

***Information for EPFL guests engaged in studies and research  
organised by the EPFL and located on EPFL sites.***

## **INSURANCES**

Several criteria determine the insurance coverage applicable to each category.

### **1. ACCIDENT COVERAGE (OCCUPATIONAL AND NON-OCCUPATIONAL)**

#### **1.1. NON-REMUNERATIVE WORK**

##### **Circle of Insured Persons:**

EPFL guests invited to participate in studies and research organised by the EPFL and located on EPFL sites. This population is identified according to the main (non-exhaustive) categories below:

Academic guests invited for a maximum period of one year; Doctoral exchange students (registered at another university and whose length of studies can vary from one month to one year); Bachelor or Master exchange students (registered at another university and whose length of studies can vary from one month to one year); Summer Internship students (registered at another university and whose length of studies can vary from one month to three months).

The insurance covers accidents suffered by insured persons in the exercise of the activity entrusted to them by the EPFL and on their direct way to work.

It is by no means a fully-fledged accident insurance, but a subsidiary cover, which comes into effect only in addition to the personal insurance of the injured guest. In any case, a possible accident of a guest must first be reported to the accident insurance of the person concerned. Only in the event of insufficient coverage will the Mobilière policy come into effect.

Only persons who do not have any personal or professional accident insurance may directly register with Mobilière.

In this case, the benefits amount to:

- in case of death Fr. 5 0'000.–
- in case of disability Fr. 100'000.–
- Costs incurred in recovering health as a supplement to social insurance in the sense of the general terms and conditions of the insurance. The Mobilière only intervenes for expenses and medical costs incurred on Swiss territory.

In the event of a **non-occupational accident**, **no benefits** are provided, whether in the form of an annuity, pension or lump sum.

## 1.2. REMUNERATIVE WORK

Visiting professors or academic visitors who are EU/EFTA citizens and who continue to reside in an EU/EFTA country shall remain subject to the social security system of their country during their stay in Switzerland. This notice does not apply (see notice on the coordination of social security systems).

Any other visiting professor or academic visitor is subject to Swiss law. The person who **receives remuneration** is insured for occupational and non-occupational accidents and occupational diseases, if his activity is at least 8 hours per week.

The visiting professor or academic visitor with an activity of less than 8 hours per week is insured for professional accidents only.

The legal conditions and level of benefit-cover are those laid down by the *Caisse nationale suisse d'assurance en cas d'accident - SUVA* [Swiss National Fund for Accident Insurance], namely, coverage for costs incurred in recovering health, disability and widow and orphan annuities.

**As of January 1, 2016**, these annuities amount, respectively to

Maximum insured salary		CHF	148'200.–
Max. annual disability pension	(80 % of the insured salary)	CHF	118'560.–
Max. annual widow's pension	(40 % of the insured salary)	CHF	59'280.–
Max. annual orphan's pension	(15 % of the insured salary)	CHF	22'230.–

## 2. HEALTH INSURANCE COVER

EPFL does not provide health insurance for its staff. Staff members must therefore be insured at their own expense and with an insurance company of their own choice in Switzerland, health care costs and potential hospital treatment.

This also applies to all family members who may accompany the visiting professor or academic visitor to Switzerland.

The visiting professor or academic visitor who is already insured in his/her home country and who is gainfully employed in Switzerland according to point 1.2 above, may, in certain cases, be exempted from taking out an insurance in Switzerland and maintain his/her own insurance cover in so far as the latter is considered equivalent by the appropriate authorities. However, if the stay is planned for more than 3 months, the visiting professor or academic visitor must take out a Swiss health insurance policy.

The person concerned is responsible for verifying this equivalence with:

VD	<b>Office vaudois de l'assurance-maladie (OVAM)</b> Ch. de Mornex 40 1014 Lausanne	Phone: 021 557 47 47 (only available in the morning) E-mail: <a href="mailto:info.ovam@vd.ch">info.ovam@vd.ch</a> Website: <a href="https://www.vd.ch/themes/sante-soins-et-handicap/assurance-maladie/toutes-les-prestations/">https://www.vd.ch/themes/sante-soins-et-handicap/assurance-maladie/toutes-les-prestations/</a>
GE	<b>Service de l'assurance-maladie (SAM)</b> Route de Frontenex 62 1207 Genève	Website: <a href="https://www.ge.ch/affiliation-obligatoire-caisse-assurance-maladie">https://www.ge.ch/affiliation-obligatoire-caisse-assurance-maladie</a>
NE	<b>Office cantonal de l'assurance-maladie</b> Espace de l'Europe 2 PO Box 716 2002 Neuchâtel	Phone: 032 889 66 30 E-mail : <a href="mailto:office.assurancemaladie@ne.ch">office.assurancemaladie@ne.ch</a> Website : <a href="https://www.ne.ch/autorites/DEAS/SASO/organisation/Pages/ocam.aspx">https://www.ne.ch/autorites/DEAS/SASO/organisation/Pages/ocam.aspx</a>
VS	The municipalities are responsible for controls	Phone: 027 606 49 00 E-mail : <a href="mailto:santepublique@admin.vs.ch">santepublique@admin.vs.ch</a> Website : <a href="https://www.vs.ch/web/ssp/assurance-maladie">https://www.vs.ch/web/ssp/assurance-maladie</a>
FR	<b>Service de la santé publique SSP</b> Route des Cliniques 17 PO Box 1701 Fribourg	Phone: 026 305 29 13 Website: <a href="https://www.fr.ch/ssp/vie-quotidienne/assurances/affiliation-a-lassurance-obligatoire">https://www.fr.ch/ssp/vie-quotidienne/assurances/affiliation-a-lassurance-obligatoire</a>
AG	The municipalities are responsible for controls	Phone: 062 835 29 30 E-mail : <a href="mailto:abteilung-gesundheit@ag.ch">abteilung-gesundheit@ag.ch</a> Website : <a href="https://www.ag.ch/de/dgs/gesundheit/gesundheitsversorgung/krankenversicherung/versicherungspflicht/versicherungspflicht.jsp">https://www.ag.ch/de/dgs/gesundheit/gesundheitsversorgung/krankenversicherung/versicherungspflicht/versicherungspflicht.jsp</a>

### **3. OCCUPATIONAL PROVIDENT FUND SCHEME**

The visiting professor or academic visitor's mission is not an unlimited term occupation. During her/his stay at our school, the person therefore maintains his/her occupational provident fund scheme as established with his/her home university or employer.