

OBLIGATION TO INSURE / INSURANCE PROTECTION

Insurance	Self-employed (individual business and partnership)	Owner of an AG / GmbH (as long as employed by above-mentioned)	Employee
Old age and survivor's insurance / Disability Insurance / Loss of Income Compensation	mandatory	mandatory	mandatory
Unemployment	not possible	mandatory (possibly may not be claimed)	mandatory
Maternity	mandatory	mandatory	mandatory
Occupational pension fund	voluntary	mandatory	mandatory
Family Compensation Fund	not possible	mandatory	mandatory
Pillar 3	voluntary	voluntary	voluntary
Occupational Accident and Non-Occupational Accident	voluntary	mandatory (non-occupational accident mandatory as of work week of 8 hours)	mandatory (non-occupational accident mandatory as of work week of 8 hours)
Basic Health Insurance Coverage (Medical Insurance Law)	mandatory	mandatory	mandatory
Sickness Daily Allowance	voluntary	voluntary	voluntary