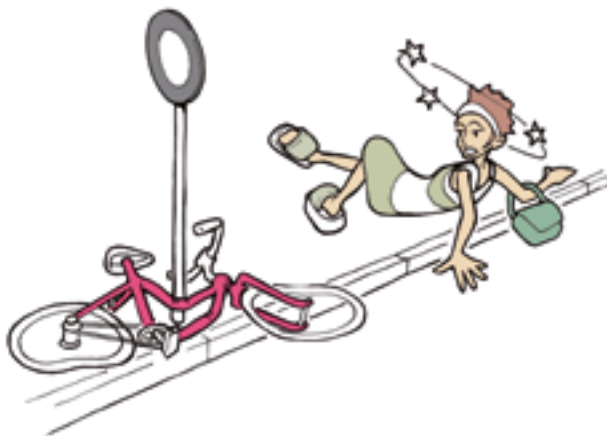


ACCIDENT AND DISABILITY INSURANCE



Accidents can happen anywhere. Work-related accidents are those that occur at work or on the way to work. All other accidents are considered to be non-work-related accidents, such as accidents that occur during leisure time, at home or while you practise sport.

In Switzerland all employees are automatically insured for work-related accidents. Anyone who is in employment for more than eight hours a week is also insured for non-work-related accidents. The accident insurance is paid jointly by the employer and the employee. Your contribution is deducted from your salary.

Important: If you are not or no longer working, you should expressly apply to your health insurance company for accident insurance.

GOOD TO KNOW



Basic health insurance with accident coverage

- You can also have accident coverage as part of your basic health insurance policy.
- If you are already insured for accidents by your employer, you should inform your health insurance company so that it can delete the accident insurance. This will reduce your premium.

You must always report an accident immediately, either to your employer or to the health insurance company. This is done by filling in a form which can be requested from your employer or your health insurance company.

Disability insurance (IV/AI)

Disability is when the physical or mental health of a person is affected to such an extent that he cannot work or can only work part time over a fairly long period. Disability means a reduction in the ability to work and earn a living. Disability insurance (IV/AI) first and foremost supports measures that help to improve fitness for work.

Old Age Pension & Survivors Benefits Scheme (AHV/AVS)

Old age pension or benefits in the event of the death of a spouse or a parent are paid out by the Old Age Pension & Survivors Benefits Scheme (AHV/AVS).

In Switzerland it is mandatory for both employers and employees to contribute to the IV/AI and AHV/AVS. These contributions are deducted directly from your salary.

You can obtain more information about this from the Federal Office for Social Security.

- **Federal Office for Social Security**

www.bsv.admin.ch, info@bsv.admin.ch, Tel. 031 322 90 11

- **AHV/IV Information Centre** www.ahv-iv.info, info@ahv-iv.ch

For information about AHV/AVS in relation to intergovernmental agreements:

- www.zas.admin.ch > Central Compensation Office (CdC)
Tel. 022 795 91 11

- **2nd Pillar Central Office**

www.sfbvg.ch, info@zentralstelle.ch, Tel. 031 380 79 75

- **Substitute Occupational Benefit Institution**

Administration of vested benefits accounts

www.aeis.ch, fzk@chaeis.ch, Tel. 041 799 75 75

