

Termination of the employment relationship

1. Daily sickness benefits insurance

In accordance with the General Insurance Conditions of SWICA Healthcare Insurance Ltd., residents of Switzerland and the Principality of Liechtenstein have the right to transfer to individual insurance with SWICA when they leave the company.

The current insurance benefits will continue to apply at the time of the transfer, insofar as they are adjusted to the new circumstances. The terms and rates for individual insurance at the time of the transfer apply.

Continuation of the insurance benefits is determined on the basis of the person's age and health at the time of acceptance into the group insurance plan.

The right to change to individual insurance does not apply:

- if the insured person changes jobs and transfers to the daily sickness benefits insurance plan of the new employer,
- after the person reaches AHV retirement age,
- to persons domiciled outside of Switzerland.

The right to transfer must be used within 90 days after the person withdraws from the group of insured persons.

▲ Receipt for the employee

▼ Receipt for the company

Confirmation

I hereby confirm that I have been informed about the right to transfer into individual daily sickness benefits insurance, the possibility of taking out interim UVG accident insurance, and the obligation to include accident cover from the health insurer.

Surname

First name

Name of the insured company

Place/Date

Signature

2. Accident insurance

2.1 Interim accident insurance

Non-occupational accident insurance ends on the 31st day after the date on which entitlement to at least half the salary ends. During this 31-day period, employees who are leaving the company and had non-occupational accident insurance for the duration of their employment can take out interim accident insurance for a maximum of 6 consecutive months. The decisive factor when taking out such insurance is the date of the premium payment.

Interim accident insurance covers the same benefits as mandatory non-occupational accident insurance. Employees are mandatorily insured with SUVA while they receive unemployment benefits as well as on waiting days or on days when cover is suspended. They can take out interim accident insurance within 31 days of the date on which entitlement to unemployment benefits from SUVA ends.

2.2 Inclusion of accident cover from the health insurer

On termination of the employment relationship or on withdrawal from the non-occupational accident insurance plan, employees who have opted not to take out mandatory KVG accident insurance must ask to be included in their health insurer's accident insurance plan within one month from the date of leaving the company. This provision does not apply in the case of a seamless change involving non-occupational insurance (e.g. a new employer).