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## Financial assistance in the event of a loss of livelihood

In countries plagued by political unrest, civil war, or cross-border strife, communities of foreigners are particularly vulnerable. For this reason, Swiss expats jointly agreed over 50 years ago to help each other in cases of distress. We spoke to Doron Zimmermann, head of Soliswiss' lump-sum compensation program.

*Doron Zimmermann, 650,000 Swiss citizens live abroad.*

*Which regions are considered risky?*

Political risks exist everywhere on the planet. Since the cold war ended, we Swiss tend to associate political uncertainties with the southern hemisphere in South America, Africa, Southeast Asia, and with the Near and Middle East. But terrorism is a threat to western democracies even in allegedly safe places like New York, London, Madrid, Bali, and Luxor. The damage incurred by people involved in such incidents can be catastrophic.

*How can the inhabitants of the "fifth part of Switzerland" protect themselves?*

In the event of a loss of livelihood caused by political unrest, war, terrorism, nationalization or other measures with political backgrounds, those affected cannot expect to be helped. But Soliswiss has an exclusive offer for Swiss expats in this context: members are insured against the financial consequences of a loss of livelihood for political reasons – in other words beyond their control. This program is unique in the world.

*What are the terms?*

The annual membership fee of CHF 40 includes the basic

coverage of CHF 10,000. Members can choose to increase, reduce, or cancel any supplementary coverage at any time. The lump-sum compensation is limited to CHF 150,000 per member.

*But not all Soliswiss members live in risk-prone countries.*

The risk contributions are a gesture of like-mindedness among Swiss citizens who live abroad. These amounts are fully credited to the Soliswiss Risk Compensation Fund which is used exclusively to grant lump-sum compensations. Thus, Soliswiss members in politically stable countries express their solidarity with fellow citizens who live in riskier regions.

*Who can be insured?*

Swiss citizens who live or lived abroad and still own substantial properties in a foreign country. The lump-sum

compensation coverage is activated when the member registers with the respective Swiss diplomatic mission.

*Who is eligible to receive compensation?*

Any member who loses his or her livelihood for political reasons.

*How much do members pay for extra coverage?*

Under the annual membership terms, the additional coverage costs 0.4% of the agreed lump-sum compensation amount.

*How long must a member be insured to receive support in distress?*

The lump-sum compensation is paid out if the coverage has been in place at least two years prior to the occurrence of the loss of livelihood. The waiting period is only one year if the member submits his or her application for membership within the first five years of the expat status. Lump-sum compensations are not paid out before the waiting period expires.

*What happens if a Soliswiss member dies?*

In the event of death, the member's relatives have the opportunity to adopt his or her lump-sum compensation guarantee without a

waiting period. If a Soliswiss member dies as a result of events with political backgrounds, his or her relatives can claim the lump-sum compensation in behalf of the member, provided the eligibility requirements are fulfilled.

*Who decides whether a member receives support?*

The Soliswiss Executive Committee reviews all incoming claims and pursuant to the Articles of Association decides on the payment of a lump-sum compensation or a grant from the Auxiliary Relief Fund.

*How many persons have been assisted so far?*

Overall, more than 600 families around the world have benefited from this Soliswiss program.

*Is this financial support secured?*

For lump-sum compensation payments in compliance with the Articles of Association, the Swiss government has granted Soliswiss an unlimited Federal default guarantee in case equity should not be sufficient to make these payments.

*What about the risk coverage of an expat who returns to Switzerland?*

Such members have several options: if they still own significant property in their former country of residence, they can leave the lump-sum protection in place. If not, they become solidarity members for the duration of their stay in Switzerland. If they later take up residence in a foreign country again, they immediately benefit from the lump-sum compensation guarantee again, without a new waiting period.

### EXAMPLE OF A LUMP-SUM COMPENSATION

Years ago, Swiss citizen X moved to Lebanon and took up residence there with her partner. The couple has three children, owns a single-family home, and jointly operates a small business. During the war, the family was evacuated by the Swiss embassy. The house and the business were destroyed. Since X is a Soliswiss member and increased her lump-sum compensation coverage against political risks to CHF 90,000, she applied for compensation. After receipt of the lump sum and the end of the warfare in Lebanon, X can return and rebuild her future. Thus, Soliswiss has fulfilled its purpose by providing a Swiss citizen with the means to get a new start in life.