

1. Basis principle	<p>Suva is an independent, non-profit company under public law. In 1918, Suva opened its doors as the Swiss Accident Insurance Fund. Suva's business activities are based on the accident insurance law. It mainly insures companies in the secondary business sector, i.e. industrial trading and commercial enterprises.</p> <p>Suva is more than just an insurance company: it combines prevention, insurance and rehabilitation.</p> <p>Suva is managed by social partners. The balanced composition of its Board of Directors, which is composed of representatives of the employers, employees and the Swiss Confederation enables it to find sustainable solutions that meet with wide acceptance.</p> <p>Suva returns any profits to its insurees in the shape of lower premiums. Suva is self-supporting; it does not receive any state subsidies.</p> <p>Accident insurance law: www.admin.ch/ch/d/sr/c832_20.html</p>
2. Financial compensation	Yes
3. Medical treatment responsibilities	Yes
4. Prevention responsibilities	Yes
5. Research in OS&H issues responsibilities	No
6. Rehabilitation of victims of occupational injuries responsibilities	Yes
7. Specific insurance against accidents at work and occupational diseases	Yes
8. Is this insurance compulsory?	The compulsory accident insurance is a personal insurance, which covers the economical consequences of work and non-work accidents and occupational diseases.
9. Contributions	<p>Accident insurance is funded by premiums, income from investments and recourse claim revenue.</p> <ul style="list-style-type: none"> • Premiums for occupational accident insurance are paid by employers. • Premiums for non-occupational accident insurance are paid by employees. • The insurers do not receive any state subsidies.
10. People covered	<ul style="list-style-type: none"> • Compulsory accident insurance covers both occupational accidents and non-occupational accidents. Employees who work at least eight hours a week for the same employer are insured for occupational and non-occupational accidents, in other words round-the-clock, both at home and abroad. • Compulsorily insured are those who are gainfully employed in Switzerland. • Self-employed persons in business branches insured by Suva may choose to join an insurance scheme for entrepreneurs.
11. Is the insurance different for accidents at work and for occupational diseases?	No. Occupational diseases are basically assimilated to occupational accident.
12. Risks covered	<p>Accidents at work, occupational diseases that are basically assimilated to occupational accident.</p> <p>In contrast to most other countries, an accident that happens while travelling to and from work is basically considered a non-occupational accident in Switzerland. As an exception, a commuting accident is only considered to be an occupational accident in the case of employees that are only insured against occupational accidents.</p>