Insurance for academic guests

Information sheet

1. Accident insurance
Academic guests have mandatory insurance cover from SUVA through ETH Zurich against the risks of occupational accidents. They are also insured against the risks of non-occupational accidents if they work for at least eight hours a week. Posted visitors who are not paid by ETH Zurich are subject to different conditions.

2. Health insurance obligation
Health insurance from a Swiss insurer is mandatory for all persons employed and resident in Switzerland. This rule also applies to persons from abroad.

   – In many cases, no health insurance needs to be taken out with a Swiss health insurance fund for short stays in Switzerland (maximum four months with no registration requirement), provided that guests have good insurance cover against the risks of illness in their home country.

   – For longer stays, academic guest may now only be exempted from mandatory Swiss health insurance if they have an income of less than CHF 5,000 per month and are still in education. Their health insurance cover from another country must also be equivalent to the insurance cover under the Swiss Federal Health Insurance Act (HIA). The following documents must be submitted to the Department of Health of the canton of Zurich:

   - EU/EFTA nationals with compulsory health insurance
     - Application for exemption
     - Copy of EU health insurance card
     - Confirmation of academic guest status, including fee
     - Confirmation of sabbatical from home university, including fee

   - Persons with private or equivalent health insurance cover
     - Application for exemption
     - Confirmation of insurance form
     - Copy of insurance card or insurance certificate
     - Confirmation of academic guest status, including fee
     - Confirmation of sabbatical from home university, including fee

N.B.: This list is only an overview. The Department of Health is responsible for providing legally binding information and decisions. Further information and forms are available on the website of the Department of Health www.gd.zh.ch/kvg

3. Posted academic guest not paid by ETH Zurich
Academic guests posted by their home university who do not receive a fee continue to benefit from the legal protection afforded by their home country’s social security system. Depending on the applicable social security agreement, they may also be entitled to exemption from mandatory Swiss health insurance. Their home university undertakes to ensure that their health insurance covers the benefits under the HIA for treatment in Switzerland as a bare minimum throughout the entire exemption period. The posting certificate from the country’s social security body should be sent to Human Resources when the visitor starts work at ETH Zurich.

4. Personal liability insurance
Personal liability insurance is not strictly mandatory in Switzerland, but it is highly recommended. This insurance cover provides protection against claims for compensation if another person is injured or the property of another person is damaged.

5. Reimbursement of OASI contributions
Academic guests who have paid Old Age and Survivors’ Insurance (OASI) contributions for at least a full year can apply for a reimbursement in the form of a cash payment or, at a later date, in the form of a pension depending on the applicable social security agreement. More information can be found here:

www.ethz.ch/employment > All about employment > Leaving ETH Zurich > Leaving to go abroad

* Countries with which Switzerland has concluded a social security agreement:
   - Bilateral agreements: CH/EU and CH/EFTA agreement
   - Social security agreements: Australia, Bosnia and Herzegovina, Brasil, Canada, Chile, China, India, Israel, Japan, Kosovo, Macedonia, Montenegro, Philippines, San Marino, Québec, Serbia, South Korea, Turkey, Uruguay, USA

Further information on insurances
www.welcomecenter.ethz.ch > Insurance and pension

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