

Personal accident insurance

The logical addition /



While most people know that Swiss law requires you to have accident insurance, only a few – particularly those not gainfully employed – understand that this form of protection falls short when you're facing an emergency. That's why it is important for you to review the situation for your own sake and that of your family before something actually happens. AXA's personal accident insurance is designed to cover any gaps you may have, reliably and with attractive terms.

Coverage

Whether you're enjoying time off, doing sports, vacationing, or just living day to day, there are many ways you may be at risk. Even if you are taking the utmost care, there is no way to completely rule out the possibility of an accident. It is, however, possible to protect against the financial consequences. Statutory accident coverage is generally insufficient for the following people:

- Homemakers
- Children and young people
- Students
- Individuals not gainfully employed
- Part-time employees working fewer than 8 hours per week

Immediate benefits

Personal accident insurance, which offers protection with only a minimum of red tape, brings relief to any accident situation by providing immediate benefits. Accidents frequently give rise to liability claims, and these then often tie up urgently needed financial resources. In such situations, personal accident insurance pays benefits immediately, no matter who was at fault.

Customized supplement for under-insured children and adults

Modest premiums – generous benefits

Includes daily hospital benefits

Medical expenses

Personal accident insurance covers any accident-related medical expenses in the form of outpatient care and hospital stays that are not insured under the Federal Law on Health Insurance (KVG), the Federal Law on Accident Insurance (UVG), or the Federal Law on Disability Insurance (IVG). This includes, for example, the costs for search and rescue missions as well as travel and transportation expenses. Furthermore, the accident victim is entitled to a private hospital room.

- The insurance pays medical expenses for 5 years without any restrictions.
- Thereafter it covers costs of up to CHF 250,000.

Daily benefits

For cases involving temporary incapacity for work, the insurance pays daily benefits after the agreed waiting period ends. This form of financial security is just as important for those not gainfully employed as for individuals who hold a job, because the daily benefits can be used for getting household help, among other things.

Daily hospital benefits

Admitting a child or young person to the hospital means an additional burden on the budget, not only for the insured, (e.g. for schooling while they are out, internet access, and telephone), but also for family members (travel expenses to the hospital, overnight stays). Daily hospital benefits will cover these kinds of costs, up to the person's 25th birthday.

Lump sum payable on disability

Permanent consequences of a serious accident often require a special setup for coping with daily situations, as well as an entirely new way of planning for the future. Here, personal accident insurance offers a lump sum for urgently needed purchases and any remodeling needed for the home – for instance, for installing an elevator in the apartment or for making technical adjustments to the car, etc.

- The lump sum payable on disability is calculated based on the degree of physical impairment.
- In the case of full disability up to the person's 65th birthday, the insurance will pay 3.5 times the amount of insurance that has been agreed.

Lump sum payable on death

The sudden death of a family member due to an accident means more than just a painful loss for the survivors, it also brings with it considerable financial consequences. Thanks to the lump sum payable on death, they will receive immediate financial assistance.

To sum up

AXA's personal accident insurance is the ideal supplement to cover homemakers, children, students, and other members of risk categories adequately when they are faced with an accident.

Advisory service

Contact us today for a quotation or personal advice. Why not use this occasion to review your pension coverage and insurance requirements?

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