



# Aon Affinity | Newsletter

Issue May 2019

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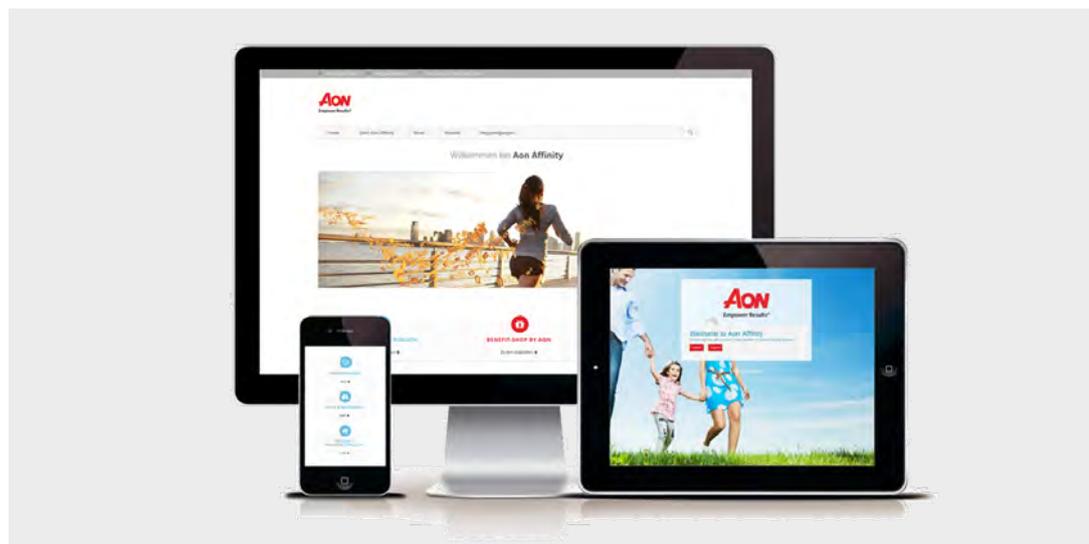
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Up to date - Catch up on the latest insurance news and tips.

Thanks to the partnership between your employer and Aon Affinity, you can benefit from attractive discounts on health, car, contents, legal protection, life and other forms of insurance.

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If you have questions, feel free to contact us at [info@aonaffinity.ch](mailto:info@aonaffinity.ch)



## Going abroad with the company car

Many Swiss companies employ cross-border workers from neighbouring countries. It is not unusual for companies to provide these employees with a company car, which they may also use for private purposes. Since 1 May 2015, however, the EU has severely restricted the use of Swiss company vehicles in EU member States. The identification of vehicle owners is also subject to stricter checks. Henceforth, it is strongly advisable, for example, to keep a document authorising the driver to use the motor vehicle in all company cars.



### Private use and lending of company vehicles

The employment contract must clearly specify that the company car may be used both for private and for professional purposes.

If you temporarily use your company car in an EU country (e.g. while on holiday), you should not lend it to other people (e.g. relatives, friends). Some countries permit exceptions to this rule if the employment contract provides that the company car may be used by another person. This should be ascertained in advance with the national registration office or motor vehicle inspection authority.

### Use of a company car abroad

#### Less than six months:

Persons who regularly travel back and forth between Switzerland and the EU countries for professional reasons, can expect to be stopped and checked by the police. The police may ask to see their employment contract or demand proof of business activities in the country concerned, especially when the employee crosses the border at night or on weekends.

#### More than six months:

In some countries you can apply for an exemption from registration requirements to use your company car for longer than six months. This should be clarified with the competent authority beforehand.

### Important documents

In addition to the customary documents, such as the vehicle registration and a drivers' licence, anyone who crosses the border and travels abroad in a company car should carry a document authorising him or her to drive the vehicle abroad.

This document allows the employee to use the company vehicle abroad and to complete any necessary customs formalities. Above all, however, the form will enable the authorities to assign the vehicle to the employee if he is checked. If the foreign authorities suspect car theft, the driver may be stopped and not allowed to continue before providing a confirmation from the owner of the vehicle.

### Cross-border commuters

Cross-border commuters are people who work in one country, live in a neighbouring country and return home at least once a week. Cross-border commuters may use a company car in their country of residence without it having to be registered there if

- it is used for journeys between the place of work and the driver's home, or
- it is used for business purposes in the country concerned in accordance with the employment contract.

### Not allowed:

- Private journeys in the country of residence (e.g. German residents, private use in Germany)
- Use of the vehicle by third parties (e.g. relatives, friends).

Source: [https://europa.eu/youreurope/citizens/vehicles/cars/company-cars/index\\_de.htm](https://europa.eu/youreurope/citizens/vehicles/cars/company-cars/index_de.htm)



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# personal

Your satisfaction is our goal. We attach considerable importance to excellent service and maximum customer satisfaction. This is confirmed by our excellent results in independent tests.

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# Aon 144 – Why you should subscribe to a Rescue Card

Every evening over dinner, pensioners Hanspeter F. and his wife Renate F. review their day. And so they did on the evening of 16 August 2018.

At 9.30 pm, Renate F. went to bed. Her husband wanted to watch a TV programme and told her he would follow her later. But since the programme was not very interesting, Mr F. decided to turn in only ten minutes later. On entering the bedroom, he heard his wife moaning and realised she was having difficulty breathing. He thought she was having a nightmare and tried to wake her. When she didn't react to his nudging or to his voice, he switched on the light and saw that she had stopped breathing. Mr F. promptly called 144, the emergency number, and started resuscitation.

Shortly after, the emergency doctor arrived. Mrs F. had had a cardiac arrest and her life was in danger. She was immediately taken to the cantonal hospital in Saint-Gall by ambulance. There she underwent emergency surgery for internal bleeding caused by the resuscitation.

Although the doctors did not give Mr. F. much hope, his wife recovered, and after two months' intensive care and one month's rehabilitation, she was able to celebrate Christmas at home.

Needless to say, during this time, doctors' and hospital bills were being issued and sent. Mr F. paid them all himself, passing on the larger sums to their health insurance. This was already a feat, financially speaking. On 22 December 2018, just before Christmas, Mr. F. received a letter from Helsana. He would have to cover the cost of the emergency transportation himself: **CHF 903.75**. This was because their compulsory basic health insurance only covered **50%** of the cost up to a maximum of CHF 5,000 per calendar year. Mrs. F.'s supplementary health insurance did not cover those costs.

Fortunately, Mr. F. and his wife held an Aon144 Rescue Card for CHF 99 per year. The card reimbursed all the uncovered costs, without a deductible. It paid the CHF 903.75. back to Mr and Mrs F.

| Abrechnung im Detail für [REDACTED]  |                 |                          |                      |
|--|-----------------|--------------------------|----------------------|
| Versicherten-Nr. [REDACTED]  |                 |                          |                      |
| Leistungsabrechnungs-Nr. [REDACTED]  |                 |                          |                      |
| Ihre Zahlung an Kantonsspital St. Gallen, St. Gallen                                     |                 | Rechnungsbetrag 2'444.50 |                      |
| Behandlung vom 17.08.2018  |                 |                          |                      |
|  | Detail-Betrag   | Sir Kostenanteil         | Helsana-Kostenanteil |
| <b>Spitalbehandlung ambulant</b>   | 837.00          |                          |                      |
| Obligatorische Krankenpflegeversicherung 2018  |                 |                          | 837.00               |
| <b>Rettung und Bergung</b>   | 1'807.50        |                          |                      |
| Obligatorische Krankenpflegeversicherung 2018 : 50 %, max. CHF 5'000.00 pro Kalenderjahr |                 |                          | 903.75               |
| Nicht gedeckte Kosten  |                 | 903.75                   |                      |
| <b>Total</b>   | <b>2'444.50</b> | <b>903.75</b>            | <b>1'540.75</b>      |
| Franchise aus "Obligatorische Krankenpflegeversicherung" 2018                            |                 | 0.00                     |                      |
| Selbstbehalt 10% aus "Obligatorische Krankenpflegeversicherung" 2018                     |                 | 0.00                     |                      |
| <b>Total zu Ihren Gunsten</b>  |                 |                          | <b>1'540.75</b>      |

The Aon144 Rescue Card was developed to provide the best insurance coverage for emergency rescue and recovery, irrespective of mandatory basic insurance and the means of rescue (ambulance, helicopter or rescue aircraft).

Helicopter rescue is significantly more expensive than the above example. The Aon144 Rescue Card is an insurance model, not a patronage scheme. Patrons have no claim to coverage of costs. Several criteria have to be met for a patronage scheme to take over rescue costs. The Aon144 Rescue Card covers the portion of rescue costs in Switzerland and abroad which are not borne by social security - regardless of the rescuing organisation and regardless whether the rescue transport is by ambulance or helicopter or the two combined.

**Do you have an Aon144 Rescue Card?**





# Vaccination – a small sting with a great medical effect

Since the 1950s, vaccinations against common infectious diseases have been carried out in Switzerland. This is seen by the Federal Office of Public Health as the most effective protection against such diseases – and not just for children.

When it comes to vaccination, one touches the emotions of many parents. In Switzerland, measles cases increased by more than 300% in January and February 2019 compared to the previous year.

According to the World Health Organisation, the amount of people who have been infected with measles in 2018 have well exceeded the amount from the past ten years. The number tripled within a year - an estimation of 82,600 cases.

Read below an article from the Sanitas customer magazine:

## Swiss vaccination schedule As at May 2019

### Vaccinations for children

#### Primary vaccinations

In conjunction with the World Health Organisation (WHO), the Federal Office of Public Health and the Federal Commission for Vaccination recommend that children are given vaccinations to protect them against various illnesses.

#### Babies/infants

Vaccine protection starts in the 8th week of life with two vaccinations. These comprise a six-fold vaccination against diphtheria, tetanus, whooping cough, polio, hepatitis B and the Haemophilus influenzae type B (Hib) bacterium.

A vaccination against pneumococcal infections is also recommended. The six-fold vaccination and the pneumococcal vaccination are repeated when the child is 4 months and 12 months old.

The health organisations also recommend that all children are protected against measles, mumps and rubella with two vaccinations given between the age of 9 months and 12 months.

An additional vaccination against meningococcal infections is recommended at the age of 24 months.

#### Age 4 to 7 years

At this age, children are due a booster shot against diphtheria, tetanus, whooping cough and polio.

In all regions in Switzerland except Geneva and Ticino, health experts also recommend vaccinating against tick-borne encephalitis (TBE) from the age of six.

#### Teenage years (age 11–15)

Before first sexual contact, a vaccination against the human papillomavirus (HPV) virus is recommended to protect against cervical cancer. For girls this vaccination is regarded as a primary vaccination, and for boys as a supplementary vaccination. The vaccination includes two shots administered at an interval of 6 months before the 15th birthday. This is followed by three vaccinations.

Additionally, all young people should be protected against chicken pox (varicella) if they haven't contracted the disease by the age of eleven. Two vaccinations at an interval of at least one month are recommended.

Young people who haven't yet been vaccinated against hepatitis B can have this vaccination now, with two shots at an interval of six months.

The second dose of the (supplementary) vaccination against meningococcal infections is due between the age of 11 and 15 years.

### Vaccinations for adults

#### Primary vaccinations

Adults with missing or incomplete primary vaccinations (see above) are advised to complete immunisation in consultation with their family doctor. The two-dose vaccination against measles, mumps and rubella is most important.

#### Booster shots

Vaccinations against diphtheria and tetanus should be refreshed for all adults every 10 to 20 years.

#### Flu jab

The annual flu jab is primarily aimed at people over the age of 64, pregnant women and anyone suffering a chronic illness such as diabetes, cardiovascular or lung diseases or those with a weakened immune system. This vaccination is also highly recommended for people working in contact with chronically ill people and all healthcare workers to protect the people in their care.

#### Whooping cough

Pregnant women are advised to be vaccinated against whooping cough (combination vaccine with diphtheria and tetanus) to protect their unborn child. This vaccination is also recommended for people who have contact with babies up to six months old (new parents, caregivers) if they last had a vaccination 10 years ago or more.

#### Pneumococcal infections

A one-off vaccination against pneumococcal infections is sometimes recommended for adults and children over the age of five who suffer from a chronic illness.

More information:

[www.bag.admin.ch](http://www.bag.admin.ch)  
[www.meineimpfungen.ch](http://www.meineimpfungen.ch)

Free advice:

Vaccination infoline: Tel. 0844 448 448

Source: Sanitas

# Helvetia Income Protect – Protection against financial gaps caused by unemployment



Helvetia Income Protect offers protection against financial hardship following disability or unemployment, safeguarding your customary standard of living and enabling you to meet your financial obligations.

Have you ever wondered what would happen if you became unemployed? “How much would I receive in unemployment benefits?” “If I were unemployed, could I maintain my customary standard of living?” For most people unemployment is stressful enough; under the circumstances, the last thing they need is financial pressure. Be it the bread earner who has put food on the family table, or the single parent with school-age children. From just CHF 32.50 per month, Helvetia Income Protect offers protection against financial shortfall in the event of unemployment.

Unemployment benefits are designed to serve as replacement income. Unemployment benefits only cover 70% of your insured earnings, or 80% if you have dependents to support. For a monthly salary of CHF 6,500, for example, the shortfall will be between CHF 1,300 and CHF 1,950 per month. We recommend that you cover this financial gap by contracting unemployment insurance.

## Example:

|             |               |
|-------------|---------------|
| Income      | CHF 7'000     |
| UI benefits | CHF 5'700     |
|             | HIP CHF 1'300 |

Who is Helvetia Income Protect designed for?

From the 18-year-old youth to the 60-year-old employee, and from the head of the family to the single parent - nearly everyone who might be affected by unemployment and wants to avoid a financial squeeze.

## General criteria

- Monthly benefits between CHF 500 and CHF 2,000
- Suitable from the age of 18 to the age of 60
- At least 30 working hours per week
- Unlimited employment contract
- Fixed, regular employment
- Duration of benefits 12 months maximum.

Subscribe unemployment insurance now!

[Read more](#) 

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P.O.Box  
8048 Zurich

PUBLISHER  
Aon Switzerland Ltd  
Affinity

DESIGN  
Chin-Ho Kwong,  
Marketing Manager  
Brand Manager

Aon Affinity Newsletter  
Issue May 2019  
Published 2x per year