

Owners of schools; self-employed as defined by the AHV/AVS; other individual members

These persons are insured on the basis of needs-based, fixed annual salary, with the "100% of insured salary" option applying. The maximum insurable amount of salary is SFr. 250,000. However, the desired amount should a) reflect actual circumstances, and b) not lead to over insurance. Owners are insured on the basis of the fixed-sum insurance principle, i.e. in the event of illness or accident there will be no offsetting of third-party benefits.

Owners who can be considered as self-employed pursuant to AHV/AVS legislation are eligible for insurance, as are members of their family who also work at the school but are not entered on the payroll. Also eligible for insurance are self-employed members and members who are under-insured by their employer. Each insured is assigned a separate category. **Winterthur** decides on a case-by-case basis whether or not to accept the insurance contract. To assess the state of health of persons joining the insurance, and when existing insurance benefits are to be increased, the information required for the medical examination must be supplied on the form provided by **Winterthur** for this purpose.

Duration of Entitlements/Benefits

Entitlement to daily sickness benefits lasts for 730 days per insured event, minus the chosen waiting period. For school owners, the benefit period in the event of accident is the same. For employees, the provisions of the UVG/LAA apply in the event of accident.

Financing

The premiums for group daily benefits insurance are calculated as a percent (%), and those for accident insurance as per mille (‰) of the salary subject to AHV/AVS contributions or of the fixed salary amount.

Individual premiums (school owners should contact us directly – see below)

Waiting period in days	Fixed-sum insurance Daily Sickness Benefits Insurance 100%		Fixed-sum insurance Daily Accident Benefits Insurance 100%
	Men	Women	Men/Women
14	2.53 %	3.16 %	6.77 ‰
30	1.80 %	2.24 %	4.57 ‰
60	1.23 %	1.54 %	3.43 ‰
90	0.85 %	1.06 %	2.28 ‰

For those over the age of 40, a surcharge of 5% per annum is added to the gross premium rate.

Name _____

Address _____

Date of Birth _____

Previous insurer incl. policy number
(Please enclose copy of policy) _____

Date upon which the insurance
 should commence _____

Phone (priv./business/mobile) _____

E-mail _____

Homepage _____

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Applicable Insurance Provisions

The framework agreement for English language schools applying for insurance is based on the General (GIP) and Supplementary (SIP) Insurance Provisions for Group Daily Benefits Insurance and for Supplementary Accident Insurance issued by Winterthur.

Consultation

English language schools (as well as institutional or associate members) should contact Susanne Wälchli or Daniel Hilpert by e-mail or phone for more information.

To Apply for Insurance

Please complete the form below and return it to the following address:

Winterthur Insurance
Susanne Wälchli / Daniel Hilpert
Laupenstr. 19
3001 Berne

We will then send you all the documents you are required to sign (insurance application, health questionnaire for employees, where applicable).

For further information please contact:

susanne.waelchli@winterthur.ch Tel. +41 31 399 9607
daniel.hilpert@winterthur.ch Tel. +41 31 399 9604



Insurance Coverage

Preferred sum to be insured	_____	
Preferred coverage	<input type="checkbox"/> Daily sickness benefit	<input type="checkbox"/> Daily accident benefit
Waiting period	<input type="checkbox"/> 14 days	<input type="checkbox"/> 14 days
	<input type="checkbox"/> 30 days	<input type="checkbox"/> 30 days
	<input type="checkbox"/> 60 days	<input type="checkbox"/> 60 days
	<input type="checkbox"/> 90 days	<input type="checkbox"/> 90 days
I am a current member of ETAS	<input type="checkbox"/> yes	<input type="checkbox"/> no

Date/Signature _____