



EXTENSION OF ACCIDENT INSURANCE BY AGREEMENT (FLAI/UVG)

Extension of insurance for non-occupational accidents in accordance with the Federal Law on the Accident Insurance (FLAI) of 20 March 1981

Purpose of extending the insurance

With this insurance ("Abredeversicherung") you are able to prolong the insurance for non-occupational accidents (NBU) for 180 days after the insurance has ended.

In which cases is an extension of the insurance granted?

If you as an employee

- cease gainful employment temporarily, or permanently, for example if you take an unpaid holiday,
- reduce your hours of work to less than 8 hours per week

and are therefore no longer insured by your employer for the financial consequences of non-occupational accidents.

When and for how long does your employer insure you for non-occupational accidents?

Under your employer's compulsory scheme you are insured for non-occupational accidents as long as you are employed for an average of at least 8 hours per week. This cover continues as long as you are entitled to at least 50 percent of your salary (daily indemnities for illness and accident are considered equivalent to the salary) and your employment contract has not been terminated. Contrary to the terms of Article 3 para. 2 FLAI, insurance cover expires on the 31st day in months with 31 days if the employment contract terminates at the end of a calendar month. Special conditions apply if you are unemployed. You can get more information from the unemployment office in the municipality where you live.

Who can extend the non-occupational accident insurance?

All employees who are compulsorily insured for non-occupational accidents in accordance with the FLAI.

How much does the insurance cost and how can I take it out?

The insurance contract becomes effective on payment of the premium, which is CHF 45.— per calendar month or part of a month. The premium has to be paid at the latest on the day on which the company's non-occupational accident insurance terminates.

How long is the extension of accident insurance valid?

The insurance begins on the day after the insurance for non-occupational accidents ends and is valid for the duration agreed in the contract, however at most for 180 days.

The insurance is suspended if you are insured under the Military Insurance scheme; the insurance agreement is extended correspondingly.

The extension of accident insurance by agreement ends in every case when gainful employment of a minimum of 8 hours per week is resumed.

What benefits are insured?

The benefits insured are those determined in the FLAI.

Who should be notified in case of accident?

Notice of the accident should be sent promptly to Visana Services Ltd, Weltpoststrasse 19, 3000 Berne, phone 031 357 91 11. In case of death notice should be given by the surviving dependents in their capacity as rightful claimants.

Where can further information be obtained?

From Visana Services Ltd on 031 357 90 90 or from your employer.

The insurance carrier is Visana Versicherungen AG in Berne.