

Enthusiasm?

«Living securely in Switzerland.»



**Helvetia insurance and pension solutions.
Whatever you want to do. We are there for you.**

Your Swiss Insurer.

helvetia 

Security thanks to reliability.

And genuine Swiss quality.

Are you planning to move your domicile to Switzerland or have you recently moved here? Welcome! This brochure will provide you an overview of the Swiss insurance landscape: which different types of insurance are there? Which ones are necessary or even mandatory?

Well advised

You are the focus of the services provided! Whether you live alone or with a partner, we offer you exactly the right products, tailored to your needs and wishes – on a completely individualised basis. Our challenge is to find the optimum solution for you. Our core business of insurance and occupational benefits insurance is complemented by collaborations with different partners.

Active throughout Switzerland, regionally represented

As its name shows, Helvetia is committed to tradition and the best in Swiss quality. With our regional presence, we can guarantee you an excellent service wherever you are. Our customer advisors are firmly based in the region and are experienced in dealing with the legal and tax features of your canton of domicile.

Helvetia is one of the leading insurance companies in Switzerland and boasts more than 150 years of experience. It is in large part thanks to the personal commitment of our employees and the service they offer that more than 750,000 customers place their trust in Helvetia.

You can find the general agency responsible for your area on our Internet site at **www.helvetia.ch**.

Or give us a call – our employees in the service centre will be happy to answer your questions around the clock:
T 058 280 1000

Taking out insurance in Switzerland.

We can explain it to you.

Which types of insurance are mandatory in Switzerland? What obligations and provisions must also be taken into account? The following explanations will make your start in Switzerland all the more simple.

The framework conditions for insurance are governed by different laws throughout Switzerland. One important category is mandatory social insurance, where the premiums for which are deducted directly from your salary:

- OASI (Old-age and Survivors' Benefit Insurance)
- DI (Disability Insurance)
- IC (Income Compensation Insurance)
- UI (Unemployment Insurance)
- AI (Accident Insurance) and LOB (pension fund).

Health insurance (health insurance scheme) also falls into the social insurance category and is mandatory. However, taking out health insurance is the responsibility of the insured person, as is the payment of the premiums.

In addition, there are different mandatory insurances depending on the canton. We advise you to contact your local Helvetia branch where our employees will give you a complete insurance solution tailored to your individual needs. They will be glad to advise you.

The necessary insurances for good insurance coverage

Mandatory private insurance:

- Health insurance (through health insurance schemes)
- If you own a vehicle: motor vehicle insurance (only partial liability insurance)
- Building fire insurance:
Taking out fire insurance with the relevant cantonal insurance institution is mandatory.
Exceptions:
 - In the cantons of Obwalden, Schwyz and Uri, mandatory with a private insurance company.
 - In the cantons of Appenzell Innerrhoden, Geneva, Ticino and Valais, this insurance is optional.
 - In the cantons of Nidwalden and Vaud, it is compulsory to insure movable property with the canton against fire and damage caused by natural forces. In the Canton of Fribourg, it is compulsory to get the same type of insurance from a private insurance company.

Optional private insurance:

- Supplementary health insurance (this comprises extended cover beyond the mandatory health insurance)
- Private liability insurance (for damage against third parties, often required by real estate brokers and administrative departments when renting an apartment or a house)
- Household contents insurance (often required by real estate brokers and administrative departments)
- Insurance of valuables
- Legal protection insurance
- Disability insurance
- Life insurance

You will find further details on all these insurance and pension products on the following pages or on the Internet at www.helvetia.ch.

Insurances.

Protect yourself against the financial consequences of property damage, loss of assets or bodily injury.



What benefits are covered by which insurance?

Household contents insurance

As tenant or house owner this covers movables in your household; for example, in the event of fire or water damage, damage caused by natural forces, theft and glass breakage.

Insurance of valuables

This insurance offers additional security for the particularly valuable objects in your household. It ideally complements your household contents insurance as it also covers the risks of damage, destruction, loss and disappearance.

Personal liability insurance

This covers you – and all the persons living with you in the same household – against legal liability claims asserted by third parties. In other words, it covers you if you inadvertently damage the property of a third party or injure another person – whether during sports, as an animal owner, as a tenant or a cyclist.

Builder's risk insurance

If you're building, you need security, since building is always linked with risks, unforeseen breakdowns and delays. Protect yourself from the possible financial consequences of accidents or structural damage.

Buildings insurance

Residential property represents a high financial value that is exposed to many unforeseen external influences. Buildings insurance covers the financial consequences of damage to buildings. Do not bear such an incalculable risk alone. Should third parties be damaged by defects from your property, the building's liability insurance covers the claims by the damaged parties and protects you from any financial consequences.

Security deposit insurance

A security deposit of a maximum of three months' rent is required to cover the landlord against any damage to the rental property or outstanding rent payments. Taking out security deposit insurance can offer a more straightforward solution. This requires the possession of a category B or C residence permit. Thanks to this insurance, no significant funds are tied up, leaving them free to be invested elsewhere. However, the tenant as well as the landlord receive the same benefits as with a rental deposit.



Motor vehicle insurance

■ **Liability insurance**

Mandatory liability insurance provides coverage to the insured person against third parties in the field of property damage and bodily injury caused by the insured vehicle.

■ **Partially comprehensive cover**

This covers your vehicle against theft, fire, natural forces (such as storm damage, hail and high water), glass breakage, collision with animals, vandalism and damage by martens.

■ **Comprehensive cover**

In addition to partially comprehensive cover, comprehensive cover insures you in the event of collision damage to your own vehicle for which you are to blame.

■ **Parking damage**

Parking damage insurance offers you effective cover against damage caused to your parked vehicle by third parties.

■ **Passenger insurance**

The accident insurance for passengers covers bodily injury to the driver and passengers within the scope of the agreed benefits. Dogs and cats being transported in the vehicle are also insured in the event of an accident.

Assistance insurance

If you are unable to travel, have to cut short your travels, miss a seminar or your car breaks down, assistance insurance helps you to deal with unforeseen situations.

Legal protection insurance

More and more private disputes and disputes regarding legal expenses insurance for motorists are going before the courts. Without insurance coverage you have to expect high lawyer's and court costs. These are covered by the legal protection insurance.

Private pension provision.

Invest in your future.



With the three pillar system, Switzerland has one of the best social insurance systems in the world. Indeed, the OASI (first pillar), pension fund (second pillar) and private pension provision (third pillar) complement each other perfectly.

Disability insurance

This insurance provides you and your dependants with the necessary replacement income if your regular income is lost due to earning disability.

Whole life insurance

This provides financial cover for your family, your partner or your business partners in the case of death. The capital, which is paid out to the beneficiaries as quickly as possible, reduces their financial loss and any possible shortfalls.

Occupational benefits insurance

Occupational benefits insurance lets you save long-term for your retirement, thereby making targeted provision for the livelihoods of your dependants if anything should befall you. Whatever happens, you are guaranteed a secure income. Occupational benefits insurances are capital building life insurances. They combine risk insurance with targeted capital growth. Upon maturity the capital is paid out to you or, if need be, it is paid out early to your beneficiaries. You can choose between regular payments and a single payment. You can conclude occupational benefits insurance contracts in tied pension provision (pillar 3a) and in flexible pension provision (pillar 3b).

Fund investments

This form of investment offers you numerous pension solutions with attractive yield opportunities. This product includes fund investments with insurance cover (fund-linked insurance) and pure investment funds. You decide on the right fund for you from the broad range of first-class funds based on your risk tolerance and risk capacity. In the case of fund investments with insurance cover, you can choose between tied pension provision (pillar 3a) and flexible pension provision (pillar 3b).

Health insurance – with our partner Helsana

■ Health insurance schemes (basic insurance)

These are federally acknowledged insurance institutions for social health insurance. This mandatory insurance pays the medical expenses (hospital and out-patient treatment) due to illness and, in the case of non-gainfully employed insured persons, also in the event of an accident.

■ Supplementary health insurance

This comprises voluntary supplementary insurance on top of the mandatory health insurance with a health insurance scheme. According to what you choose it may include hospital insurance on a semi-private or private ward and also daily sickness allowance insurance.



Helvetia Insurance

St. Alban-Anlage 26, 4002 Basel
T 058 280 1000 (24 h), F 058 280 1001
www.helvetia.ch

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