlement to extended insurance cover lapses after twelve months. If you do not take out extended insurance cover after your military or civil defence service, there is no additional cover pursuant to UVG.

### 11 Can I cancel the extended insurance cover?

No. It is not possible to cancel your extended insurance cover.

### 12 Are premiums reimbursed if I find a new job?

It is not possible to reimburse premiums. For this reason, we recommend taking out extended insurance cover only for the period you are certain you will need it (minimum term: one month). If necessary, you can increase your extended insurance cover up to a maximum of six months. Please be aware that HDI must receive payment for the next six months by the last day of insurance cover. If you miss this cut-off, you will no longer be entitled to increase your extended insurance cover.

### 13 Can accident cover be extended after six months?

Extended insurance cover can be taken out for six months. After this period, accident cover must be included in your mandatory health insurance.

## Insurance coverage / insurance benefits

### 14 Will a confirmation of insurance cover be issued after the premium has been paid?

No. As proof of insurance, you can use your receipt from the Post Office (payment slip) or e-banking payment confirmation.

### 15 If I am paid for overtime after leaving employment, does my employment relationship get extended and will my additional cover start on a later date?

No. If, after the end of the employment contract, you receive payment for overtime, weekend work, flexitime, etc. performed when you were still an employee, the duration of the employment relationship is not deemed to be extended, as entitlement to this compensation predates the end of the contract. The deadline of 31 days under Art. 3 (2) UVG starts on the last paid day of employment.

(Ad hoc committee no. 5/1986: Remuneration after the end of the employment relationship, Art. 3 (2) UVG; Art. 7 (1a) UVV, revised on 1/1/2017)

## 16 What cover is provided in the event of maternity leave following by unpaid leave?

The insurance cover that applies during the period of maternity leave is the same as the insurance cover during regular periods of employment. Once your maternity allowance stops, the regular additional cover will apply for 31 days. At the end of the period of additional cover, we recommend taking out extended insurance cover for the rest of your unpaid leave (up to six months).

## 17 Am I covered abroad?

Yes. Extended insurance cover applies worldwide. For essential medical treatment abroad, the insurance covers up to double the costs that would have been incurred for the same treatment in Switzerland.

## Premiums

### 18 Is there a minimum premium?

Yes. The minimum premium is CHF 40, even if you only need extended insurance cover for a few days.

### 19 Can I pay the premium through e-banking?

Yes. Write the answers to the questions on the payment slip in the «Reason for payment/message for recipient» section so that we can assign the payment.

Example:

End of salary entitlement: 31/12/2018  
Requested extension: 4 months  
Premium: CHF 160  
Last employer: Muster AG  
UVG policy no.: 01051234-14123

Information for payment in e-banking:  
31/12/18 / 4 months / Muster AG / 01051234-14123