



Risk check for company founders

Insurance for your company

Insurance	Do you have adequate cover?		
	Yes	No	Not sure
Building			
Fire and natural hazards ¹	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Water	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Glass breakage	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Liability	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Movable items (not building components or structural installations, e.g. merchandise)			
Fire and natural hazards ¹	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Break-in/theft	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Water	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Glass breakage	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Machines, EDP systems, technical systems	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Mobile machinery	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Assembly	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Transport	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Assets			
Occupational and public liability insurance ²	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Breach of trust (fidelity bond) ²	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Business interruption through fire, water or mechanical breakdown	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Debtor shortfall insurance	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Legal protection	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Travel-related risks	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Motor vehicles			
Liability ³	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Fully comprehensive/third-party cover	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Passenger accident insurance	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Motor vehicle legal protection	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Parking damages	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Gross negligence	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

¹ Mandatory in most cantons

² Mandatory in most sectors

³ Mandatory

⁴ From an annual salary of 21 330 (in 2019)

⁵ Continued salary payment by the employer, duration depends on length of employment

⁶ Promoted by the federal government and cantons through tax breaks

Coverage for you and your employees

Insurance	Self-employed persons (sole proprietorship, limited partnership, general partnership)	Owners of a public limited company (AG) or limited liability company (GmbH) (provided the owner draws a salary)	Employees (regardless of company's legal form)	Do you have adequate cover?		
				Yes	No	Not sure
1st pillar AHV/IV/EO	Mandatory	Mandatory	Mandatory	No option to choose		
<i>Unemployment insurance</i>	No coverage possible	Mandatory	Mandatory	No option to choose		
<i>Family Allowances Office</i>	Mandatory	Mandatory	Mandatory	No option to choose		
2nd pillar BVG/pension fund	Voluntary	Mandatory ⁴	Mandatory ⁴	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<i>UVG: Occupational accident and non-occupational accident</i>	Voluntary	Mandatory (non-occupational accident from 8 hours a week)	Mandatory (non-occupational accident from 8 hours per week)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<i>Short-term disability benefit</i>	Voluntary	Voluntary	Voluntary ⁵	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3rd pillar bank and insurance savings, disability and term life insurance	Voluntary ⁶	Voluntary ⁶	Voluntary ⁶	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>



Have you discovered gaps?

Have you discovered gaps in the check-list or are you uncertain about which insurance is of particular importance for your company? We would be happy to advise you in a personal consultation.

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