



## Personal accident insurance

Employees who work more than eight hours a week are automatically insured by their employer against accidents in their work and leisure time. Employees who work less than this are not insured against accidents in their leisure time and must take out their own accident insurance.

This also applies to self-employed persons and anyone not in employment. These people should insure themselves against accidents with their health insurance provider. Self-employed persons can also take out accident insurance with other insurance companies. The policyholder must pay monthly premiums. Premiums are deducted directly from the wages of persons in employment.

### Meeting the costs

One feature of accident coverage is particularly worth bearing in mind: persons covered against accidents via a health insurance provider are liable for excess and coinsurance, whereas persons insured via their employer make no contribution towards treatment costs after an accident.

Additional information / [www.ch.ch](http://www.ch.ch)

Comparison portal / [www.comparis.ch](http://www.comparis.ch)