



Accident insurance in accordance with the Accident Insurance Act (UVG)

General conditions of insurance (GCI)

Edition 2014

1 Basis of contract

Sympany Insurance Ltd., Basel (hereinafter referred to as Sympany), warrants insurance protection according to the Swiss federal law on accident insurance dated 20 March 1981 (UVG), its accompanying ordinances and the provisions below

2 Contract term, cancellation

2.1 Mandatory insurance

The insurance contract is concluded for the duration specified in the insurance policy. At the end of this contract term, the contract is automatically renewed for an additional year, unless one of the contract partners has received a cancellation notice at the latest three months prior to this date. If the contract has been concluded for less than one year, it will lapse on the date given in the insurance policy. The dissolution of the contract through cancellation does not absolve the policyholder from his obligation to insure his employees according to UVG.

2.2 Voluntary insurance

The insurance contract is concluded for the duration agreed to in the insurance policy. For an insured individual, the insurance ends with the dissolution of the contract, his becoming subject to mandatory insurance or his exclusion. Furthermore, the insurance ends three months after his giving up self-employment or work as a non-mandatorily insured family member.

3 Changes to the premium tariff or to the classification of companies into classes and levels

In the event of a change to the company's classification into the hazard classes and levels pursuant to Article 92, Paragraph 5 UVG, Sympany is entitled to request an adjustment to the contract as from the following insurance year. In the event of a change to the premium tariff, the change takes effect as from the start of the next insurance year. In both instances, Sympany must inform the policyholder at the latest two months before the change to the contract.

4 Acceptance of contract and right of correction

If the contents of the contract do not correspond with the agreements reached, the policyholder must request their correction within four weeks of receiving the document; otherwise the contents will be considered as having been approved by the policyholder. The right of the policyholder to object to classification into the premium tariff according to Article 8 below is reserved.

5 Calculation of final premium for mandatory insurance

Within one month of the end of the insurance year, the policyholder will notify Sympany of the salaries that were paid out in the past calendar year, and are hence subject to premiums. Sympany will use this information to calculate the final premium amounts, and will either request an additional payment or give a refund, as applicable. If the policyholder fails to comply with his duty to report, Sympany will fix the premium amounts presumably owing, by way of order.

6 Flat-rate premium per year

An annual premium statement based on the actual salary is hereby waived. If the actual annual payroll total of the mandatorily insured persons exceeds the flat-rate premium by CHF 10 000, the policyholder is required to notify Sympany of this and pay the requisite additional premium according to the tariff; if applicable, the additional premium has to be paid retrospectively for a maximum of five years.

7 Minimum premium per year

For the Occupational Accidents and Non-Occupational Accidents insurance lines, a minimum premium each of CHF 100 per year is stipulated. This amount includes the premium surcharges pursuant to Article 97, Paragraph 1 UVG. The minimum premium per insurance line will also be charged for a year already started.



8 Order

With regard to premium tariff classification, this contract represents an order in line with Article 52 ATSG and Article 124, Section d UVV. The policyholder may make an objection to Sympany in writing or verbally, in the event of a personal appearance, within 30 days of receipt. Reasons for the objection must be provided. A verbal objection must be recorded by Sympany in a protocol and signed by the objecting party. The objection process is free of charge and does not provide a right to compensation.

9 Applicable law

In addition, the Swiss federal law on the general part of the social security law (ATSG) as well as the Swiss federal law on accident insurance (UVG) and its accompanying ordinances apply.

10 Notifications

All notifications must be directed to Sympany Insurance Ltd., Basel.