

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

Health insurance

Health insurance is required by law in Switzerland and is therefore **mandatory** for all students residing in Switzerland.

Guest students who reside in another country and are studying at our universities for a limited period of time require health insurance for the duration of their stay in Switzerland. This insurance can, for example, be taken out inexpensively via the international health insurance fund **Swiss Care**. <https://swisscare.com/>

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 working hours a 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 cover), in which case the premium will be reduced.

All students enrolled for Bachelor or Master degree courses at FHNW University of Applied Sciences and Arts Northwestern Switzerland are insured with Kantonale Unfallversicherungskasse Aargau (KUK). 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 3 per student is **included** in the semester fees.

<https://www.agv-ag.ch/versicherung/unfallversicherung/unsere-produkte/schulunfallversicherung/>

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 pension insurance premiums

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

Swiss and foreign students who have their **place of abode in Switzerland** for the purposes of civil law must pay annual premiums of at least CHF 503 towards old-age, survivor's and loss of earnings pension insurance from 1 January of the year after the one in which they reach the age of **20 years**.

Students who are pursuing **gainful employment** pay contributions from the salary derived from such gainful employment from 1 January of the year after the one in which they reach the age of 17 years.

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>

Business and product liability insurance

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

The business liability insurance covers relevant internships. If students complete mandatory internships at an external school or company **during their courses**, liability towards third parties is covered by FHNW.

Damage or injury occurring in their free time is **not covered**.

Nor does the policy cover liability for intentionally caused damage or injury. Students or participants in continuing education courses at FHNW who intentionally cause damage or injury are liable for their own costs. 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.

<https://people.inside.fhnw.ch/Person.aspx?accountname=i%3A05%2E%7Cadfs%7CChendrik%2Eholsboer%40fhnw%2Ech>