



Private Household Employees Ordinance (PHEO)

Information Sheet No. 4

ACCIDENT INSURANCE (LAA)

In Switzerland, all employers are obliged to insure their salaried personnel against occupational accidents, non-occupational accidents and occupational diseases.

In the event of occupational and non-occupational accidents and occupational diseases, accident insurance provides benefits in kind (payment of the necessary medical treatment) and in cash (payment of daily benefit in case of incapacity to work, disability pension or other forms of support including survivors' pension).

Compulsory accident insurance:

The private household employee must be insured by his/her employer with a recognised Swiss provider (SUVA, listed Swiss insurance company or Swiss health insurance fund under the LAA), unless he/she is insured in another State.

Insurance abroad:

If the employer insures his/her private household employee abroad, he/she is obliged to verify in advance the cover concerned is equivalent to that offered by Swiss accident insurance; if this is not the case, he/she must insure the private household employee in Switzerland. In the case of an insurance abroad, the employer must not submit an application for exemption to Swiss accident insurance.

Premiums:

The employer shall pay all premiums relating thereto. He cannot make any deduction on the monthly salary of his/her private household employee. The premium is calculated by the insurer. As a rough guide, the overall premium is usually equivalent to around 2 % of the gross total salary.

If the private household employee is insured abroad, the employer must as well pay the premium for the foreign accident insurance.

The costs related to the Swiss accident insurance or abroad, paid by the employer, are not add to the gross salary of the private household employee and these amounts are not subject to the social contributions (see Information Sheets No. 1 and 2).