

Contractual provisions

Accident insurance under the Swiss Federal Law on Accident Insurance (UVG)

Edition 2021

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Common provisions

1. Amendments to your classification or premium rate

If your company's classification is amended pursuant to Art. 92 para. 5 UVG, Generali may request due amendment of your contract from the next annual period. If the premium rate changes, any amendments shall be valid starting from the next annual period. In both cases, Generali will inform you at least two months prior to the contract being amended.

2. Term of your contract, termination

Compulsory insurance

Your contract is concluded for a term of three or five years. It may be terminated by you or by us at the end of this contractual term. If no notice of termination is received, it is automatically renewed for another year. The notice period is three months. The notice of termination must be received at the latest by the last day before the start of the notice period. Ending the contract by means of termination does not release you from your obligation to insure your employees in accordance with the UVG.

Voluntary insurance

Pursuant to Art. 137 para. 3 of the Ordinance on Accident Insurance (UVV), voluntary insurance may be terminated upon expiry of the agreed contractual term to the end of any insurance year. The notice period is three months. The notice of termination must be received at the latest by the last day before the start of the notice period. Voluntary insurance ends for individual employees

- if they are excluded from it
- if they become subject to compulsory insurance
- three months after giving up their self-employment
- three months after giving up their work as a family member not subject to compulsory insurance.

Other termination options (Art. 59a para. 2 UVG)

If Generali increases the net premium rate or the percentage of the premium supplement for administrative costs, you may terminate your contract within 30 days of receiving notification of the increase. Generali must notify you of the increases at least two months prior to the end of the current financial year.

3. Acceptance of the contract, right to rectification

If the content of your contract is not as agreed, you must notify us within four weeks of receipt or the contract shall be deemed to have been accepted.

4. How we calculate the final premiums for your compulsory insurance

Within one month of the end of an annual period, you must declare to Generali the salaries that were paid during the past calendar year and are subject to payment of the premium. Based on this information, we will calculate the final premium amounts and request payment of any premium supplement or refund any surplus as applicable. If you do not report these salaries to us, Generali will estimate the premium amounts due and order you to pay them.

5. Notifications to Generali

Notifications to Generali must be addressed to the branch indicated in the contract or to the company's head office.

6. Applicable law

The Ordinance on Accident Insurance and its related ordinances shall apply in all other respects.

For supplementary accident cover under the UVG, the General Policy Conditions (GPC) for group accident insurance apply (Form 11402F).