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**Notice to visiting professors and academic visitors  
concerning INSURANCES**

The scope of insurance cover applicable to each category of visiting professors and academic visitors depends on various factors.

**1. COVER FOR ACCIDENTS (WORK-RELATED AND NON-WORK-RELATED)**

**1.1 NON REMUNERATIVE WORK**

Visiting professors or academic visitors who **do not receive remuneration** are insured only against **work-related accidents**.

In this case, cover amounts to:

- in case of death CHF 40'000.—
- in case of disablement CHF 80'000.—
- costs incurred in recovering health no limit over a period of 5 years

In case of **non-work-related accidents**, **no benefit** is awarded (either in annuities, pensions or lump-sum).

**1.2 REMUNERATIVE WORK**

Visiting professors or academic visitors who **do receive remuneration** are insured against work- and non-work-related accidents as well as against occupational diseases, provided that he/she is employed for at least 8 hours per week.

The professor who is employed for less than 8 hours per week is insured against work-related accidents.

The legal conditions and level of benefit-cover are those laid down by the *Caisse nationale suisse d'assurance en cas d'accident - SUVA* [Swiss National Fund for Accident Insurance], namely, cover for costs incurred in recovering health, disability and widow and orphan annuities.

**As of January 1, 2008**, these annuities amount, respectively to

Insured salary maximum		CHF 126'000.—
Annual disability pension	(80 % of the insured salary)	CHF 100'800.—
Annual widow's pension	(40 % of the insured salary)	CHF 50'400.—
Annual orphan's pension	(15 % of the insured salary)	CHF 18'900.—

## 2. HEALTH INSURANCE COVER

The EPFL – [Ecole polytechnique fédérale de Lausanne] does not take out health insurance for its staff. Staff members must therefore be insured at their own expense and with an insurance company of their own choice in Switzerland, against the costs of health care and potential hospital treatment.

This also applies to all family members who may accompany the visiting professor or academic visitor to Switzerland.

The visiting professor or academic visitor who is already insured in his/her home country, may, in certain cases, be exempted from taking out an insurance in Switzerland and maintain his/her own insurance cover in so far as the latter is considered equivalent by the appropriate authorities competent in the matter: l'Office vaudois de l'assurance-maladie (OVAM). In any cases, if the visit is planned for more than 3 months and the monthly salary exceeds CHF 3'500, the visiting professor or academic visitor has to have a Swiss health insurance coverage.

The visiting professor or academic visitor is responsible to ensure this equivalence by the OVAM.

**Office vaudois de l'assurance-maladie (OVAM),  
de Mornex 40, 1014 Lausanne**  
Phone 021 557 47 47 (only in the morning)  
Email: [info.ovam@vd.ch](mailto:info.ovam@vd.ch)

<http://www.vd.ch/themes/social/prestations-assurances-et-soutien/assurance-maladie/derogation/>

## 3. OCCUPATIONAL PROVIDENT FUND SCHEMES

The visiting professor or academic visitor's mission is not an occupation of a long-term nature. During her/his stay at our school, the person therefore maintains his/her occupational provident fund scheme as established with his/her home university or employer.