



claims

health

pension fund

US

employee

school

strategy

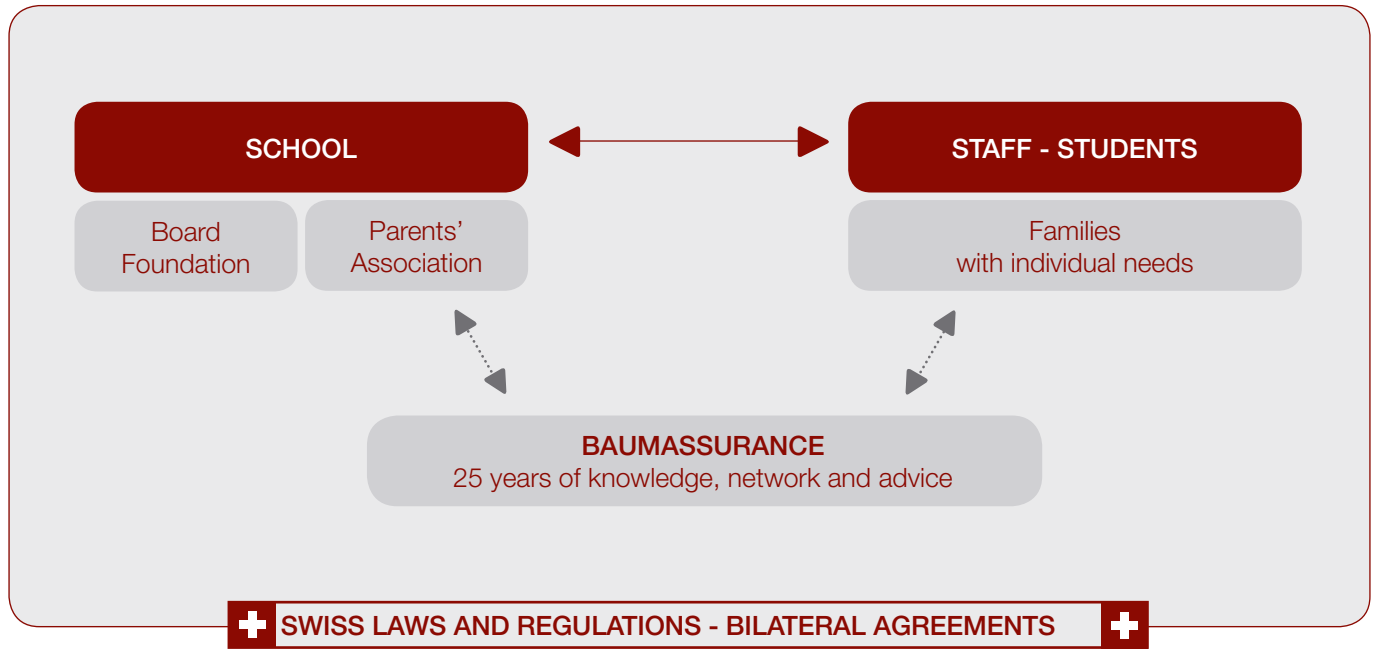
risk management

YOU

accident

...because we *supply* what you can *expect*

Our business environment



Knowledge transfer and commitment to companies and their employees

Appropriate insurance coverage and social security systems are well embedded into society and relevant to any company and their employees. However, in a world of ever changing laws and regulations it is important to make the **right choices** at the right moment and to stay in line with what is compulsory for any employer/employee and to adapt to change when needed. Well **applied governance** and **best practices** in administration will make companies sustainable and offer reliable collective solutions for all target groups of the organisation. Some examples: Did you know that in the future, employers are no longer entitled to receive, retrieve or utilise knowledge about their employees' pension plans? What would this mean for your daily operations and for your long-term strategy? Do you **respect confidentiality** requirements in front of the Law? What can your staff expect in terms of **data protection**?

As a school or as an individual: Do you really know where your risks lie today and what they will be tomorrow? How can you fulfill the requirements put forward to you?

Before committing to any insurance, knowledge is key. Baumassurance are independent insurance brokers who inform and guide you before you make any commitment. Knowledge transfer before commitment – we put our 25 years' experience and knowledge at your service.



We serve companies and their employees

Brokers are often seen as the mere retail side of insurance. However, the revision of the so-called VVG* puts new value and demands on brokers. **Baumassurance has always been different from any insurance broker.** Before recommending any insurance, we advise and consult, we supply risk analysis, risk mapping and customized information sessions to our clients. Together, we develop an **insurance portfolio strategy** which is wholly integrated into the company's overall strategy and in line with current laws and regulations.

*(Bundesgesetz über den Versicherungsvertrag – Federal Law on Insurance contracts)

Collective solutions allow the individual client (employee) to benefit from the quality of smart insurance portfolio strategy. Insurance brokers normally position themselves as the bridge between insurance companies and final client. We in Baumassurance see our mission as **servicing both** the schools and their staff as well as the students to the best of our knowledge. The link with the insurance companies follows thereafter and is not an objective as such. Since 25 years we work in a variety of fields and services and have developed **expertise** in areas such as:

Our services at a glance

-  Risk analysis and risk mapping
-  Overall insurance and social security advice
-  Overall Advice and consultancy for expatriates
-  Strong link with the Federation of Swiss Private Schools (VSP – Verband Schweizerischer Privatschulen) and SGIS (Swiss Group of International Schools) for more than 10 years
-  Development of special, exclusive insurance products and packages, (e.g. «*arriving-working-leaving*» of expatriates)
-  Development of customised insurance solutions for the Private school sector (e.g. *health and travel*)
-  Regular tailor-made information sessions to employees, including the establishment of information booklets which become an integrated part of the employment contracts.
-  Follow-up of insurance portfolio, including assistance in case of claims or problems



Company Profile


Baumassurance Ltd. is a private company consisting of a network of independent brokers based in **Switzerland** and with an **international scope**. We have developed vast knowledge of the insurance consulting and broking area over the past 25 years.

Baumassurance is officially recognised by Swiss Authorities (FINMA) and enjoys excellent relationships with the Swiss Federation of Private Schools, the SGIS (Swiss Group of International Schools) and other major players in the Swiss market environment. We are specialists in insurance consultancy and advisory services as well as risk and insurance management and the creation of tailor-made packages for private schools, their staff and students. All our services are delivered with a **personal touch**, mostly through direct mandates and in close cooperation with the Finance and HR departments or the top management and Boards.

If you need to know more about risk and risk assessment, social security and pension plans, employee transfer schemes, individual insurance packages or any other insurance subject, find out more on our website.




what *you* may expect from us...

 **Saving time:** We search and research, show options, advantages and disadvantages of various insurance solutions to ensure that the right products and price is achieved to suit your needs. We also deliver information sessions to your staff and assist with claims and help you save substantial amounts of time. **We let you focus on your job!**

 **Preventing trouble:** For example by establishing booklets which summarise the essentials of the laws and regulations in place in your company. These integrated documents into your employment contracts become a neutral tool and also help clarify situations when needed. **We make you feel comfortable in your daily operations!**

 **Saving Money:** When risks are known they may be controlled. We help you establish an inventory of your risks, think in solutions and establish a coherent insurance portfolio strategy and thus control your costs in making the most relevant decisions for your insurance portfolio. **We look behind the scenes and help you avoid risks!**

 **Knowledge transfer:** Our information sessions allow your employees to get a deeper understanding of what they can expect and what they have to do if problems occur that need insurance involvement in one way or the other. These sessions also allow employers to learn more about their employees' concerns. **We assist you in maintaining trust with your employees!**

schools and companies

All *you need* is Baumassurance

Our services at a glance

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Missing a service or having a question ?

baumassurance.ch

...because what is *yours* is most important to us...

You love getting settled in Switzerland, discovering Swiss virtues and people.
A beautiful and safe country.

You appreciate the difference between your country and Switzerland
The environment, the food, the cultural patterns.

You dislike the feeling of not really coming to grips with legal obligations
in terms of what to do or what to omit in insurance terms while living in Switzerland.

You want to feel assured that you get the best deals for you and your family
in terms of insurance portfolio.

You wish for a smooth transition when you move in-between countries,
be it to or from Switzerland.

You expect your employer to assist and help you when you have insurance
questions, possibly in your mother tongue.

You prefer easy handling of insurance questions either through personal contact
or over the internet.

You dream of spending a minimum amount of time to obtain the right legal
coverage during your stay in Switzerland.

We supply advice and brokerage conform with Swiss laws and regulations and
your changing needs.

individuals and families

All *you need* is Baumassurance

I saw really cheap health insurance offers on the internet and was surprised that the policy I received did not correspond to what I saw online.

Internet offers are often publicity tools which do not account for YOUR circumstances. This is why personal advice is so important in order to get it right from the beginning.

If I have an accident during my stay in Switzerland do I contact my foreign travel insurance, my employer or any hotline?

Thanks to the collective insurance solutions, your employer is the first point of entry in case of trouble. Baumassurance will follow the matter in the framework of the collective insurance arrangements.

We are living in a patchwork family. What happens with my pension fund later on ?

Individual people have individual needs and not all aspects can be solved through collective insurances. We are at your disposal to discuss your very individual needs. For confidentiality reasons this service will be invoiced to you separately and is not part of any arrangement with your employer.

What happens when I leave Switzerland ? Does my pension fund follow me?

Thanks to your employer's tailor-made insurance packages, Baumassurance is coordinating pension fund matters and remains at your disposal when needed.

How can I be sure that my employer does what is needed in terms of legal requirements?

Our experience and knowledge has led to long-lasting relationships with our clients. We serve the individual needs as part of a whole. The collective approach also explains why many of the services supplied by Baumassurance can be offered free of charge to the employees.

Missing a service or having a question ?

baumassurance.ch