

# Leaving a company: what you need to know

You were insured via your employer for loss of income due to illness and for accident during your employment. After leaving, you have the opportunity to take out individual insurance.

## Loss of income insurance

Insurance cover under the collective loss of income insurance policy ends when you leave the company.\* Within three months of leaving, you can transfer to Sympany's individual daily allowance insurance. You can find the form at [sympany.ch/form-compensa](http://sympany.ch/form-compensa). The cover applies with retrospective effect.

You will find the terms and conditions of and criteria for transferral in the General Terms and Conditions (GTC) for collective loss of income insurance. Different terms and conditions, tariffs and benefits apply to daily allowance insurance.

\* If you draw a daily allowance from your employer's collective loss of income insurance when you leave, this entitlement shall remain beyond the end of the working relationship until you are able to work again or the maximum duration of benefits has been reached. This shall not affect the provisions regarding additional cover. To ensure new cases of illness are covered, you have to transfer to individual insurance within three months of ending your working relationship.

## Accident insurance

Compulsory accident insurance cover ends at the latest 31 days after the end of the working relationship or 31 days after you are no longer entitled to receive pay.

If you do not start a new job or register with the unemployment insurance authority, you can take out negotiated insurance for a maximum of six months for non-occupational accidents.

If you do not take out negotiated insurance and have no other insurance cover, you must include the accident risk in your compulsory health insurance (basic insurance), although this only covers treatment costs in the event of an accident. Including the accident risk in the basic insurance is also required if the negotiated insurance expires without any new insurance cover in place under compulsory accident insurance.

## Leaving a company: confirmation for the employer

I confirm that, on leaving the company

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I have been informed in writing in this leaflet about

- the right to transfer to Sympany's daily allowance insurance,
- the opportunity to take out negotiated insurance for non-occupational accidents and
- the obligation to include accident cover in my compulsory health insurance.

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Employee's first name and surname

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Date and employee's signature