

Summary sheet on interim accident insurance

You can purchase interim accident insurance conveniently at [swica.ch/interim-accident-insurance](https://www.swica.ch/interim-accident-insurance)

Extension of non-occupational accident insurance in accordance with the Federal Accident Insurance Act (UVG) of 20 March 1981

1. Purpose of interim accident insurance

Interim accident insurance enables you to extend your non-occupational accident cover and thus close any time gaps you may have in your insurance from having taken a break between jobs, having been on unpaid leave, or due to illness – provided that entitlement to daily benefits does not apply.

2. Non-occupational accident insurance

Employees who work at least eight hours a week for the same employer must be covered against non-occupational accidents. Non-occupational accident insurance ends on the thirty-first day after the day on which entitlement to at least half of the salary ends.

3. What conditions apply when taking out the insurance?

To be eligible for interim accident insurance, your most recent employer must have covered you under its mandatory UVG accident insurance with SWICA, and you must have worked for this employer for at least eight hours per week. You can take out interim accident insurance only within thirty-one days from the date on which your current job ends.

4. What does the insurance cover?

Interim accident insurance covers all benefits under the UVG that are due in connection with a non-occupational accident.

5. How can I take out interim accident insurance and how much does it cost?

5.1 You must pay the premium for the cover period you want before the thirty-one-day period ends (see point 2.). If you wish to extend the period, you must pay the premium before the current cover period ends.

5.2 Interim accident insurance is generally purchased at [swica.ch/interim-accident-insurance](https://www.swica.ch/interim-accident-insurance)

5.3 You can also use a payment slip to pay the premium, whereby the receipt from the slip is the sole confirmation of insurance. Your employer or SWICA would be happy to provide you with payment slips.

As the payer, please include the following information on the payment slip (in block capitals):

- Name and address of the most recent employer that covered you against non-occupational accidents;
- Date of the last workday or salary entitlement;
- The period of UVG interim accident insurance you wish.

5.4. The premium is CHF 40 for each whole or partial month.

Example: Your salary entitlement ends on 20 April and your cover therefore ends on 21 May (31 days of subsequent cover), but you wish to extend your cover from 22 May until 14 September. Amount due: 3 full months and 1 partial month (= CHF 160)

6. Beginning and duration of the insurance

Interim accident insurance starts on the day after your non-occupational accident insurance ends, provided the premium has been paid. The maximum cover period of UVG interim accident insurance is six consecutive months.

7. In case of an accident

Notify your most recent employer about the accident if possible.

**SWICA Emergency Call Centre –
international phone no. +41 (0)44 404 86 86**

8. Information

SWICA will be happy to provide you with further information on interim accident insurance:

SWICA Insurance Ltd., Römerstrasse 37, 8401 Winterthur.
Phone 052 244 22 33. Email: abredeversicherung@swica.ch