

Insurance and Liability Fact Sheet for Incoming Exchange Students

(September 2017, the ZHAW gives no guarantee for the accuracy of this information)

This fact sheet contains information and recommendations on insurance and liability issues for visiting students from abroad who are interested in spending an exchange semester or doing an internship at the ZHAW.

Students take personal responsibility for all matters related to insurance, including health, accident and liability insurance. The ZHAW accepts no liability.

1. Health and accident insurance

According to Swiss law, health and accident insurance is compulsory for everyone who resides in Switzerland for longer than three months. Basic health insurance is also compulsory for those who *work and/or do an internship* in Switzerland for a period of less than three months.

Foreign students must apply to a Swiss health insurance provider for health insurance cover within three months of entering the country. Swiss health insurance companies are obliged to provide basic health insurance cover for all applicants without any conditions or waiting period. In principle, basic health insurance covers treatment costs resulting from sickness or accidents. In the case of an accident, this applies irrespective of whether the accident occurs in the course of lectures/seminars, laboratory or workshop activities, excursions, field work or in students' free time. However, students who are gainfully employed must note that, in the case of invalidity, no invalidity pension is paid. Invalidity insurance is optional and must be taken out separately. We also recommend students to consider the costs of repatriation for health reasons and/or of any particular medical interventions and to take out private supplementary insurance to cover these costs.

Foreign students can request exemption from the compulsory insurance mentioned above provided that they have an existing policy offering equivalent cover. The conditions for exemption vary depending on the student's country of origin (EU/EFTA or other) or on whether the student is gainfully employed or not. You can find further details on the [website of the Swiss Federal Office of Public Health \(FOPH\)](#). Requests for exemption must be submitted to the Canton of Zurich Department of Health using the appropriate [form](#).

2. Liability insurance

Personal liability insurance is valid worldwide in most cases. Although it is not compulsory in Switzerland, we strongly recommend all students to take out liability insurance. The reason is that if any damage is caused to infrastructure or equipment as a result of gross negligence on the part of a student (e.g. in labs or while working on projects or Bachelor's/Master's theses), the person responsible may be required to cover the costs either wholly or partially.

We also recommend taking out property insurance, including theft cover, (e.g. for notebook, bicycle, etc.).

Z-MB-Insurance Incoming Student



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Before you leave your home country, please check your general personal insurance cover and find out from your insurance provider whether it is sufficient to cover liability for the entire period of your stay in Switzerland.

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