

# Fact sheet on the processing of daily sickness allowance benefits



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Your employer has insured your loss of salary in the event of illness with grape. In this customer information sheet, we have summarized for you the key information on how this benefit is processed. Detailed information can be found in the General Insurance Conditions (GIC) and the Special Conditions (SC). Daily sickness allowance insurance is based on the Insurance Policies Act (Versicherungsvertragsgesetz, VVG).

## 1. You are sick. What do you need to do?

Please report the illness to your employer immediately. grape will be notified in writing by your employer about your incapacity to work. It is important that your employer is informed about your period of incapacity to work and the prognosis. You must submit a medical certificate for this in accordance with company requirements. The medical certificate will also be forwarded to us. You do not need to inform your employer about your diagnosis.

## 2. What should the medical certificate contain?

A medical certificate must be provided in order to confirm your incapacity to work. The certificate must be issued by a physician who is approved by the insurer. This must have an end date and may not be issued with the note “until further notice.” It is possible to backdate medical certificates up to a maximum of three days.

If you are unable to work for an extended period of time, please send your medical certificates regularly to your employer, at least once a month. If your period of incapacity has come to an end, we ask you to submit a final certificate from your doctor.

### 3. What happens next?

grape will review the medical indication regarding your incapacity to work in order to determine its obligation to pay benefits. If you are unable to work, grape will contact your employer and you. We require authorization from you to access your medical data in order to check your benefit entitlement on an ongoing basis. To do this, you will receive a form from grape to grant the corresponding authorization, which must be signed and returned within seven days. Once the authorization has been received, grape will obtain a report from the attending physician. You are obliged, if required, to undergo examinations by doctors appointed by grape. Any costs for this will be borne by grape.

Your entitlement to claim this benefit is subject to you undergoing medically necessary treatment and following the instructions given by medical staff.

### 4. What are your obligations?

#### **Duty to avert, minimize or mitigate loss**

You are responsible for the duty to avert, minimize or mitigate loss. This means that as an insured person, you are required to follow the recommendations of your doctor and grape. If there is what is known as residual work capacity in a suitable job (e.g. lighter work), you are required to carry it out, even if it is in a different occupation or area of responsibility. If required, you will need to register for the unemployment insurance scheme.

#### **Registering for disability insurance**

If your incapacity to work lasts longer than four months, the benefits available through Swiss Federal Disability Insurance must be reviewed. The disability insurer will support you with occupational reintegration and check for any possible disability pension.

grape coordinates with the disability insurer to process your claim. You will receive the registration form after 120 days at the latest. Please complete it in full and return it to grape directly.

#### **Staying abroad**

If you are unable to work and claim benefits from grape, and you travel abroad without receiving prior written consent from grape, there is no entitlement to benefits. Periods spent abroad, e.g. vacations in the event of illness, must be reported to grape in advance. A certificate must be provided to prove that your vacation is of benefit.

#### **Breach of duties to cooperate**

Insurance benefits can be reduced or withheld if the insured person or the policyholder breaches the duties in the GIC. If the insured person fails to attend a medical examination required by the insurer without excuse, grape reserves the right to invoice the insured person for the fee for the missed consultation.

## 5. End of your insurance coverage

Your insurance coverage under this contract will expire under the following circumstances:

- a) Once the employment relationship with the policyholder ends.
- b) In the case of continued employment after reaching AHV retirement age upon turning 70.
- c) Upon the final expiry of the entitlement to benefits, in accordance with the agreed duration of benefits in the insurance policy, without applying any remaining ability to work.
- d) In the event of death.
- e) Upon expiry of the insurance contract.
- f) Upon cancellation of the insurance contract.
- g) During the suspension of the obligation to pay benefits due to a delay in payment on the part of the policyholder.

## 6. Transfer to individual insurance

Every person residing in Switzerland can transfer to individual insurance without any examination of their state of health

- upon ceasing to belong to the group of insured persons covered by the collective insurance scheme;
- upon ceasing to receive benefits; or
- when the insurance contract expires.

The right of transfer must be asserted in writing within 90 days of being informed thereof by the employer.

The conditions and rates of individual insurance apply that are applicable at the time of the transfer, including the provisions on the maximum insured daily allowance.

## 7. What happens to your data?

grape only processes data resulting from the execution of the contract. grape may also obtain information from third parties (insurers, doctors, hospitals, etc.). grape uses these data for claims processing and, in anonymized form, statistical evaluations. The data are stored physically and/or electronically and protected against unauthorized access. You can request information about the processing of your personal data as provided for by law.

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## Legal Notice

*In the event of discrepancies, the provisions of the agreement and the General Terms and Conditions (GTC) shall prevail over this information sheet. To the extent that the agreement or the GTC do not contain any deviating provisions, the provisions of this information sheet shall apply on a supplementary basis.*

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## Do you have any questions?

Your contact in the event of a benefit claim is:

grape insurance AG  
Hardturmstrasse 132  
8005 Zurich

+41 43 508 50 57

Monday to Friday: 9:00–12:00 AM and 1:00–5:00 PM.

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