

# Insurance by convention



**Provisions regarding the extension of non-occupational accident insurance pursuant to the Federal Law on Accident Insurance of 20 March 1981 (AIFL) by the employee.**

**If you are giving up employment or are reducing your working time to less than eight hours a week, but would still like to be covered for non-occupational accidents for up to six months, then insurance by convention is the solution. This insurance must always be taken out with the insurer that previously provided you with compulsory non-occupational accident insurance.**

## 1. Insurance cover for non-occupational accidents

If you work an average of at least eight hours a week for an employer, you are covered by compulsory non-occupational accident insurance. This insurance cover exists provided that you are entitled to receive at least 50 percent of your salary (or a daily allowance under health insurance, for example). It ends 31 days following the cessation of these entitlements.

**Unemployed persons** remain covered by the insurance if the unemployment benefits follow directly on from the last salary payment and amount to at least half the salary.

## 2. Extension of insurance cover with insurance by convention

Are you giving up your employment permanently or temporarily (e.g. sabbatical) or reducing your employment to less than eight hours a week? Then you can take out insurance by convention to extend your period of cover by up to six months. You will continue to enjoy all the benefits provided under the provisions of the Federal Law on Accident Insurance (AIFL).

## 3. How to proceed

Insurance by convention is concluded by paying the premium using the attached payment slip or by e-banking. The information below is necessary for the conclusion:

- Last name, first name and full address of the insured person
- Name and policy number of the last employer
- End date of salary entitlement
- Requested extension of cover (maximum 6 months)

The premium is CHF 45.00 for each month or fraction thereof; it must be paid latest by the date when your insurance for non-occupational accidents expires.

The receipt also serves as your confirmation of insurance.

## 4. Other things you should know

Your insurance by convention ends if you start working for an employer for at least eight hours a week before the term of the insurance expires. Any excess premium paid will not be refunded. The insurance by convention will be suspended if you are subject to military insurance, such as during a refresher course or a civil defence service course. The term of the insurance will be extended correspondingly. Before the term of your insurance expires, you may extend it (up to a maximum of six consecutive months) by paying another premium.

## 5. What to do if you have an accident

Contact Generali immediately. In the event of death, this obligation is incumbent upon the surviving beneficiaries.

## 6. Further information

You can obtain more information by calling your general agency.

### Receipt

Account / Payable to  
CH03 0900 0000 1200 0015 0  
Generali Assurances Générales SA  
Avenue Perdttemps 23  
1260 Nyon 1

Payable by (name/address)

Currency Amount  
CHF

Acceptance point

### Payment part



Currency Amount  
CHF

### Account / Payable to

CH03 0900 0000 1200 0015 0  
Generali Assurances Générales SA  
Avenue Perdttemps 23  
1260 Nyon 1

### Additional information

Previous employer / Policy number

Payable by (name/address)