



Risk check for company founders

Insurance for your company

	Do you have adequate cover?		
	Yes	No	Not sure
Insurance			
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		
Unemployment insurance	No coverage possible	Mandatory	Mandatory	No option to choose		
Family Allowances Office	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"/>
UVG: Occupational accident and non-occupational accident	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"/>
Short-term disability benefit	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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