

ÖKK ACCIDENT INSURANCE

Obligations and options

FACTS

- Mandatory accident insurance for all employers subject to UVG (Accident Insurance Law)
- Voluntary accident insurance for individual applicants
- Accident insurance for benefits exceeding the obligations of the UVG
- Personal assistance through Case Management in case of long-term absences

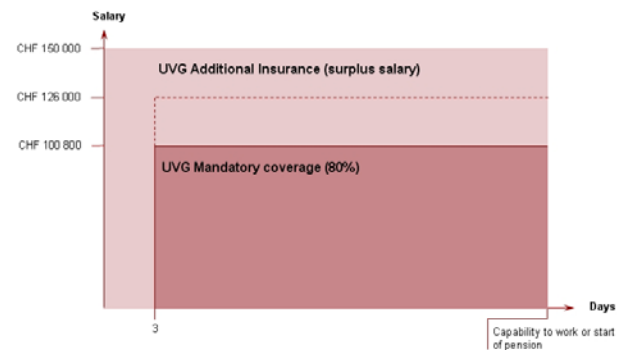
Additional services:

- Preventive offers to promote the health of employees
- Sustainable reduction of absence costs with the help of a comprehensive Absence Management

UVG MANDATORY COVERAGE

- Mandatory accident insurance for all employees
- Salaries are insured up to the maximum UVG salary of CHF 126,000 per year or CHF 10,500 per month
- Occupational accidents (including on the way to work) and job-related illnesses are covered
- Accidents which occur during free-time (non occupational accidents) are insured from eight working hours per week with the same employer
- 80% salary advance from the third day of work
- Medical treatment and general hospitalisation without a contribution to the costs
- Disability pension of up to 80% of the insured salary
- Pension on death of up to 40% of the insured salary for the surviving husband/wife
- Integrity compensation of up to CHF 126,000
- Helplessness compensation of up to CHF 2,076
- Extension of non-occupational accident insurance for up to six months after the end of the contract

INSURABLE SALARY AS PER UVG



UVG ADDITIONAL INSURANCE

- Maximum insurable Old Age and Survivor's Insurance salary: CHF 250,000
- Daily benefits for the first and second day at 100% of the UVG salary
- Remaining daily benefits at 20% of the UVG salary from the third day
- Capital insurance for invalidity and death amounting to the insured salary
- Treatment in private hospitals
- Hospital daily benefits for hospital stays, in addition to the daily benefits
- Insurance of additional risks in case of gross negligence and risks