



Info & checklist

#move

# You're well cared for in Switzerland

Everything you need to relocate to Switzerland



# "Grüezi" and welcome to Switzerland

Find out all you need to know about living in Switzerland. This guide presents a summary of the key points, and the practical checklist makes it easier for you to organise your move.

## The health insurance system in Switzerland

### Health insurance

Everyone residing in Switzerland for more than three months is required to take out compulsory health insurance. Each insured person is free to choose a company that offers compulsory health insurance and there are no exclusions to cover or waiting periods.

### Premiums and out-of-pocket expenses

Basic insurance premiums are the same for men and women, while reduced premiums apply to children and teenagers. In Switzerland, patients are obliged to cover a proportion of their treatment costs themselves. A distinction is made here between fixed out-of-pocket expenses (annual deductible) and proportional out-of-pocket expenses (retention fee).

### Accident insurance

The compulsory health insurance (obligatorische Krankenpflegeversicherung, CHI/OKP) also provides all insured persons with accident cover. By law, employees who spend at least eight hours a week working for the same employer are automatically insured against occupational and non-occupational accidents through their employer. In such cases, accident cover can be excluded from the basic insurance, leading to a reduction in premiums.

In Switzerland, health insurance is compulsory, and it protects you from day one.

## Our basic insurance

### Compulsory health insurance

Our compulsory health insurance (basic insurance) includes cover for illness, accident and maternity and for basic outpatient and inpatient care.

### Insurance models

In addition to compulsory health insurance with free choice of physician, you can also choose between various alternative insurance models, benefiting from premium reductions:

General practitioner model



General practitioner

→ Hospital

→ Other specialists

Combined model



Group practice

→ Hospital

→ Other specialists

Telemedicine model



Medical advice centre

→ Hospital

→ Other specialists

## Our top-up insurance

### Individual benefits

Take advantage of our top-up insurance to insure additional benefits which are covered only partially by the compulsory health insurance, or not at all.

### Basic top-up insurance package

Our Basic top-up insurance package combines the most popular benefits for outpatient, alternative and hospital treatment in an easy and comprehensive manner.

## Our household contents and personal liability insurance

### Household contents insurance

Directa household contents insurance insures your property, such as your furniture, TV, computers and other personal items, against the risk of fire, theft, and water damage. In addition, Home Assistance, with its comprehensive emergency help, is at your service day and night.

### Personal liability insurance

Directa personal liability insurance provides protection against the financial consequences related to liability issues arising on a day-to-day basis, in leisure time, or as a tenant or home owner. Insurance is available for individuals and families.

## Our car insurance

Visana offers compulsory liability insurance together with a choice of either partially or fully comprehensive insurance. While the liability insurance covers damage you might cause to third parties with your car, the comprehensive insurance covers damage

to your own vehicle. In addition, you can extend your insurance cover with attractive and specific top-up insurance, e.g. for parked-vehicle damage, breakdown assistance or traffic-related legal protection.

### 10 % discount

Persons insured with Visana are given a 10% discount on household contents and personal liability insurance premiums.

Find out  
more now!  
[visana.ch/angebot](https://visana.ch/angebot)

# Checklist

## Things to do when you relocate

### Registration

- Register with the commune within eight days of relocating to Switzerland
- Apply for a residence permit and/or a work permit if you are staying more than three months

To do this, contact your local commune's residents' registration office. You can find all the information and contact details at [sem.admin.ch](http://sem.admin.ch)

### Insurance

- Take out compulsory health insurance within three months of relocating to Switzerland

### Accommodation

Compare available properties at real estate agents or online. If you view an apartment, keep the following documents handy:

- Copy of your residence permit or a valid means of identification
- Copy of your employment contract
- Contact details of your last landlord
- An extract from the debt enforcement register (available from your commune of residence)

### Bank account

You can find valuable information about banking and all Swiss financial institutions on the website [schweizer-banken.info](http://schweizer-banken.info). Have the following documents to hand if you want to open an account:

- Valid means of identification
- Residence permit or certificate of residence
- Employment contract, if available

### Motor vehicles

Consult your cantonal driver and vehicle licensing office to find out how to register a motor vehicle and for all other formalities. You can find all the addresses and information at [asa.ch](http://asa.ch)

- Have your driving licence transferred at the latest within 12 months of entering the country
- Register your vehicle within the following time limits: 1 month if you import a new vehicle; 12 months in the case of a used vehicle
- In order to register your motor vehicle, take out motor vehicle insurance with Visana or any other Swiss insurer (liability insurance is compulsory)

### Post and telecommunications

- Before you relocate to Switzerland, inform your local post office and make arrangements to have your mail forwarded
- Apply for a landline phone connection and / or an Internet connection for your new home
- Contact the Swiss collection agency for the radio and television fee: [serafe.ch](http://serafe.ch)

### Customs regulations

When you relocate to Switzerland, you are entitled to bring household goods, any collections, animals and your vehicle with you free of customs duty. This is conditional upon your having used said objects imported by you personally for at least six months prior to your relocation to Switzerland, and on your stated intention to continue to use them after your move.



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## All-round care

Over a million insured persons rely on services provided by Visana. This makes us one of Switzerland's leading health and accident insurers. We promise excellent service.

That's why we regularly receive top ratings in

independent tests and customer surveys. Join us, and rely on our wide-ranging insurance portfolio, enjoying comprehensive benefits, attractive premiums and a host of further advantages.

**Interested? Contact us to receive additional advice in person.**

Visana, Weltpoststrasse 19, 3000 Bern 16, phone 0848 848 899, [visana.ch](https://visana.ch)