

# ÖKK ACCIDENT INSURANCE

## Interim accident insurance

You have terminated your employment contract with your current employer. If you do not start a new job at another employer, your accident insurance cover will end after 31 days. This information sheet answers any questions you may have about interim accident insurance. You can apply for insurance cover at [oekk.ch/interim-accident-insurance](https://oekk.ch/interim-accident-insurance).

### 1. Purpose of interim insurance

With interim accident insurance, you can extend your insurance for non-occupational accidents after it has ended for up to 6 months.

### 2. Take out an interim insurance policy

You can take out an interim insurance policy online at [oekk.ch/interim-accident-insurance](https://oekk.ch/interim-accident-insurance) if you are temporarily or permanently giving up gainful employment, e.g. if you are taking unpaid leave, you are reducing your working hours to less than 8 hours per week or you are no longer entitled to at least half your salary as per the information in clause 3 and you will therefore no longer be insured by your employer against non-occupational accidents after expiry of the 31 days' subsequent cover.

### 3. End of accident insurance

Your UVG insurance cover ends on the 31st day after which you were last entitled to at least half your salary. Your salary/replacement income also includes daily allowance amounts paid out under compulsory accident insurance, military insurance, disability insurance and those from health insurers and private health and accident insurers which replace the continued salary payments. Your salary also includes reimbursements under the loss of earnings act as well as reimbursements from cantonal maternity insurance. Daily allowance benefits from health insurers and private health insurers are considered to be a replacement income provided and for as long as they replace the obligation to continue paying a salary. The duration and amount of money paid under the obligation to continue paying a salary is based on the statutory rules as well as any other applicable elements of contractual law. Even in these cases, it is assumed that you are in principle entitled to a salary until your employment contract ends at the latest. Daily

allowance benefits paid in addition to your employer's obligation to continue paying a salary are considered to be pure insurance benefits. They are not classified as replacement income within the meaning of Art. 7 para. 1 (b) UVV.

### 4. Insurance premium

Interim accident insurance costs CHF 40 a month (or part thereof). The overall insurance term may not exceed 6 months. It is not possible to insure individual days. You have no right to the reimbursement of premiums. The premium must be paid by no later than the 31st day after the end or interruption of the employment contract.

### 5. Accident report

Please report any accidents directly to ÖKK online at [oekk.ch/sunetonline](https://oekk.ch/sunetonline).

### 6. Insurance benefits

The interim insurance policy provides the same benefits as standard non-occupational insurance in accordance with the UVG. The occupational accident risk for self-employed or employed gainful work is not insured.

### 7. Accident cover via health insurance

If you do not take out any interim accident insurance, you must add accident insurance to your health insurance within 31 days of leaving your job.

**Do you have any questions? Then simply send us an e-mail to [info@oekk.ch](mailto:info@oekk.ch) or call us on 0800 838 000.**