

# Accident? The essentials in brief.

Who assumes the medical costs if I have an accident? Why does CSS require an accident notification? What does recourse mean, and can I reclaim a co-payment from a liability insurer? Answers to these and other questions are given below.

## Answers to the most frequently asked questions in the event of an accident.

<p>Who pays the medical costs if I have an accident?</p>	<p>If you are <b>employed</b>, your employer's <b>accident insurance</b> will cover your medical costs if you have an accident.</p> <p>If you are <b>not employed</b>, your <b>health insurance</b> will cover the costs. In this case, you should be sure to include accident cover in your health insurance.</p>
<p>When does my employer cover me against accidents?</p>	<p>You have mandatory cover for occupational and non-occupational accidents if you <b>work for the same employer for at least 8 hours per week</b>. In this case, you can exclude accident cover from your health insurance and will receive a discount of up to 7% on your basic insurance premiums as a result.</p> <p>If you work for <b>less than 8 hours per week</b>, you are covered only for occupational accidents. You should therefore be sure to include cover for non-occupational accidents in your health insurance.</p>
<p>What benefits are paid in the event of an accident?</p>	<p>Your <b>health insurance</b> will cover the same medical treatment costs as it would in the event of illness. These benefits are determined conclusively in the Swiss Federal Health Insurance Act and its ordinances.</p> <p>If your employer's <b>accident insurance</b> is responsible for assuming the costs, property damage will be covered in addition to medical costs. You may also be eligible for daily indemnity payments or an annuity if you are temporarily or permanently unable to work.</p>
<p>Am I subject to a co-payment in the event of an accident?</p>	<p>If the costs are covered by <b>your employer's accident insurance</b>, <b>no co-payment</b> will be charged.</p> <p>However, under the Swiss Federal Health Insurance Act, a <b>health insurer</b> must charge the co-payment.</p>
<p>Why does CSS Insurance require an accident notification and/or dental damage claim form?</p>	<p>We are not familiar with either the circumstances leading to the accident, or your professional situation. In addition, it is not always possible for us to tell from a bill what sort of injury you have suffered. If the accident involved third parties, we also need information about them. We use these details to <b>establish</b> which insurer will cover the related medical costs.</p> <p>The sooner you provide us this information, the faster we can process your bill and transfer the money to you.</p>
<p>Why does CSS Insurance pay medical costs where a third party caused the accident?</p>	<p><b>Even if a third party is liable, we are required to pay benefits initially</b> and therefore cover medical costs within the framework of insured benefits. We then reclaim the benefits we have paid from the insurer of the liable third party. (In the insurance sector, this is known as <b>recourse</b>).</p>

<p>What does "recourse" mean?</p>	<p>The following example explains the <b>recourse</b> process:          Person A is hit by a car and injured. Driver B is liable, and holds mandatory vehicle liability insurance. Injured person A is insured with CSS, so we pay their treatment costs in the sense of <b>advance benefits</b>. We then <b>claim</b> the costs <b>back</b> from driver B's (=the person who caused the accident) vehicle liability insurance. This reclaiming of costs from the insurer of the person who caused the accident is known as recourse.</p>
<p>For what accidents is recourse possible?</p>	<p>As a general rule, we can always seek recourse <b>if a third party</b> (or company) <b>is at fault for the accident</b>. The most common examples here are:</p> <ul style="list-style-type: none"> <li>– <b>Road traffic accidents</b> (cars, motorcycles, bicycles, etc.)</li> <li>– <b>Skiing and snowboard accidents</b></li> <li>– <b>Faulty products</b> (including foodstuffs)</li> <li>– <b>Animals</b> (dogs, horses, etc.)</li> <li>– <b>Defects in work</b> (structures, roads, open-air swimming pools, etc.)</li> </ul>
<p>Can a liability claim expire?</p>	<p>Yes.          It is therefore important that you <b>make your claims at an early stage</b> and request that the <b>liability insurer supplies a declaration waiving the statute of limitations on liability insurance</b> to cover any subsequent treatment, relapses or delayed consequences (e.g. in the case of children who have suffered dental damage).</p>
<p>Am I subject to a co-payment even where recourse is sought?</p>	<p>Yes.          The health insurer is not permitted to waive the co-payment.          However, you can claim these <b>uninsured costs directly from the liability insurer which covers the person who caused the accident</b>.          You can also claim expenses (such as the cleaning or replacement of clothing, glasses, and transport costs), as well as loss of earnings.</p>
<p>How do I claim the co-payment from the liability insurer of the person who caused the accident?</p>	<p>Send the <b>person's liability insurer</b> the benefit statement(s) that you have received from your health insurer. They state the co-payments that you have made.</p> <p>In the case of other expenses, such as property damage, cleaning costs, etc., you should send the liability insurer copies of the invoices.</p>

This client information sheet is intended to give you a general overview and is in no way complete. For details, please consult the statutory provisions laid down in the Federal Health Insurance Act and the Federal Accident Insurance Act.



**For questions about insurance,  
and further information**

Your Contact Centre is here to help:  
 Phone 0844 277 277  
[www.css.ch](http://www.css.ch)

