



INFORMATION SHEET CONCERNING INSURANCE COVER FOR EMPLOYEES

According to article 3 of the Federal Law on Insurance Contracts (FLIC/VVG) it's the employer's duty to inform employees about the content of the insurance contract.

This information sheet is issued to comply with this requirement and is a component of the employee information pursuant to article 3 FLIC. The rights and duties of the parties and all other details about the insured risks, premiums, etc. are determined by or can be found in the policy and in the General Terms and Conditions of Contract.

Daily Cash Benefit Insurance (DCB) pursuant to the Federal Law on Insurance Contracts (FLIC)

Policyholder

Policy details

Policy number

Commencement of contract

Expiry of contract

GCI

Insured group

Insured against

Daily cash benefit sum

Indemnity period

Loss of income in cases of illness

% of the annual salary

waiting period

days

Type A (FLOBP/BVG coordinated) 730 days per event less the waiting period

Type B (extended indemnity period)

720 days per event less the waiting period

720 days with an annual waiting period less the waiting period

Type C (in accordance with Swiss Federal Law in respect of health insurance KVG)

720 days within 900 days less the waiting period

730 days within 900 days less the waiting period

Employee's share of premiums

Accident insurance pursuant to the Federal Law on mandatory accident insurance (FLAI)

Policyholder

Policy details

Policy number

Commencement of contract

Expiry of contract

Insured group

Insured against

Occupational and non-occupational accidents and occupational diseases recognized per in accordance with the Federal Law on Accident Insurance (FLAI) and the corresponding ordinances.

- Treatment and reimbursement of costs (e.g. outpatient medical treatment or treatment in a hospital)
- Daily indemnity amounts to 80 % of the insured income from the third day after the day of the accident on
- Disablement pension
- Integrity indemnity
- Indemnity for full invalids
- Survivor's pension

Reduction / Refusal of insurance benefits due to:
Employee's share of premiums

Culpably causing an accident, exceptional dangers, hazardous activities.

Supplementary Accident Insurance (SAI/UVGZ) pursuant to the Federal Law on Insurance Contracts (FLIC)

Policyholder

Policy details

Policy number

Commencement of contract

Expiry of contract

Insured group

Insured against

Occupational and non-occupational accidents and occupational diseases
Benefits provided supplementary to those of the mandatory accident insurance (FLAI).

Daily indemnity

% of FLAI salary

waiting period

days

% of excess salary

waiting period

days

Disablement

Capital

x the FLAI salary

progression

225 %

350 %

not applicable

x the excess salary

progression

225 %

350 %

not applicable

Death

Pension

% of excess salary in the event of complete disability

Capital

x the FLAI salary

x the excess salary

Pension

% of the excess salary

Cost of treatment

not insured Hospital (semiprivate) Hospital (private)

Excess cover

yes no

Employee's share of premiums

Insurer

Visana Insurance Ltd, Bern

Administration

Visana Services Ltd, Weltpoststrasse 19, 3000 Bern 15

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