



Accident insurance

(Edition 2015)

Benefits of the insurance

The insurance covers only the non-professional accidents according to the provisions of the LAA (Swiss federal law on accident insurance). Accidents on the journey to and from the workplace are also covered. The insurance coverage is valid worldwide.

The insurance can be taken out for one or the other benefits mentioned below, which are independent of each other:

- Unlimited expenses for treatment, for up to 5 years after an accident
- Capital in case of disability (in increments of CHF 100'000.- but maximum CHF 1'000'000.-)
- Capital in case of death (in increments of CHF 100'000.- but maximum CHF 1'000'000.-)

Unlimited expenses for treatment

The insurance covers, on a subsidiary basis, for a period of 5 years, the expenses necessary for the following measures:

a) When ordered or applied by a doctor:

- Medical treatment (including medicines),
- Hospital stays and accommodation for cures in a general ward, semi-private or private,
- Rental of medical devices and appliances,
- The initial acquisition of auxiliary items that compensate for injury or loss of function: prosthetic appliances, eyeglasses, hearing and orthopedic aids,
- Reparation or replacement (replacement value as new) of objects that replace, morphologically or functionally parts of the body. The reparation/replacement of eyeglasses, hearing aids and dental prostheses are only accepted if they were damaged or destroyed during the accident which resulted in an injury requiring treatment;

b) Home care (e.g. care to the insured person, household maintenance) by trained nurses during the period of medical treatment;

c) All travel and transportation of the insured person required following the accident, to the place of treatment; however air transport is only covered if it is inevitable for medical or technical reasons. Transport costs of persons who are considered capable of walking are excluded;

d) Rescue actions in favour of insured persons, if they are not caused by illness;

e) Search operations to find the body and transportation home (burial site) when the death is the result of an insured accident or exhaustion;

f) Search and rescue operations up to CHF 20'000.- per insured person.

Cost sharing (deductible and part-payment) and loss of bonus according to the LAMal (Swiss federal law on health insurance), however, are not refunded.

Capital in case of disability

The insurance pays the agreed benefits, when the insured person suffers a lasting loss of physical or mental full function.

Benefit calculation: the disability benefit is calculated according to the insured capital specified in the insurance policy and according to the degree of disability.

Degree of disability: the degree of disability is calculated under the provisions of the LAA on compensation for loss of full function.

If at the moment of the accident, the insured person has reached the age of 65, then the insurance pays a life annuity instead of the capital. The annual annuity amounts to CHF 93.- for each CHF 1'000.- of disability benefits and is payable quarterly in advance.

Capital in case of death

The insurance pays the agreed capital specified in the insurance policy in case of death of the insured person.

Beneficiaries are, in the following order:

- The surviving spouse or registered partner; or the person unmarried or unregistered and who is not a parent (also of the same sex), who had been living in the same house as the deceased a life similar to marriage for the last five years (without break) prior to death;
- The direct descendants, as well as persons whose support was largely the responsibility of the deceased;
- Parents ;
- Brothers and sisters.

Beginning and end of coverage

The coverage begins on the date indicated on the Zurich insurance policy.

The coverage ends if the staff member cancels in writing before the end of the month, or upon notice, or at the date of cancellation of the contract between GPAFI and Zurich.

Annual premiums

Unlimited expenses for treatment during 5 years	CHF 120.-
Capital in case of disability	0,06% of the insured capital
Capital in case of death	0,06% of the insured capital

Admission

The admission of the staff member, spouse or child is possible at any time, at the beginning of a month, provided the staff member is still active. Moreover, the age limit for applying is 65.

General exclusions and conditions pertaining to the cover provided

You are not covered for:

- Industrial injuries, accidents or illnesses including the consequences of such illness or accidents;
- Injuries due to acts of war, terrorist activity and/or civil unrest (exceptions to this are for persons of temporary residential status where cover is provided for maximum 14 days following such an outbreak);
- Suicide, injuries or illnesses resulting from attempted suicide, self harm or mutilation;
- Accidents or injuries sustained while travelling in a private air vehicle as a pilot or passenger, parachuting or paragliding, without the proper official authorizations;
- Any injuries sustained whilst engaged in any illegal activity, including terrorism, rioting, and insurrection, acts of war or sabotage;
- Injuries sustained whilst carrying out Military Service;
- Injuries sustained while involved in violence, fighting or brawling (the exception to this is when such injuries were as a result of an action carried out in self-defense or in aid of a third party);
- Injury or illnesses resulting from deliberate exposure to ionizing radiation (exceptions to this are when this exposure has been prescribed by a qualified doctor, dentist or medical practitioner).

In any case, only the provisions of the contract between GPAFI and Zurich are valid.