

Leaving information form for your employees

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GENERALI Insurances

Avenue Perdtemps 23
1260 Nyon 1

Tel. +41 (0)58 471 01 01
Fax +41 (0)58 471 01 02
E-mail: nonlife.ch@generali.com
Internet: www.generali.ch

Information for employers

As an employer you are under an obligation to notify your employees of their insurance situation when they leave their employment with your company.

This information sheet summarizes the most important points

Insurance against loss of earnings due to illness

1. Information on the right to transfer to an individual insurance

The scope of the coverage and the benefits under the individual contract are as provided in the General Terms and Conditions of Insurance (GTCI) as apply to the group contract in effect at the time of transfer.

1.1 Object of individual insurance against loss of earnings due to illness

Unemployment insurance guarantees payment of the salary for 30 days (44 daily allowance payments at most over the qualifying period). To cover the loss of earnings in the event of the inability to work due to illness, an individual insurance policy may be concluded with Generali.

1.2 Right to transfer

When an employee leaves the group insurance scheme, or when the insurance contract is terminated, any insured person domiciled in Switzerland or the Principality of Liechtenstein may request the continue the insurance coverage on an individual basis.

1.3 Time limit for the right to transfer

The insured person shall have a period of three months upon leaving the group insurance scheme or after benefits have ceased to be paid, respectively, to submit his/her application for transfer, otherwise the right to transfer expires.

1.4 Start of coverage

The insurance cover under the individual daily sickness allowance insu-

rance always occurs on the 1st day after the 30 day additional coverage of the group insurance in force.

1.5 Conditions of admission

The insured person's state of health and age upon joining the Generali group policy of his/her previous employer are determining factors for the continuation of individual illness insurance cover.

1.6 Scope of insurance coverage

The scope of coverage and the benefits are as provided under the group contract. However, the daily allowance may not exceed the loss of earnings actually suffered or unemployment insurance benefits, respectively. The waiting period is a minimum 30 days.

1.7 Restrictions on the right to transfer

This right to continued coverage on an individual basis does not apply to the following persons or in the following instances :

- employers;
- employees who change employer and join the new employer's insurance scheme;
- who live abroad unless they remain subject to Swiss social insurance legislation due to inter-governmental agreements;
- persons who are definitively ceasing all professional activities;
- when the group contract is cancelled by the policyholder;
- employees who become self-employed;

- persons who have reached the AVS/AHV retirement age or who take up early retirement;
- employees engaged for a period of less than three months and those whose employment was terminated during or on completion of the probationary period;
- when the entitlement to benefits is exhausted.

1.8 Registration

You can request an application form for individual illness-related loss of earnings insurance from your Generali branch.

Accident insurance

2. Information on interim insurance in accordance with the Federal Law on Accident Insurance (UVG)

2.1 Object of interim insurance

Interim insurance enables extended coverage for non-occupational accidents in the following cases:

- Unpaid leave
- Cessation of work without further salary payment, e.g. seasonal workers
- Change of employment with an interruption greater than one month
- Cessation of entitlement to daily allowances under accident insurance.

2.2 Condition for conclusion

Every employee who works for at least 8 hours per week on average and is covered for non-occupational accidents may conclude an interim insurance.

2.3 Procedure for conclusion

The interim insurance is concluded upon payment of the premium. This is set at CHF 25 per month (partial months are counted as whole months) and must be paid at the latest on the day when the non-occupational accident insurance ends. This is the 31st day after the date on which the entitlement to at least 50% of wages. You can obtain the application form for non-occupational accident interim insurance from your local Generali branch.

2.4 Validity

Interim insurance is valid for the duration agreed up to a maximum of 6 months. If you initially concluded interim insurance for a period of less than 6 months, you may extend it further by paying the corresponding premium prior to the expiry date.

If you would like further information, please ask your employer or contact your local Generali branch.

We have the ideal product to complement accident insurance coverage you receive from your UVG insurance or your health insurance provider

ALLEGRA begins where the basic insurance coverage from your health insurance provider ends, enabling you to enjoy complete protection and financial independence in all situations. Compulsory basic insurance cover is limited, compensation of treatment costs is limited to the basic rate, there is no free choice of doctor or hospital, and in the event of disability, for example, no lump sum payment is made to ensure your financial independence. ALLEGRA provides benefits that perfectly complement basic insurance: treatment costs from private healthcare providers are paid in full, so you have free choice of the doctor you see and hospital you go to - both in Switzerland and abroad, and in the event of disability or death, a lump-sum benefit is paid.

Generali representatives at your branch will be happy to provide you with any additional information you may need.

Confirmation

Illness

The General Terms and Conditions of Insurance (GTCl) provide the opportunity for insured persons to benefit from individual cover (under the right to transfer). The employer must inform its employees of this right.

If you are registered for unemployment insurance then you are covered for risk of illness-related loss of earnings, with compensation for loss of salary for a maximum of 30 days (44 daily allowance payments at most over the qualifying period).

Accident

If you were insured for non-occupational accidents, coverage ends 31 days after the date on which wage entitlement ceases. Non-occupational accident coverage may be extended to 6 months (interim insurance) upon request. If you are not covered by UVG insurance from a new employer within this period, you are then required to conclude accident insurance with your health insurance provider.

If you are unemployed as defined by the Law on Unemployment Insurance, you are automatically covered for accidents under the SUVA.

With his signature the employee confirms that he has been informed about his rights and obligations in connection with leaving the company as regards the income replacement insurance due to illness and accident insurance :

Surname and first name of employee :

Date and place :

Signature of employee :

