

Information sheet on insurance (for students and participants in continuing education courses)

Health insurance

Health insurance is required by law in Switzerland and is **compulsory** for all students resident in Switzerland.

Students domiciled abroad who have a temporary residence in Switzerland and are studying at the FHNW University of Applied Sciences and Arts Northwestern Switzerland must clarify whether they can be exempt from the requirement to take out insurance for the duration of their stay in Switzerland. Information on the requirement to take out insurance for foreign students can be found at:

<https://www.kvg.org/wp-content/uploads/exemption-due-to-education-and-further-education-in-switzerland-1.pdf>

Health insurance at favourable conditions can be taken out, for example, with the international health insurance fund Swiss Care. <https://swisscare.com/en/home>

Students who reside in another country but commute to Switzerland on a daily basis to attend university generally have health insurance in their country of residence. We recommend checking your insurance cover to make sure that it is also valid for studying in Switzerland.

Accident insurance

If students do not pursue any gainful employment, they must additionally take out accident insurance under their health insurance cover. We advise students to check the accident insurance cover provided by their health insurance fund.

Students who pursue gainful employment for **fewer than eight hours** per week are only covered by their employers against the risk of occupational accidents. It is necessary for accident insurance to be included in their health insurance cover.

Students who pursue gainful employment for **more than eight working hours a week** are covered by their employers against the risk of occupational and non-occupational accidents. They can suspend the accident insurance in their health insurance cover (basic insurance), in which case the premium will be reduced.

All students (bachelor's/master's) enrolled at the FHNW are insured for risk with Groupe Mutuel. Insurance benefits are paid under this **risk insurance** in the event of an accident resulting in permanent **disability** or **death**. It covers accidents that occur during tuition, events or excursions organised by FHNW or on the direct route to such events or excursions. The annual premium of CHF 8.20 per student is **included** in the semester fee.

Private liability insurance

Private liability insurance provides cover for property damage and personal injury caused by the insured person. It is **not mandatory** in Switzerland. We advise all students and participants in continuing education courses to consider taking out private liability insurance. If students no longer live in their parents' household due to their studies, we advise them to review their status with respect to private liability insurance.

Old-age and survivors' contributions

In order to receive the full benefits under old-age, survivor's, invalidity and loss of earnings pension insurance in the future, it is crucial for the premiums to be paid **without any gaps**.

Missing **contributing years** may result in reduced pensions.

Swiss and foreign students **domiciled in Switzerland** under civil law must pay contributions to the old-age, survivor's, invalidity and loss of earnings pension insurance from 1 January after reaching the **age of 20**. The minimum amounts set by the OASI apply.

Students who are pursuing **gainful employment** pay contributions from their salary from 1 January after reaching the age of 17.

Students who do not have their place of abode in Switzerland for the purposes of civil law and who are in Switzerland solely in order to pursue university studies do not have to pay any premiums.

<https://www.ahv-iv.ch/p/2.10.d> (only available in German)

Business and product liability insurance

The **FHNW** has taken out business and product liability insurance covering personal injury and property damage. The business liability insurance is liable if **students and participants in continuing education courses** enrolled at the FHNW **cause or sustain** any damage **in connection** with their education or continuing education at the FHNW. Examples of this include material damage caused by destruction, damage or loss and personal injury resulting in medical expenses. Mutual claims between students for personal injury are excluded.

The FHNW's public liability insurance does not cover relevant professional internships in which an employment relationship exists with the internship company. Insurance cover for liability towards third parties must be ensured by the internship company. If students complete an obligatory internship during their studies, e.g. as part of practical professional studies at an external school or in a company (e.g. hospitals, surgeries, care homes) without an employment relationship, the FHNW's public liability insurance covers liability claims against third parties.

Damage or injury that occurs during leisure time is **not covered**.

Nor does the policy cover liability for intentionally caused damage or injury. Students or participants in continuing education events offered by the FHNW who have intentionally caused damage must bear the costs themselves. For example, anyone wilfully damaging or destroying any instruments or materials provided, disfiguring FHNW's buildings without permission or misappropriating FHNW's property not only faces liability for the costs involved but also **criminal prosecution**.

Foreign travel

The business liability insurance is **valid worldwide**. If students take part in **study trips** for the **purpose of their studies** and under the supervision of teaching or other supervisory staff, they are covered by the business liability insurance policy. However, this cover only applies during events organised by the school. In their free time they are only covered by their own private liability insurance.

If FHNW students embark on a semester at another university, they are subject to the supervision and care of the host university. We consider a private liability insurance policy to be indispensable in such cases.

What to do in the event of an insurance claim

The loss or **damage** must be **reported immediately**. Please contact your programme director and call the insurance coordinator. [Insurance \(sharepoint.com\)](#)