



Special requirements for insurance class B1: "accident"

Non Life insurance

Status as at: 1st January 2006

1. Industrial injuries insurance as defined by Accident Insurance Law – AIL

a) Registration

Private insurers may provide accident insurance for persons who are not covered by the SUVA. Insurers seeking to participate in the provision of compulsory accident insurance must register with the Federal Office of Public Health (Article 68 of the AIL).

b) Technical provisions

The following declaration must be attached to the business plan:

The technical provisions for outstanding claims are those, which in all probability will be required to settle - without making a profit or loss - claims notified as at the date of the balance sheet but not yet settled and claims that have arisen but have not yet been notified (Article 110 Accident Insurance Decree - AID and Article 90 paragraph 1 AIL).

2. Industrial injuries insurance for crews of ships

Owners of Swiss ships must send a copy of their insurance policy to the Swiss Office for Maritime Navigation (Article 41 paragraph 2 of the MND). This office will consult FOPI before giving approval. Insurers must notify the Swiss Office for Maritime Navigation by registered mail when the policy is terminated or expires. In addition, the standard contract (Article 42 of MND and Article 84 paragraph 3 of the MNL) must indicate the minimum benefits and the provisions that the insurance policy must contain for the ship owner to comply with its obligations.

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