

Summary sheet on benefits administration for accidents (UVG)

Your employer has insured you with SWICA for loss of earnings and medical expenses if you suffer an accident. Questions often arise in this connection, and we therefore would like to explain the most important aspects.

What to do if you've had an accident?

You need to inform your employer and submit a medical certificate in accordance with company regulations.

Certificates of incapacity for work

We recommend that you use the accident certificate that SWICA makes available. Your employer would be glad to provide you with one. The original accident certificate must remain with you. You must bring it with you whenever you visit your doctor, who then confirms on it that you are unable to work. Be sure to send a copy of it to your employer regularly, at least once a month, if you are unable to work for a longer period. When you are able to resume work, you must submit the original copy to your employer.

What happens next?

- Your employer sends SWICA an accident notification by enclosing the certificate of incapacity for work.
- If you are incapacitated for more than three days after the accident, SWICA will send you a written statement about the situation and the details of its contact person. If no immediate statement is possible, SWICA will apply for advance payments from the health insurer at your request.
- If you are incapacitated for a longer period, SWICA will contact you and your employer. The SWICA employee assigned to you will remain in regular contact with you as required.
- It is important that you inform your employer about your situation and about the prognosis. We therefore recommend that you contact your employer or line manager regularly.
- You are obliged to cooperate. This means you must provide SWICA with all the information it needs to review your benefit entitlement regularly. Please inform us at an early stage if you change your doctor or plan to have an operation.
- SWICA will review its responsibility and other necessary measures. These can include
 - medical reports from the treating physicians.
 - visits by a SWICA employee.
 - services of SWICA Care Management.
 - medical enquiries by a doctor acting on behalf of SWICA.
- Daily benefits are paid to your employer, who then passes them on to you as part of your salary payment.

What if you are incapacitated for a longer period?

- SWICA will look into the options of how Care Management can help. Care Management will work with you and all the other key people involved to give you the support you need in order to return to work as soon as possible. Whether this means returning to your current job with the same workload or considering other employment options depends on you and your situation.
- Medical investigations regarding capacity for work:
 - In the event of long-term incapacity for work, SWICA will arrange for expert medical opinions to be obtained in order to clarify your capacity for work, the treatment options and the prognoses, so that the daily benefits can be correctly calculated and paid.
 - SWICA will inform you in good time whether, when and where such investigations are to be carried out and which questions will be asked.
 - SWICA will give you the opportunity to participate actively, to make comments and to ask any additional questions you may have. An expert opinion can serve as a second medical opinion for you.
 - In addition, SWICA will also inform your doctor and invite him or her to share his or her information and assessments with the medical expert.
 - Once the opinion is available, we will inform you and your doctor about its contents and the measures resulting from it. SWICA will then implement these measures unless objectively relevant objections are raised.
- If you are likely to be off work for more than six months, we require you to register with the Federal Disability Insurance, which provides additional help with reintegration into work life.
- You are obliged to minimise loss. This means you must do everything in your power to minimise the damage incurred from the accident. Furthermore, you are required to follow the recommendations of the doctors and SWICA. After a period of incapacity of six months, SWICA can review the possibility of placing you in another profession or field that better matches your situation.
- If you are planning to stay abroad, we recommend that you get in touch with your SWICA contact person at an early stage.