



Health and Accident Insurance Notes for Students at BFH

1 General information on health insurance

Students are responsible for taking out health insurance themselves. Health insurance in Switzerland comprises the compulsory basic insurance in line with the Federal Health Care Insurance Act (KVG) and any voluntary supplementary insurances in line with the Federal Insurance Contract Act (VVG), such as free choice of hospital and private or semiprivate wards for a hospital stay.

2 General information on accident insurance

Students are responsible for safeguarding against the risk of accidents themselves. For existing health insurance, the risk of accident must be expressly included.

Exception: Anyone who is employed at least 8 hours per week with one employer is automatically insured by the employer against occupational and non-occupational accidents in line with the Federal Accident Insurance Act (UVG). In this case, health insurance can be agreed without accident coverage.

3 BFH Collective Accident Insurance: supplementary insurance

3.1 Services

- Recovery costs: in addition to private health and accident insurance, costs not included are covered according to the special conditions and general insurance terms.
- Death: up to CHF 50,000
- Invalidity: up to CHF 150,000 / 225% progression

3.2 Scope of coverage

Insured persons are covered for accidents in the following cases:

- during academic and practical teaching, and technical trials as part of the teaching programme, both inside and outside the university premises;
- during physical education as part of the teaching programme, including skiing accidents;
- while taking part in holiday camps organised by the insurance holder; the cover shall only apply to skiing camps by special agreement;
- during events organised by the university (such as trips and excursions in Switzerland and abroad, visits to exhibitions, museums, factories etc.), including accidents involving the use of cars, motor cycles and motor-assisted cycles (as driver or passenger);
- on direct route to the university and on direct route to events insured by the university, including accidents involving the use of cars, motor cycles and motor-assisted cycles (as driver or passenger).

4 Contact and further information

BFH Student Administration is happy to help with any questions or clarifications.

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For more information on insurance: <https://www.bfh.ch/en/studies/international-study/foreign-students#Living-in-Switzerland>