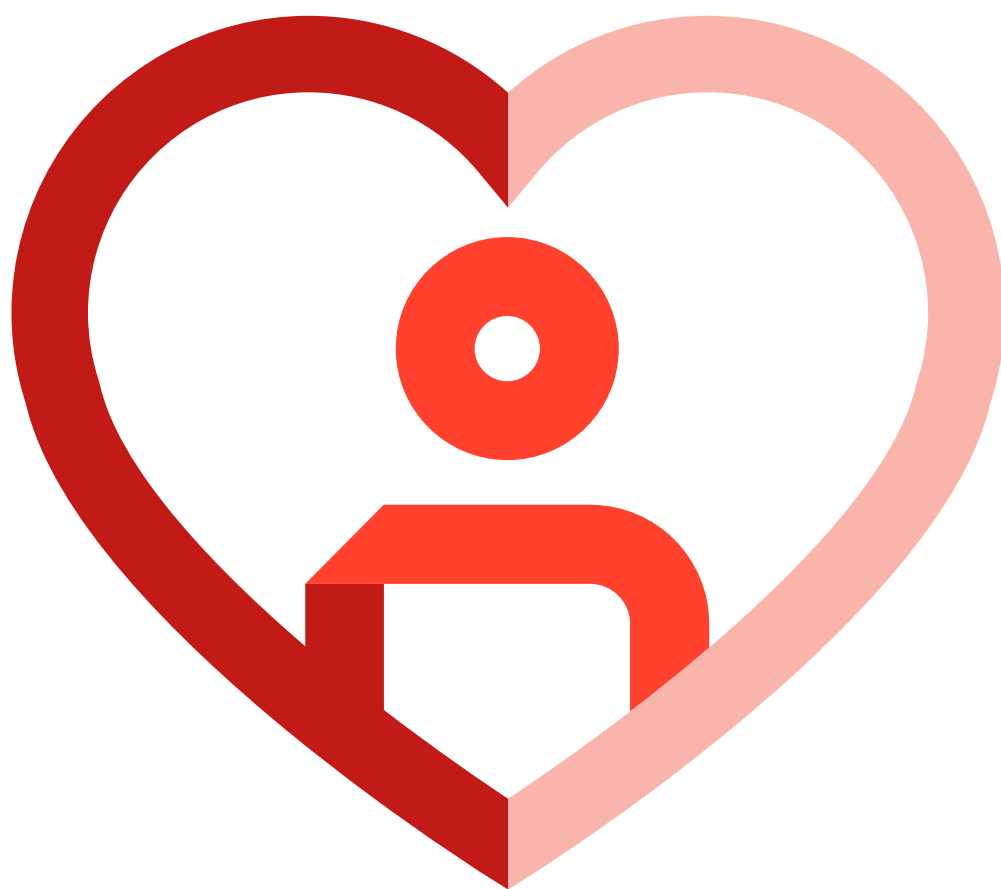


Info-Kit for Generali business customers Personal insurance

Details, forms and information sheets ready to hand.





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Information sheet on employee departures



Upon the departure of an employee, you as the employer have various legal notification duties, including with regard to group personal insurance. This information sheet provides the relevant details. You can use the checklist “Employee protection information” as a guide for discussions.

Insurance against loss of earnings due to illness

Duty to inform	Under certain conditions, the departing person is entitled to transfer to personal daily sickness allowance with the existing insurer. The employer (policyholder) must inform them about this in writing. This applies no matter which party terminated the employment relationship.
What is the purpose of individual daily sickness allowance insurance?	The unemployment benefit office has a continued salary obligation lasting for 30 days (maximum of 44 daily allowance payments within the time period). To make up for financial gaps in the event of incapacity to work caused by illness, the departing person can take out individual daily sickness allowance insurance with Generali.
Until when is it possible to transfer?	The insured person must exercise their right to transfer within 90 days of his/her departure from the insured company.
How can departing employees apply for a transfer?	<p>Transfers are applied for using the application form Transfer to individual daily sickness allowance insurance. The fully completed form must be signed by both the employer and the departing person.</p> <p>Generali does not require a health check and issues a quote to the departing person based on the information provided. Generali must then receive the signed quote by the stated deadline.</p>
When does the individual insurance start?	The individual insurance begins on the day after the end of the cover under the group contract.
What does the insurance cover?	The insurance covers loss of earnings in the event of illness. The insurance against loss of earnings due to illness does not cover treatment costs, which should be insured via the health insurer, or accident risk. The departing person can opt for a waiting period of 30, 60 or 90 days.
When can the premiums be paid?	The departing person can opt for annual, semi-annual or quarterly premium payment.
When can the individual policy be terminated?	The policy is terminated automatically and with immediate effect in the following cases: if an insured person starts a new job, becomes self-employed or reaches the ordinary retirement age (for additional cases, see the GPC for individual insurance).

Important

Have the departing employee sign the enclosed written declaration at the exit interview or on the last day of work at the latest – this way you are covered in the event of doubt.

UVG accident insurance

Duty to inform	In accordance with Art. 72 of the Ordinance on Accident Insurance (UVV), the employer is obliged to inform departing persons of their right to maintain their accident insurance – either via the relevant unemployment insurance agencies or through insurance by convention. This applies no matter which party terminated the employment relationship.
Purpose, cover, deadlines, payment terms	Full details can be found in the form Insurance by convention. You can pay via a payment slip or e-banking: – IBAN CH0309000000120000150 – BIC POFICHBEXXX Important: The comments in the e-banking field must be identical to the comments field on the payment slip.
When does the insurance by convention start?	The insurance by convention begins on the first day after the extended cover from the group contract ends (in accordance with Art. 3 para. 2 of the Federal Law on Accident Insurance [UVG]).
Is confirmation of cover provided?	The payment receipt serves as confirmation. If the policyholder requires further confirmation of cover (e.g. for visa applications), Generali will be happy to provide this. Departing persons may send their application, including the payment receipt and the policy number of the group policy that they have left, to our customer service team at nonlife.ch@generali.com .

Supplementary accident insurance

What is the purpose of supplementary accident insurance?	If supplementary accident cover was included under the group policy, this ends when the extended cover ends. Departing employees have the option of insuring supplementary cover for capital sums, treatment costs and daily hospital allowances via an individual policy. At Generali, this product is called ALLEGRA accident insurance.
Until when is it possible to transfer?	The insured person may exercise their right to vested benefits within 90 days of exiting the group contract.
How can departing employees apply for a transfer?	The departing person may apply for a transfer by completing and signing the application form Transfer to individual supplementary accident insurance and returning it to Generali. Generali will then issue a quote to the departing person. Generali must receive the signed quote by the stated deadline.
When does the individual insurance start?	The individual insurance starts on the first day after the application has been bindingly signed, or by agreement.
What does the insurance cover?	Various cover options may be selected: lump sum death benefit, lump sum disability benefit, daily hospital allowance, daily allowance for adults and treatment costs supplementing the basic insurance.
When can the premiums be paid?	The departing person can opt for annual, semi-annual, quarterly or monthly premium payment.
Can the individual policy be terminated?	The insurance cannot be automatically terminated due to a change of employment (for example, upon starting a new job or becoming self-employed). The period of notice according to the ALLEGRA accident insurance GPC must be observed.

Information on the insurance cover: Provision of information to departing employees



When leaving a company, employees have various rights and obligations regarding maintenance of their insurance cover for accidents or loss of income due to illness. The employer shall inform departing employees of the following:

Transfer to individual daily sickness allowance insurance

1. Entitlement
2. End of cover under the group contract
3. Deadlines to be observed for exercising the right of transfer
4. Procedure for requesting a quote

Maintenance of cover under UVG accident insurance

1. Entitlement
2. End of cover under the group contract
3. Procedure for cover extension through the right to insurance by convention

Maintenance of cover through supplementary accident insurance

1. Entitlement
2. End of cover under the group contract
3. Deadlines to be observed for exercising the right of transfer
4. Procedure for requesting a quote

If so desired, the departing employee receives the following forms:

- Transfer to individual daily sickness allowance insurance
- Transfer to individual supplementary accident insurance
- Insurance by convention

By signing this declaration, the departing employee confirms that he/she has been informed of the above points by the employer. This form is not to be returned to Generali, but retained by the employer.

Employer (insured company) _____

Last and first name of the departing employee _____

Place, date _____ Signature _____

Application form

Transfer to individual daily sickness allowance insurance



The right of transfer only applies for 90 days following departure from the company.

Information regarding the current group contract

Policyholder		
Policy number		
Contact person		
Phone number		E-mail
Entry date into the company		
Work end date (end of salary payment)		
Annual salary according to AHV		
Date, signature and seal of the company		

Information about the applicant

Title	<input type="checkbox"/> Mr	<input type="checkbox"/> Ms
Last name		First name
Address		Postcode/City
Birth date		E-mail

Does the person currently receive claims payments through this policy? ☐ Yes ☐ No

Did the person have a fixed-term employment contract? ☐ Yes ☐ No

Is the person enrolled with the public unemployment office (RAV)? ☐ Yes ☐ No

Does the person have maintenance obligations for children aged 25 or under? ☐ Yes ☐ No

Does the person receive a pension for permanent disability (IV)? ☐ Yes ☐ No

If yes, degree of disability according to IV: _____ %

Remarks

Date, signature of the insured person

Application form

Transfer to individual supplementary accident insurance



The right of transfer only applies for 90 days following departure from the company.

Information regarding the current group contract

Policyholder _____

Policy number _____

Information about the applicant

Title ☐ Mr ☐ Ms

Last name _____ First name _____

Address _____ Postcode/City _____

Birth date _____ E-mail _____

Nationality _____ Residence permit _____

Requested cover types

Lump sum death benefit CHF _____

Lump sum disability benefit CHF _____

Daily hospital allowance CHF _____ from first day

Daily accident allowance CHF _____ from day _____

Private treatment costs ☐ Yes ☐ No

Remarks

Date and signature of the applicant _____

Insurance by convention



Provisions regarding the extension of non-occupational accident insurance pursuant to the Federal Law on Accident Insurance of 20 March 1981 (AIFL) by the employee.

If you are giving up employment or are reducing your working time to less than eight hours a week, but would still like to be covered for non-occupational accidents for up to six months, then insurance by convention is the solution. This insurance must always be taken out with the insurer that previously provided you with compulsory non-occupational accident insurance.

1. Insurance cover for non-occupational accidents

If you work an average of at least eight hours a week for an employer, you are covered by compulsory non-occupational accident insurance. This insurance cover exists provided that you are entitled to receive at least 50 percent of your salary (or a daily allowance under health insurance, for example). It ends 31 days following the cessation of these entitlements.

Unemployed persons remain covered by the insurance if the unemployment benefits follow directly on from the last salary payment and amount to at least half the salary.

2. Extension of insurance cover with insurance by convention

Are you giving up your employment permanently or temporarily (e.g. sabbatical) or reducing your employment to less than eight hours a week? Then you can take out insurance by convention to extend your period of cover by up to six months. You will continue to enjoy all the benefits provided under the provisions of the Federal Law on Accident Insurance (AIFL).

3. How to proceed

Insurance by convention is concluded by paying the premium using the attached payment slip or by e-banking. The information below is necessary for the conclusion:

- Last name, first name and full address of the insured person
- Name and policy number of the last employer
- End date of salary entitlement
- Requested extension of cover (maximum 6 months)

The premium is CHF 45.00 for each month or fraction thereof; it must be paid latest by the date when your insurance for non-occupational accidents expires.

The receipt also serves as your confirmation of insurance.

4. Other things you should know

Your insurance by convention ends if you start working for an employer for at least eight hours a week before the term of the insurance expires. Any excess premium paid will not be refunded. The insurance by convention will be suspended if you are subject to military insurance, such as during a refresher course or a civil defence service course. The term of the insurance will be extended correspondingly. Before the term of your insurance expires, you may extend it (up to a maximum of six consecutive months) by paying another premium.

5. What to do if you have an accident

Contact Generali immediately. In the event of death, this obligation is incumbent upon the surviving beneficiaries.

6. Further information

You can obtain more information by calling your general agency.

Receipt

Account / Payable to
CH03 0900 0000 1200 0015 0
Generali Assurances Générales SA
Avenue Perdttemps 23
1260 Nyon 1

Payable by (name/address)

Currency Amount
CHF

Acceptance point

Payment part



Currency Amount
CHF

Account / Payable to

CH03 0900 0000 1200 0015 0
Generali Assurances Générales SA
Avenue Perdttemps 23
1260 Nyon 1

Additional information

Previous employer / Policy number

Payable by (name/address)

Payroll declaration guide



We need your annual payroll data for definitive premium invoicing.
This guide explains the easiest way to make your payroll declaration and also specifies the information we need.

Quick and easy:

Electronic payroll data transmission (EPDT)

Using a Swissdec-certified accounting program, you can transmit your payroll data to Generali electronically. Data quality and data protection are ensured at all times. This saves you time and money.

Prerequisites for EPDT

- Use of Swissdec-certified payroll accounting software (list at [swissdec.ch](https://www.swissdec.ch))
- Use of this software throughout the calendar year (1 Jan. to 31 Dec.)

How EPDT works

1. Order EPDT insurance profiles

Your Generali contact will provide you with the EPDT insurance profiles with all data relevant for your policy. A new profile can be requested at any time in the event of changes to the contract.

2. Configure the payroll accounting system

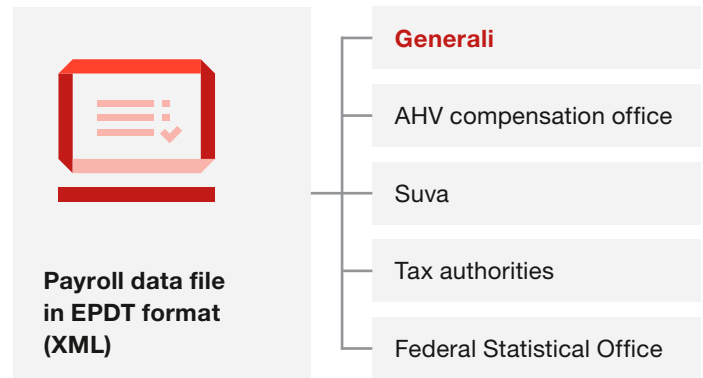
Before commencing with payroll processing, please first configure your system in line with the Generali insurance profile. Enter all groups of persons, premium rates and maximum salary amounts, and assign a two-digit code to employees.

3. Prepare payroll accounting

Prepare your current payroll accounting as usual.

4. Implement EPDT

At the start of the year, simply send us your payroll data for the past calendar year online. Generali will then send you a confirmation e-mail with a link to the secure website. There you can again review your information and confirm, correct or delete it as necessary. Once you have confirmed your declaration, you will receive your definitive EAK and/or UVG statement.



Your benefits

- ✓ One-off entry of payroll data in your payroll accounting
- ✓ Quick electronic data transmission to various recipients
- ✓ Accuracy of payroll data (e.g. maximum insured salary)
- ✓ Time and cost savings: quicker processing and simplified control

What is Swissdec?

Swissdec, a non-profit joint venture involving several independent partners, serves as the seal of quality for electronic data exchange among companies, insurers and authorities.

Swissdec is supported by SUVA, the Swiss Insurance Association, the Federal Statistical Office, the AHV/IV, and the Swiss Tax Conference.

The project simplifies the exchange of payroll data while also ensuring data quality and data protection. Swissdec assumes the role of a link (or distributor) among users and safeguards and monitors data transmission in compliance with the legal requirements.

Paper-based payroll declarations

Alternatively, you can also send us your payroll declaration in paper form at the start of the year – by post or by scanning and e-mailing it. You will receive the form for this at the end of each year.

Some points to consider for paper-based payroll declarations:

- Please complete all of the cells on the form, including the totals and subtractions, for ease of comprehension
- Please ensure that the figures are clearly legible
- It is important that the correct totals and subtractions are indicated
- Please ensure that the form is signed by an authorised person

Overview: insured salaries and persons

What salary components must be declared for group daily sickness allowance insurance?

For the definitive calculation of your premiums for group daily sickness allowance insurance, we need the AHV salary information up to the agreed maximum salary.

Unless otherwise agreed in your policy, we need the following salary components:

Basic salary, salary allowances (13th month's salary)	✓
Payment in kind (board and lodging, currency conversion into CHF)	✓
Service anniversary gifts	✓
Holiday, public holiday and overtime compensation	✓
Allowances for work at night and on Sundays	✓
Continued salary payment under the EO (military, civil defence service and maternity)	✓
Lost wages because of partial or full work stoppages due to poor weather (according to the ALV)	✓
Apprentices/trainees/assistants/cleaning staff	✓
Persons of AHV retirement age up to the age of 70 who are not yet AHV pension recipients	✓
Personal allowance of up to CHF 16,800/year for persons of ordinary retirement age who continue to work	✓
Employees on unpaid leave	According to the policy
Family and child allowances	✗
Pay to persons in the military and performing civil service	✗
Daily allowances for accident, illness and disability	✗
Compensation for loss of earnings (EO)	✓
Expenses	✗
BoD fees, bonuses	✗
Maximum salary per person, per year	CHF 300,000 or according to the policy
Broken down by gender, different groups of people	Yes, according to the policy

What salary components must be declared for accident and supplementary accident insurance?

For accident and supplementary accident insurance, the annual salary amount under the UVG is subject to premiums.

This applies for both occupational accidents (OA) and non-occupational accidents (NOA).

Salary components exceeding this amount may be insured under a supplementary accident policy (UVGZ).

This supplementary accident policy will stipulate a maximum insurable annual salary.

Unless otherwise agreed in your policy, we need the following salary components:

	OA	NOA	UVGZ
Employees who work fewer than eight hours per week	✓	✗	✓
Family members (who receive cash wages and pay AHV contributions)	✓	✓	✓
Apprentices	✓	✓	✓
Trainees, volunteers, taster apprentices – daily wage (Art. 23 para. 6 UVV): from CHF 81.20 for age 20 and above; from CHF 40.60 for persons under 20	✓	✓	✓
Persons in a secondary occupation (if AHV premiums are deducted)	✓	✓	✓
Students, schoolchildren, young people not subject to AHV (exclusive exercise of a secondary occupation)	✓	✓	✓
AHV pensions	✓	✓	✓
Concurrently employed persons up to UVG maximum salary (on a proportional basis)	✓	✓	✓
Family and child allowances	✗	✗	✗
Daily allowances (accident, daily sickness, maternity)	✗	✗	✗
EO compensation, civil defence service, ALV	✗	✗	✗
Expenses	✗	✗	✗
BoD fees, bonuses	✗	✗	✗

Generali Care Management – Success thanks to productive and motivated employees



Would you like to promote health and wellbeing in your company?

Generali can draw on its experience and network to help you implement a customised plan.

The success of a company depends on, among other things, the motivation and health of its employees. It has been shown that when a company is active in health promotion, this increases its employees' performance, motivation and loyalty.

In recent years, many companies have implemented health promotion programmes in the workplace. The aim is to reduce the costs resulting from absences. Some companies have gone further and placed the topic of their employees' health and wellbeing in a broader context.

Such measures also make it possible to create a new corporate culture, thus helping to consolidate competitive advantages. This approach enables companies to recruit and keep the talent they need to achieve their goals.

Generali's solutions for occupational health promotion are intended to support employers and their employees in the face of the challenges encountered in day-to-day working life.

If you would like to find out more about the four service modules provided by Generali Care Management, see the detailed factsheets:

- Health Promotion
- Statistics
- Absence Management



Why choose Generali?

– Putting you at the heart of all we do

Because a company's most valuable assets are its employees, we've taken special measures to support you and your staff in the event of illness or accident.

– Always close to you

With our agency network, we are represented in all regions of Switzerland. This means that you will also find our advisors available in your area.

– A reliable partner

With more than 74,000 employees and 55 million customers worldwide, the Generali Group is among the leading providers on the European insurance markets.

– The number one network at your side

Generali has the most extensive employee benefits network for international companies. Within this network, cross-border solutions are offered for all areas related to personal insurance.



Health Promotion

Prevention is better than cure. Health Promotion in the workplace helps you protect your employees from the risks facing them at work and in their daily lives.

What is Generali's Health Promotion?

Your company's greatest asset is its employees. As a complement to your illness-related loss of income insurance coverage or accident insurance, we can offer your company a health promotion strategy allowing you to guarantee optimal working conditions over the long term and reduce the risk of illnesses and accidents, and thus the associated costs, by means of targeted preventive measures.

To achieve this, our health management specialists have developed a global and interdisciplinary approach based on occupational medicine, ergonomics and psychology. Focussing on prevention is the key to avoiding a good number of absences.

Combination options

Health Promotion is part of our overall range of Care Management services, which also include:

- Case Management
- Absence Management
- Statistics

What services does Health Promotion offer?

We suggest the following measures to guarantee your employees' wellbeing:

- **Health audit**
An analysis of the general and specific health risks facing the company's employees: stress, physical exertion, workplace design, conformity with legal provisions regarding safety and health
- **Health Promotion program**
Measures taken to manage and reduce the health risks identified in the workplace
- **Ergonomics and prevention of musculoskeletal disorders**
Optimising your employees' workstations
- **Workshops** for employees and management on topics concerning health, stress management and nutrition
- **Special programs for seniors**
- **Vaccination campaigns**

Why choose Generali Health Promotion?

Firstly, because we surround ourselves with specialists. Proven expertise is required to correctly analyse a company's health risks. Generali has gathered together Switzerland's best specialists on health management and occupational medicine. Ergonomists, occupational physicians, psychologists, safety officers: we can offer you the skills set most suitable for your situation.

Secondly, because optimal working conditions are a decisive factor for your company's competitiveness. By taking quick professional action, we help our clients lower the level of illnesses and accidents affecting the health of their employees over the long term.

Your benefits

- ✓ Cost reduction thanks to less absenteeism
- ✓ A positive impact on your premiums for illness-related and accident insurance policies
- ✓ Boosting your employees' motivation and productivity
- ✓ Improving staff loyalty
- ✓ Access to top unbiased and independent health specialists

Generali gets results

Work has a direct influence on employees' health. In Switzerland, one employee in five has back problems and one in eight has muscle pain. In addition, the most frequent causes of illnesses leading to a prolonged work absence are psychological problems (depression, burnout). Our Health Promotion program helps reduce these problems by implementing the relevant provisions regarding work safety and health protection, evaluating risks correctly and taking effective preventive measures.



Prevention

You want to show your employees that their health and safety are important to you. We can support you with this. Our range of suitable preventive measures is varied: We have experience in ergonomics consulting, stress management, conflict resolution, dealing with psychosocial risks and much more. We'll be happy to assist you.

You can also find information on our website:

generalich/en/geschaeftskunden/services-firmen/praevention



Absence Management

A decisive factor for your company's competitiveness. We can offer you a variety of solutions to lower the frequency and duration of your employees' absences over the long term.

What is Generali's Absence Management?

Absence Management is a program set up by Generali and its external specialist partners that is tailored to your company's size and specific needs. It allows you to fight the causes of absenteeism, thereby optimising the way your team functions and reducing the costs related to absences. We offer this service as a complement to your illness-related loss of income insurance and accident insurance.

What services does Absence Management offer?

Simple steps, effective actions, profitable solutions:

- **Analysing absenteeism at your company:** the frequency, causes and structure of absences are all important indicators that must be analysed and interpreted in order to set up an effective strategy in line with your company's and your employees' needs.
- **Establishing an absence management plan:** defining the procedure for recording absences, assigning the responsibilities for monitoring employees and organising the return to work, as well as the necessary tools permitting management and human resources to implement absence management in a systematic and transparent manner.
- **Training and advising management and human resources:** our external independent consultants are there to assist you in establishing an absence management plan and training management.
- **Advice regarding employment law and social security insurance programs,** so that both employer and employee know and respect their rights and obligations.
- **Assistance by telephone solution:** if you would like to outsource all or part of your absence management, we have the partners you need. The solution we can offer you, in collaboration with Europ Assistance, is assistance over the phone, with a team of health professionals taking care of contact with your absent employees. Your employees can also be given access to a helpline which will offer them a listening ear and professional advice, all completely confidential. If you'd like a personal estimate or more information, you can get advice from our Care Management specialists caremanagement@generali.ch.

Why choose Generali Absence Management?

Firstly, because we choose the best specialists in this area. We call on external independent partners who are specialised in absence management.

Secondly, because our active claims management policy meshes perfectly with an absence management program, promoting non-working employees' return to work.

Absence Management – the stages

Needs vary according to each company, but the basic procedure is a standardised, proven path to success:

– Systematic absence records

This is the basic requirement for guaranteeing professional absence management and detecting problematic situations ahead.

– Support for absent employees

This makes it possible to maintain the essential connection between the company and its employee who is sick or had an accident. During this stage we can support you with our network of medical experts. In addition, an external service provider can organise telephone assistance, evaluating how long the absence is likely to last and suggesting the therapeutic solutions most suitable for your employee.

– Return interview

When an employee is due to return to work after a prolonged absence, it is essential to schedule an interview to take stock of the situation and determine the new goals and expectations. Your company's managers will receive training focusing specifically on how to conduct these interviews.

Generali gets results

Absenteeism has a strong financial impact on a company that goes far beyond mere insurance costs: the additional workload for those employees still at work, stress, demotivation and fall in productivity all generate indirect costs that are nevertheless quite real.

In Switzerland, 70% of prolonged, illness-related work absences are due to psychological factors such as depression or burnout, or to musculoskeletal problems such as back pain. By taking quick professional action, we help companies reduce absenteeism and the resulting costs over the long term.

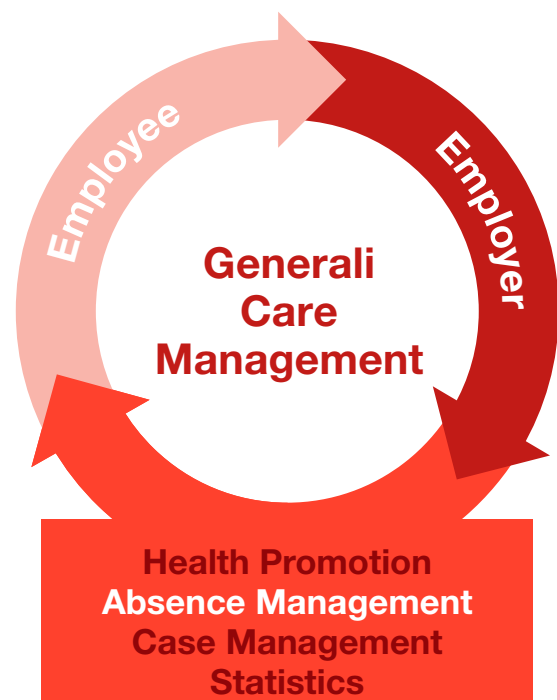
Your benefits

- ✓ Support for your company's management and human resources
- ✓ The option of outsourcing your absence management completely or in part
- ✓ Cost reduction: a positive impact on premiums for your illness-related loss of income insurance or accident insurance
- ✓ Boosting your employees' motivation and productivity
- ✓ Access to the best absence management specialists, Generali's independent partners

Combination options

Absence Management is part of our overall range of Care Management services, which also include:

- Case Management
- Statistics
- Health Promotion





Statistics

Essential information for managing the cost of your absences. Generali provides data permitting you to estimate the cost of illnesses and accidents and to analyse the most frequent causes of absences.

What is Generali's Statistics Catalogue?

As part of your illness-related loss of income insurance policy and accident coverage, important data concerning illnesses and accidents occurring at your company are recorded in our IT system.

Upon request, this information can be sent to you periodically and free of charge in the form of statistical reporting, indicating the payment amounts incurred for your employees' account. This gives you a transparent overview of your policy's costs and the costs generated directly by absenteeism.

What services does the Statistics Catalogue offer?

Our statistical tools give you numerous details on the cases of illness and accident affecting your company, while maintaining strict data confidentiality. Analyses highlighting a variety of different criteria can be drawn up as needed:

- differentiation between illness, accident and maternity
- sorting by gender
- evaluation of most common reasons for absence
- breakdown by work location
- breakdown by personnel category
- case duration

Your benefits

- ✓ Transparency regarding the costs generated by absenteeism
- ✓ Our accident insurance and illness-related loss of income services include, at no additional cost
- ✓ A broad overview of the structure of absenteeism at your company
- ✓ Sunet: free software, in compliance with Swiss market standards, allows you not only to generate statistics independently, but also to report your claims online.

Why choose Generali's Statistics Catalogue?

Firstly, because absences are a key indicator of your company's health and of the status of your employees' morale. With the help of data on absences, you will be able to improve your employees' working conditions, boosting their motivation and productivity.

Secondly, because this information is sent to you free of charge. As part of your illness-related loss of income or accident insurance, the Sunet program, a tool for reporting and managing claims, will also be made available to you in addition to the specific statistics we provide.

Sunet: your tool for reporting and managing claims

In addition to the statistics provided by Generali, you will also receive the Sunet program free of charge. This allows you to manage basic data on your employees' absences independently and, in addition, to inform us of these absences instantaneously via the program. This software's many functions will also work to your advantage:

- secure electronic transmission of claims data over the Internet
- recording and managing personnel and salary data
- managing and printing out salary statements
- managing company and insurance policy data
- printing out various forms (accident report, pharmacy sheet, accident sheet)
- statistics and data management

Generali gets results

With the data that we provide, you benefit not only from a quantitative overview of the claims affecting your company, but also from an analysis of the structure of absences due to illnesses, maternity and accidents as well as an initial indication of the most frequent causes of your employees' absences.

This enables you to take the health promotion and absence management measures that are necessary, either independently or with the help of our partners who are specialised health and occupational medicine.



Combination options

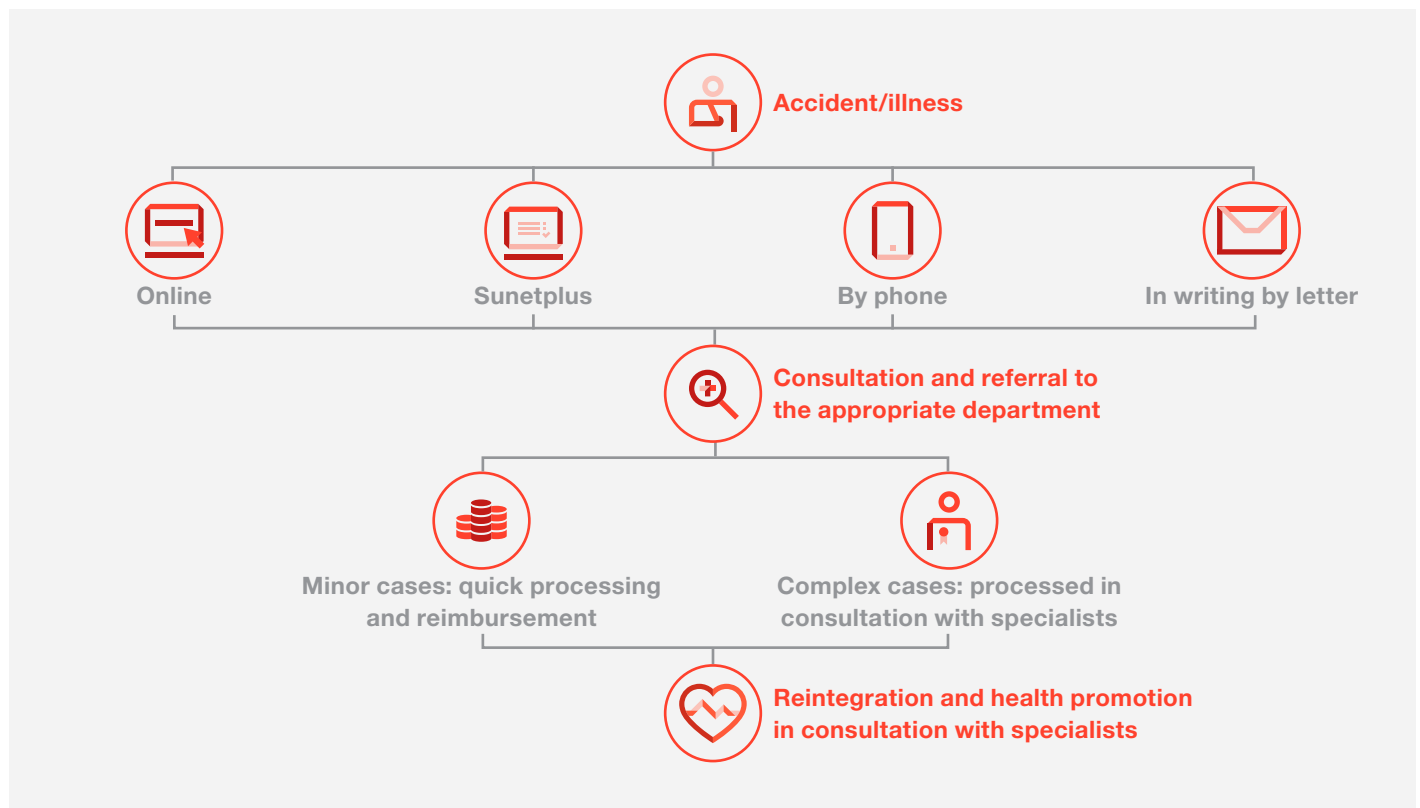
Statistics are part of our overall range of Care Management services, which also include:

- Case Management
- Absence Management
- Health Promotion

Our service in the event of accident or illness – simple, fast and far-sighted



Has one of your employees had an accident? Is one of your staff members temporarily unable to work due to illness? That's where we come in. We ensure the efficient compensation of their absences and enable them to concentrate fully on recuperating and returning to work.



Reporting accidents/illnesses

Make accident and illness claims as soon as possible. We recommend doing this electronically via our customer software Sunetplus or generali.ch/healthclaims.

Generali services

We guarantee fast and professional reimbursement for minor cases. For longer absences or if more complex questions arise, a team of qualified experts is on hand to proactively deal with the case in four languages. A team of claims inspectors can visit the injured or ill staff member to find individual solutions, while a case manager can be assigned to assist with their speedy reintegration into the workforce.

Prevention and health promotion

By working closely with our specialists, we are able to offer you optimal consulting in terms of prevention of illness and accidents. We also help you improve your absence management and can deliver customised claims experience statistics. Don't hesitate to ask us about it.

Strong customer software Sunetplus and BBTPrenet

Transfer all of your documents to us via Sunetplus, keep an overview of ongoing cases, manage absences and generate statistics, graphs and analyses. Prefer to keep things even simpler? Simply ask for our BBTPrenet tool. Employees can use it to report accidents and illnesses, which the HR department needs only to add to and confirm.

We're there for you around the clock on our hotline.
0800 881 882

Collective supplement to daily sickness allowance insurance



The innovative collective supplement to compulsory social insurances **COLLECTIVA Basic** for companies, which covers employees in the event of death or disability as a result of illness.

For whom is the product suitable?

For responsible companies wishing to take out additional insurance for death and disability as a result of illness for their employees and raise their appeal as an employer.

Why is the product necessary?

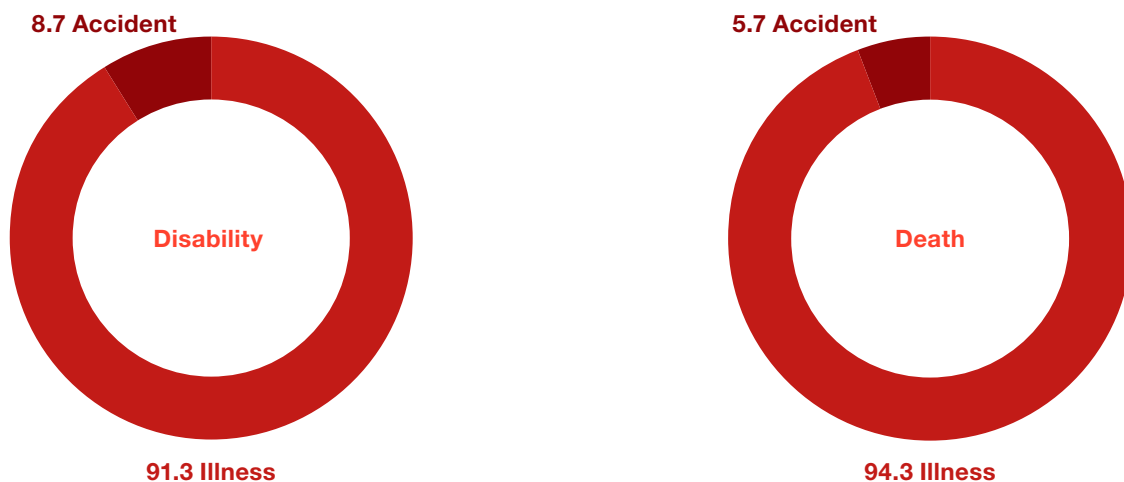
It allows companies to protect their employees and employees' family members from existing gaps in coverage in the event of death and disability as a result of illness, thus offering real added value.

Your benefits at a glance:

For the company (policyholder):

- ✓ Increased appeal as a socially responsible employer
- ✓ Simple processes similar to those for daily sickness allowance insurance: average age and total salaries
- ✓ Premiums deductible from taxable profit
- ✓ 5% combination discount for daily sickness allowance insurance policyholders

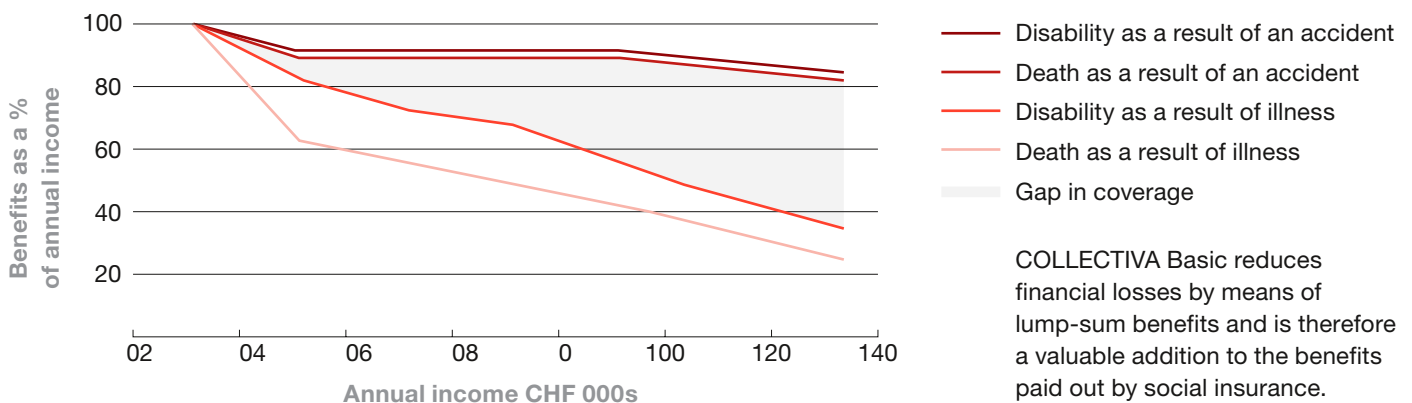
Comparison of causes of death or disability: accident/illness in %



Replacement salary rates from social insurance in the event of disability and death

Benefits paid out by social insurance

Basis: employed, married, pension fund according to BVG



How does the product work?

- Collective risk insurance concluded by the employer (policyholder) for employees (insured persons)
- Favourable conditions thanks to a group contract
- Premiums are deductible from taxable profit as business expenditure (production costs)
- Financed in full by the employer or by the employer and employee jointly (minimum employer contribution = 50%)
- Payment of insurance benefit (fixed-sum insurance) irrespective of any daily sickness allowance insurance or the continued salary payment obligation under the Swiss Code of Obligations

Overview of the collective supplement to daily sickness allowance insurance from Generali

Type of insurance	Group occupational risk insurance to cover the death or disability and death (combined) of an employee due to illness Policyholder = employer insured persons = employees
Benefit for insured risk of death	The sum insured is paid out to the beneficiaries (order of beneficiaries).
Benefit for insured risk of death and disability combined	In the event of disability, the sum insured is paid out directly to the insured person (partial benefit from 25% disability, full benefit from 70% disability). Annual 10% reduction in the insured lump sum disability benefit from the age of 56 onwards. Option of receiving an advance payment in the event of incapacity to work (at the request of the employer up to 30%). In the event of death, the sum insured is paid out to the beneficiaries (order of beneficiaries). If a portion of the sum insured has already been paid out, the lump sum death benefit is reduced by the amount already paid.
Waiver of premiums	Covered automatically (three-month waiting period)
Form of benefits	Lump sum benefits as fixed-sum insurance (e.g. for bridging payments, relocation or renovation work, burial costs)
Amount of benefits	The amount of insured benefits amounts to 100% of the annual AHV salary up to the UVG maximum
Tariff	One-year tariff rates without surrender value Based on: total salary and average age “Net tariff” (i.e. surplus participation is already included in tariff)
Reference date	The key date for reporting wages/salaries is 31 December. Premiums are payable in advance.
Term of contract	Two to five years (followed by automatic renewal each year for a further year)
Conditions for admission	At least five persons to be insured Without health questionnaire (excludes pre-existing illnesses)