



Voluntary accident insurance supplementary to SUVA Policy no. 12.108.834 for ETH Zürich

In addition to mandatory accident insurance, ETH Zürich has taken out supplementary insurance with AXA Winterthur which includes attractive premiums. You can take out this accident insurance at any time without undergoing a medical examination. Furthermore, you can adjust the insurance coverage to meet your individual needs.

Who can take out this insurance?

All employees of ETH Zürich who are insured against occupational and non-occupational accidents within the scope of their mandatory accident insurance policy. This insurance coverage expires once the employee leaves ETH Zürich.

What types of insurance modules are available?

Medical care and reimbursement of costs

Within this category, AXA Winterthur covers

- Incremental costs of hospitalization in a semi-private or private ward.
- Statutory maintenance allowance for hospital stays of persons with support obligations.
- Any costs not covered under UVG/LAA incurred abroad, if the insured person suffers an accident abroad.
- Necessary rescue and recovery work; cover for search parties is limited to CHF 50,000.

Endowment insurance

- You have the option of receiving a lump sum in the event of disability and/or death
- The maximum lump sum is limited to CHF 300,000.
- The lump sum can be paid out in CHF 10,000 installments.
- The disability benefit lump sum is cumulatively insured at 350%, i.e. in the event of complete disability, you will receive 3.5-times your **chosen lump sum**.

Right of transfer to individual accident insurance

For those who transfer, AXA Winterthur grants insurance coverage for medical care and reimbursement of costs currently in force under the conditions and rates of the individual insurance, without the person having to undergo a health check. Coverage is determined by the insured person's age at the time of the transfer. This right of transfer must be asserted within three months of leaving ETH Zürich. In the case of endowment insurance, there is no right of conversion to individual accident insurance.