Quote form for accident, daily sickness benefit insurance and occupational pensions

Employees whose employer is not liable for contributions (ANobAG)

General information

|  |  |
| --- | --- |
| Information regarding the insured person | |
| Surname |  |
| First name |  |
| Street and house number |  |
| Postal code |  |
| City |  |
| Telephone number |  |
| E-mail address |  |
| Birth date |  |
| AHV number |  |
| Gender | M  F |
| Civil status | single  married  widowed  divorced  in a registered partnership |
|  | |
| Employer information | |
| Name and address of employer |  |
| Type of business |  |
| Your position in the business |  |
| AHV annual salary |  |
| Start of employment |  |
| Start of insurance |  |

Confirmation of AHV registration

This quote request must be accompanied by a confirmation from the responsible AHV office that the applicant is registered as an ANobAG as per Art. 6 AHVG.

Agreement between employee and employer

This quote request must be accompanied by the Employer-Employee [**Agreement**](https://www.swissriskcare.ch/wp-content/uploads/2025/01/Employer-Employee-Agreement-Art.-21-Reg.-EC-No.-987_2009-1.pdf) in accordance with Article 21, para. 2 of Regulation (EC) No. 987/09.

Insurance Broker of Record

This quote request must be accompanied by the completed and signed [**Insurance Broker of Record**](https://www.swissriskcare.ch/wp-content/uploads/2025/01/Mandat_ANOBAG_e.docx).

Personal insurance – accident insurance (UVG) / illness (KTG)

|  |  |
| --- | --- |
| Desired cover | |
| Accident insurance according to UVG (UVGO)  The maximum insured salary is CHF 148’200 | Benefits according to law  - General treatment costs  - Daily benefits: 80% salary from day 3   - Disability pension: 80% of salary at 100% disability  - Compensation   - Survivors' pensions  Widowers' pension: 40% of the insured salary  Full orphan's pension: 25% of the insured salary  Half orphan's pension: 15% of the insured salary  (Max. 70% for all survivors together) |
| Supplementary accident insurance (UVG-Z) in addition to compulsory accident insurance (UVGO)  Surplus salary: Insured is the salary over CHF 148,201 to max. CHF 300’000 | Treatment costs private department  Daily benefits surplus salary (80% from day 3)  Gross negligence |
| Daily sickness benefits insurance (KTG)  80% of the annual AHV salary, the maximum insured salary is CHF 300’000 | Waiting period 30 days  Waiting period 60 days  Waiting period 90 days |

Health questionnaire for personal insurance

If daily sickness benefit (KTG) and/or supplementary accident insurance (UVG-Z) is desired, a health questionnaire must be completed. Insured persons can answer the questions about their state of health on a web application. **After submitting the signed application, the insured person will receive an e-mail with a link to the health questionnaire.**

Occupational pension (BVG)

|  |  |
| --- | --- |
| Variant 1 – BVG salary | |
| Insured salary | Pensionable AHV salary (currently max. CHF 90’720)  minus BVG coordination deduction (currently CHF 26’460) |
| Retirement credits | |  |  | | --- | --- | | Age | Base in % of insured salary | | 25 - 34 35 - 44 45 - 54 55 - 64/65 | 7 10 15 18 | |
| Disability pension | 40% of the insured salary |
| Spouse / Partner pension | 24% of the insured salary |
| Orphan / disabled person's child's pension | 8% of the insured salary |
| Lump-sum death benefit, if no spouse / partner pension | 100% of existing retirement assets (used to finance the   spouse / partner pension) |

|  |  |
| --- | --- |
| Variant 2 – AHV annual salary | |
| Insured salary | AHV annual salary (currently max. CHF 907’200) minus BVG coordination deduction (currently CHF 26’460) |
| Retirement credits | |  |  | | --- | --- | | Age | Base in % of insured salary | | 25 - 34 35 - 44 45 - 54 55 - 64/65 | 7 10 15 18 | |
| Disability pension | 40% of the insured salary |
| Spouse / Partner pension | 24% of the insured salary |
| Orphan / disabled person's child's pension | 8% of the insured salary |
| Lump-sum death benefit, if no spouse / partner pension | 100% of existing retirement assets (used to finance  the spouse / partner pension) |

|  |  |
| --- | --- |
| Variant 3 – Increased savings benefits | |
| Insured salary | AHV annual salary (currently max. CHF 907’200) minus BVG coordination deduction (currently CHF 26’460) |
| Retirement credits | |  |  | | --- | --- | | Age | Base in % of insured salary | | 25 - 34 35 - 44 45 - 54 55 - 64/65 | 9 12 17 20 | |
| Disability pension | 40% of the insured salary |
| Spouse / Partner pension | 24% of the insured salary |
| Orphan / disabled person's child's pension | 8% of the insured salary |
| Lump-sum death benefit, if no spouse / partner pension | 100% of existing retirement assets (used to finance  the spouse / partner pension) |

I am interested in variant  1  2  3

Are you fully fit for work?  Yes  No

Health questionnaire: occupational pension (BVG)

Please fill out the [**application**](https://www.swissriskcare.ch/wp-content/uploads/2025/01/Supplement-to-the-application_BVG.pdf)form. If your annual AHV salary exceeds CHF 200,000 or if you are not fully able to work, please also complete and submit the supplement to the application.

Contact for questions / submitting the documents

|  |  |
| --- | --- |
| Contact | Qualibroker AG  Personal Insurance Team  E-mail: anobag@qualibroker.ch |
| Address | Baslerstrasse 52  CH - 8048 Zurich |

Checklist: documents for quote request

To receive a valid quote, please send us the following documents via e-mail (PDF) or post:

1. Confirmation from the responsible AHV office that the applicant is registered as an ANobAG as per Art. 6 AHVG.
2. Employer-Employee Agreement in accordance with Article 21, para. 2 of Regulation (EC) No. 987/09
3. Signed Insurance Broker of Record
4. Completed quote form
5. Application and supplement to the application for occupational pension (BVG)