Health and Accident Insurance

According to the Swiss Federal Health Insurance Act of January 1, 1996, all residents in Switzerland must have a health insurance to cover both illness and accidents. Every foreign student must take out an insurance within three months after immigration, whereby he or she is free to choose the insurance company. The health insurance company must unconditionally accept every person independently of age and/or state of health, and without any waiting periods.

The compulsory health insurance basically covers illness- or accident-related recovery costs, and offers immediate coverage. Please note that it is irrelevant whether an accident occurs during
- lectures
- practical courses (e.g. laboratory, workshop)
- excursions, field work in Switzerland or abroad
- participation in ASVZ activities (Academic Sports Association Zurich)

Unlike employees who have a compulsory industrial injuries insurance, the compulsory minimal health insurance does not include any disability annuity for students. An appropriate insurance is voluntary and may be taken out separately.

EU and EFTA citizens whose insurance companies provide extended coverage for Switzerland may be exempted from the Swiss compulsory health insurance, cf. http://www.unizh.ch/rebeko/krabe.html.

In addition to the compulsory basic health insurance, there exist complementary insurances, e.g. for hospitalisation in private or semiprivate wards. These insurances are voluntary; accordingly the insurer is entitled to accept someone with reservations.

ETH Zurich does not offer any insurances. However, the “Rebeko” (students’ association for legal advice) operates a “Health Insurance Advisory Service” (KraBe) on behalf of the University of Zurich and ETH Zurich advising mainly foreign students. Its address and opening hours as well as downloadable documents can be found at http://www.unizh.ch/rebeko/krabe.html.

Personal Liability Insurance

ETH Zurich is insured against material and property damage, though with a high franchise (amount retained from one’s own account). Should instruments and equipment belonging to ETH be damaged by students through negligence (e.g. in practical courses, during semester projects or a thesis), ETH Zurich can make the persons involved accountable for the damage costs.

ETH Zurich therefore highly recommends its students to take out a personal liability insurance to cover any unforeseen risks. Such an insurance also covers risks outside of ETH Zurich where expensive damage may occur, e.g. in rented rooms or flats, involvement in accidental bodily injury, etc.). Likewise recommendable is a householder’s comprehensive insurance including theft/burglary, e.g. for laptops, bicycles, etc.

May 2006
The Rectorate

Deutsche Version: bitte wenden