



Individual daily indemnity insurance in accordance with the VVG

Individual protection in case of lost earnings.

css.ch/indemnity

Your advantages

- Maintain the living standard you're accustomed to
- Comprehensive protection against the consequences of work incapacity
- Daily maternity indemnity can be included as well
- Customised combinations of insurance cover
- An insurance solution that is geared to your financial requirements
- Benefits start already at 25% work incapacity

Save on premiums

- The longer the waiting period, the lower the premium
- Non-smokers have even lower premiums

Sensible supplements

We recommend that you take out Accidental/Illness-Related Death or Disability Insurance as well as Medical Costs Insurance for Accidents. We will be happy to advise you.

Life goes on – thanks to having the right insurance.

Work incapacity can strike anyone. The reasons can include an illness or accident, as well as maternity. In many cases this means a reduction in salary while your fixed expenses, such as rent, mortgage and leasing payments, children in school, taxes, etc. remain the same.

If you as an employee get sick, your employer is obliged by law to continue paying your salary for a certain period. This obligation depends on the length of the current employment relationship. Benefits from a state disability insurance plan will fall due at the earliest one year after occupational disability begins. And it generally takes another year (2 years) until you start to receive support from the employee benefits insurance (pension fund).

Individual daily indemnity insurance will compensate any such gap that may occur. It provides a solution that specifically addresses the needs of the employee.

A secure solution.

Individual daily indemnity insurance will supplement your employer's group daily indemnity insurance up to your full salary. This means you can rest assured.

Information and benefits at a glance.

Final age

Employed persons starting at age 15 – including apprentices – until they reach AHV retirement age. If an insured person remains gainfully employed beyond the AHV retirement age the insurance can be continued up to the age of 70.

Benefit period

The benefit period is 730 days in case of either an illness or an accident. Daily maternity indemnity is paid for 98 days. You can rely on further options to extend the benefit period by 14 days to a maximum of 112 days.

Insurable benefits for

- Illness
- Accident
- Maternity

Different waiting periods

The waiting period refers to the time from when work incapacity set in up to the first daily indemnity payment. You can choose a waiting period of 3, 14, 30, 60, 90, 180 or 360 days. The longer the waiting period, the lower the premium.

Daily indemnity amount

The insurance covers a fixed amount of at least CHF 10. The maximum daily indemnity amount is the same as the AHV salary that is subject to contributions.

Entitlement to daily indemnity payments

- In the event of proven loss of earnings
- Benefits start already at 25% work incapacity

We calculate the insured daily indemnity amount based on the level of work incapacity.

The employer's obligation to continue salary payments based on the „Bern scale“

The obligation to continue salary payments under the Swiss Code of Obligations (SCO Art. 324a) is based on the number of service years or the provisions of the employment contract. As the employee, you will receive your full salary during this time. When the statutory obligation to pay ends, you are not entitled to compensatory salary payments until the disability pension (IV) and the disability pension from employee benefits insurance (BVG disability pension) start, unless a daily indemnity insurance plan is in effect.

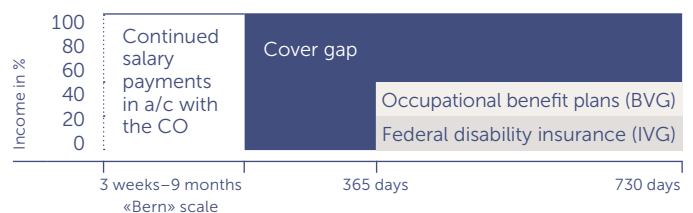
Duration of the employment relationship	Employer's obligation to continue salary payments
In the 1 st service year	3 weeks
2 nd year	1 month
3 rd and 4 th year	2 months
5 th to 9 th year	3 months
10 th to 14 th year	4 months
15 th to 19 th year	5 months
20 th to 25 th year	6 months

Insure the gap.

Case 1:

If the employer has met its statutory obligation to continue salary payments you are not entitled to compensation for lost earnings until the disability pension (IVG) and the disability pension from employee benefits insurance (BVG) start, unless the employer has group daily indemnity insurance.

Insurance example for work incapacity due to an illness (case 1):



Case 2:

If your employer has group daily indemnity insurance of at least 80% that extends beyond the statutory obligation to continue salary payments, the gap in cover can be closed up to the full AHV salary by means of individual daily indemnity insurance in accordance with the VVG.

Insurance example for work incapacity due to an illness (case 2):

