



INFORMATION SHEET ON ARRANGED INSURANCE EXTENSION UNDER AIA/UVG

Extension of insurance against non-occupational accidents according to the Swiss Accident Insurance Act (AIA/UVG) of 20 March 1981

Purpose of the arranged insurance extension

The arranged insurance extension enables employees with obligatory insurance against non-occupational accidents (NOAs) to extend their insurance cover by up to 6 months beyond the end of the obligatory insurance.

What situations is an arranged insurance extension for?

It is for employees who do either of the following:

- give up their job permanently or temporarily (e.g. unpaid holiday)
- reduce their working time to fewer than 8 hours per week

and are thus no longer insured against the financial consequences of non-occupational accidents through their employer.

When, and for how long, is the insurance against non-occupational accidents in effect?

Employees in gainful employment that amounts to at least 8 hours per week are obligatorily insured against non-occupational accidents. This insurance cover applies when there is an entitlement to at least 50% of the salary (daily accident allowances and daily cash benefits are seen as equivalent to salary payments) and the labour contract has not been terminated. The insurance cover ends with the 31st day after the day on which the entitlement to at least half the salary ends.

The unemployed are insured by SUVA under an obligatory arrangement while they draw unemployment benefits, during waiting periods and during periods when benefits are suspended. In the event of unemployment, special conditions apply. The employment office in your municipality of residence shall inform you of these.

Who can take out an arranged insurance extension?

All employees with obligatory insurance against non-occupational accidents as per AIA/UVG.

How much does the arranged insurance extension cost, and how is it taken out?

An arranged insurance extension is taken out via payment of the premium, which is CHF 45.– per full or commenced calendar month. The premium must be paid no later than on the day on which the company's non-occupational accident insurance ends. [Apply for an arranged insurance extension](#)

When does the arranged insurance extension apply?

It begins on the day after the end of the insurance against non-occupational accidents and applies for the arranged duration, but for no longer than 6 months. The arranged insurance extension goes into abeyance if military insurance comes into effect. The duration of the arranged insurance extension then increases accordingly and ends whenever gainful employment of at least 8 hours per week is commenced.

What benefits are insured?

The insured benefits are those stipulated in the AIA/UVG.

Who is to be notified in the event of an accident?

Visana Services Ltd, Weltpoststrasse 19, 3000 Bern, phone +41 (0)31 357 91 11, must be notified of any accident immediately. In the event of death, survivors entitled to benefits are obliged to give notification.

Where can further information be obtained?

From Visana Services Ltd, phone +41 (0)31 357 90 90, or from the employer. The insurer is Visana Insurance Ltd, Bern.