

# Accident insurance SUVA and additional insurance AXA

Information sheet, August 2022

## Who is covered?

Employees, apprentices and interns of ETH Zurich who work for at least eight hours per week are compulsorily insured against occupational accident, occupational sickness and non-occupational accident.

Part-time employees at ETH Zurich who work fewer than eight hours per week are insured against occupational accident, occupational sickness and accidents on the way to and from work, but not against non-occupational accident.

For employees who work at least eight hours per week:

- The insurance starts on the day that the employment relationship with ETH begins or that an entitlement to pay first arises.
- The insurance ends 31 days after the last working day (additional coverage period) or 31 days after the day on which entitlement to at least half-salary or income replacement (daily allowance in the event of an accident, sickness, etc.) ceases.

For part-time employees who work fewer than eight hours per week:

- The insurance starts when they start their direct commute to work.
- The insurance ends at the end of the working day or upon their return home.

## Interim accident insurance

Interim accident insurance can extend non-occupational accident coverage by up to six months. This allows gaps in insurance coverage to be avoided; for example, if taking unpaid holiday. It must be taken out by the 31st day after the day on which entitlement to at least half-salary ceases. Interim accident insurance can be taken out at [www.suva.ch](http://www.suva.ch). The premium is CHF 45 per month.

## Insurance cover abroad

Employees must be insured against non-occupational accident at the time of the accident. Anyone who is insured against non-occupational accident can continue to benefit from their cover from Suva while holidaying outside Switzerland. Go to [www.suva.ch](http://www.suva.ch) > "Insured worldwide" brochure.

Experience has shown that certain insurance benefits are not covered abroad. It is recommended that whenever you travel abroad, for business or leisure:

- you take out supplementary insurance with AXA for full accident cover or
- you check the benefits at your health insurer and make adjustments if necessary.

Find out more:

- [www.suva.ch](http://www.suva.ch) > "Insured worldwide" brochure
- SuvaCare emergency assistance number: +41 848 724 144 (medical assistance for accidents abroad)

## Benefits under AXA's supplementary accident insurance

With AXA, ETH Zurich offers voluntary supplementary insurance to cover the following benefits:

- Additional costs of hospital treatment on a semi-private or private ward.
- The statutory living costs deduction applicable in the case of hospital stays for persons with dependants.
- The costs incurred in another country that are not covered under the Accident Insurance Act (UVG), provided that the insured person is injured there.
- Reimbursement of necessary search and rescue costs, capped at CHF 20,000.

This supplementary accident insurance covers all costs worldwide that are not covered by the compulsory accident insurance. It costs CHF 14.50 per month or CHF 174 per year, deducted directly from your salary. The application form can be found at: [www.hr.ethz.ch/downloads](http://www.hr.ethz.ch/downloads) > Collective accident insurance of AXA Winterthur.

This information sheet is a summary and is not legally binding.

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