

Information sheet for departing employees.

Group daily sickness indemnity insurance

The group daily sickness indemnity insurance taken out by your employer covers loss of earnings as a result of illness. This insurance cover ends at the same time as your employment contract: if you become unable to work as a result of illness, your income is no longer insured.

Transfer to individual daily sickness indemnity insurance

This insurance cover can be extended in the form of individual daily sickness indemnity insurance, provided that this is permitted by the General Insurance Conditions for the group daily sickness indemnity insurance.

You benefit by being able to transfer without having to undergo a medical examination.

This is what you do:

Complete the "Transfer to individual daily indemnity insurance" form and send it back to us. You must send in the form within 90 days of leaving the company.

Please note that you are not entitled to transfer if any of the following (among others) apply:

- You become covered by the daily sickness indemnity insurance offered by a new employer
- You have reached AHV retirement age or have taken early retirement
- You live abroad
- You become self-employed

Full conditions for transfer are laid down in the General Insurance Conditions for the group daily sickness indemnity insurance.



Contact

CSS Insurance, Corporate Clients
Tribtschenstrasse 21, 6002 Lucerne
Phone: 058 277 14 50
info.unternehmen@css.ch
www.css.ch/companies

Mandatory accident insurance under the UVG

If you work an average of at least eight hours a week for an employer, you are also insured by law against non-occupational accidents. This insurance cover ends 31 days after you have left the company.

Insurance by special agreement

However, you have the option of extending your insurance cover for non-occupational accidents by taking out insurance by special agreement for a maximum of six months. If you have an accident, you are therefore covered by all of the benefits laid down in the Federal Accident Insurance Act.

This is what you do:

Pay the premium for the contract term you want using the payment slip attached to the "Insurance by special agreement" form (available from your employer or insurer). The premium must be paid no later than the 31st day after leaving your previous employer.

Unemployed persons are insured by law with SUVA (Swiss Accident Insurance Fund) while drawing unemployment benefit, on waiting days, and on the days on which benefits are suspended.

Inclusion of accident risk in mandatory health insurance

If, 31 days after leaving your previous employer or the expiry of your insurance by special agreement, you still have no insurance cover from a new employer or from federal unemployment insurance, you must include accident cover in your personal health insurance. To do this, please contact your health insurance provider.

Occupational old age, survivors' and disability insurance

Vested benefits capital

To transfer your vested pension benefits to your future occupational pension institution, please contact the personnel department of your former employer, your former occupational pension institution or the HR department of your new employer.

In case of unemployment, the competent regional placement office (RAV) will provide you with assistance.

Confirmation for the employer.



I hereby confirm that, upon leaving the company

I have been informed in writing of

- The right to transfer to individual daily sickness indemnity insurance with CSS,
- The option of extending insurance against non-occupational accidents by taking out insurance by special agreement with CSS, and
- My obligation to include accident cover in my mandatory health insurance. I have received the "Information sheet for departing employees".

Surname, first name of employee

Date, signature of employee

Daily sickness indemnity insurance

CSS insured no.

Other insurer

Accident insurance

CSS insured no.

Other insurer