

## Checklist AIA

# The most important steps towards obtaining compulsory accident insurance at a glance

**1. Are my employees subject to AHV?**

If so, they need to be covered by compulsory accident insurance.

**2. Is there a collective labour agreement in my industry?**

Employees must be covered by compulsory accident insurance in this case too.

**3. Have I taken our trainees into account?**

They are also included in the group of insured persons.

**4. Do my employees work at least eight hours a week?**

In this case, non-operational accident insurance is compulsory too.

**5. What legal form does my company have?**

As a sole proprietor, I can voluntarily insure myself and my family, but as a managing director of a limited liability company (GmbH) or a board member of a stock corporation (AG), the same conditions apply to me as for my employees.

**6. Is my industry subject to Suva?**

If not, I can take out compulsory accident insurance from a private insurance company.

**7. What coverage gaps arise based on the strictly statutory benefits of compulsory accident insurance?**

This could make supplementary insurance a good idea.