

## Accidents

As an employer registered with Chèque service, your employee is automatically covered, with SUVA (basic insurance), against occupational accidents if they work less than 8 hours per week, and against non- occupational accidents if they work 8 or more hours per week in your home.

SUVA will cover medical expenses (doctors, pharmacy, hospital, etc.) following an occupational accident or illness recognized by the insurance policy. It will award loss of income benefits after the 3-day waiting period (during which wages are paid by the employer). Benefits are paid directly to the employee.

**FOR THE EMPLOYEE:** it is the responsibility of the employee to declare their accident to Chèque service within three days of it happening. Chèque service will draw up the declaration of the accident to SUVA, a copy of which will be sent to the employee.

**FOR THE EMPLOYER:** in the event of incapacity to work following an accident, the employer must pay the wages of their employee for the first 3 days as long as these days correspond to the days habitually worked. They must then cease paying the wages because benefits will be paid directly to the employee by SUVA.

**INSURANCE:** we remind you that, if the contract is terminated, the insurance cover for non- occupational accidents continues for 31 days following the final payment at at least half-pay to which the employee is entitled.

For all people having worked at least 8 hours per week, there is the possibility of taking out, within this period (31 days), interim insurance and benefiting from insurance cover against non- occupational accidents (for a maximum of 6 months) either by calling SUVA (0848 820 820) or by applying directly on the [SUVA website](#).

Source : [Chèque service](#)