

**Insurance is the responsibility of the student. ETH offers no insurance for its students.** Please read this information sheet through carefully.

## 1. Health and accident insurance<sup>1</sup>

According to the **Federal Act on Health Insurance** (HIA) (Health Insurance Act) [*Bundesgesetz über die Krankenversicherung* (KVG)] every person resident in Switzerland is subject to a **mandatory insurance requirement**. Mandatory health insurance guarantees treatment in cases of illness, accident (if no other accident insurance applies; see below) and maternity.

The mandatory insurance requirement applies to

- All persons resident in Switzerland, irrespective of nationality
- All persons who remain in Switzerland for more than 3 months (insurance must be taken out within 3 months of entering the country)
- Persons who take up residence in Switzerland, including Swiss nationals who have previously lived abroad

Persons seeking insurance may **select freely** among ca. 60 federally recognised health insurers. These insurers are required to accept everyone, independent of age and state of health, without conditions or qualifying periods (compulsory basic insurance). Compulsory basic insurance, in accordance with the HIA, offers all insured persons the same scope of benefits. Persons desiring further benefits may purchase additional insurance cover (e.g. for standard dental care not covered by compulsory basic insurance).

**Students are NOT insured by ETH Zurich against accidents!** Here it makes no difference whether an accident takes place during courses, practicals (laboratory, workshop etc.), excursions, fieldwork in Switzerland or abroad, or ASVZ classes/events. For this reason students must take out accident insurance within the framework of their mandatory health insurance. If an accident occurs, the insurer is obliged to provide the same coverage as that provided for illness.

Please note that students – in contrast to employed persons, who must be covered by work accident insurance (see below) – are entitled to **no invalidity pension**. The corresponding insurance is voluntary, and may be taken out separately.

Students who work and who are employed by the same employer for at least 8 hours per week are insured by the latter against work and non-work accidents in accordance with the Federal Act on Accident Insurance (AIA). This insurance covers them against both work and non-work accidents (e.g. accidents which occur during leisure time) and may involve daily benefits and invalidity pensions. Students who work for an employer less than 8 hours per week are only insured against work accidents, and not against non-work accidents. The latter must be covered via their health insurer.

We advise **foreign students** to consult the following website for further information: <https://ethz.ch/en/studies/international/after-arrival/health-insurance.html>. This website also contains information on the conditions for waiving the mandatory insurance requirement.

## 2. Personal liability insurance

ETH Zurich is covered against material damage, but is subject to a high deductible. If damage to installations or equipment is caused by the gross negligence of a student (e.g. during practicals, or research/thesis projects) ETH can oblige the responsible person to cover the damage, wholly or partially.

To cover this risk ETH urgently advises its students to take out **personal liability insurance**. This insures them against personal and material damage caused to third parties. It also covers them against potentially expensive risk outside ETH (e.g. tenant damage, damage to third parties in accidents, etc.).

Personal liability insurance is frequently offered in combination with **household insurance**. Household insurance covers fire and water damage within the household, and (depending on the insurance contract) also theft and other things. For students who own valuable objects (e.g. laptops, instruments, bicycles etc.) this type of insurance is highly recommendable.

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<sup>1</sup> For more detailed information see the Federal Social Insurance Office website (<https://www.bsv.admin.ch/bsv/en/home/social-insurance/kv-uv.html>).