

englisch



benvenuto | bienvengido | bienvenido | bonvena | dobrodošel
| isten hozott | Hosgeldiniz | mirësevini | tervetullut |
vítáme vás | wëllkemm | witaj | 歡迎 | أهلاً وسهلاً | أهلاً وسهلاً |
добре дошъл | καλωσήρθα | خوش آمدید

WILLKOMMEN
BAINVEGNI
BENVENUTI



Kanton Graubünden
Chantun Grischun
Cantone dei Grigioni

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1

ALLEGRA, GRÜEZI, BUONGIORNO

A warm welcome to the canton of Grisons!

The canton of Grisons is attractive not only for tourists but also as a place to live and work, thanks to its diverse offerings, its beautiful landscape, its multilingualism and its institutions and traditions.

Nationals from some 125 countries live in the cantonal territory. Thus, approximately two thirds of the 193 officially recognised states in the world are represented in the canton. Living in cultural and linguistic diversity is thus part of everyday life in Grisons and necessitates good consensus between the different groups of the population and between the regions.

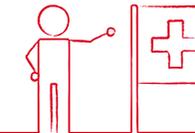
This does not go without saying. It requires from every individual the willingness to champion a good and peaceful co-existence. This is based on rights and obligations for all and mutual respect and the willingness to enter into dialogue.

For all those who settle in our canton, the learning of the local language will become the key to a constantly growing independence and autonomy in everyday life. We invite you to make use of the many services at your new place of residence and to participate in the social, commercial and cultural life – whether it is at work, at school, in recreational activities, in societies and associations, or in organisations.

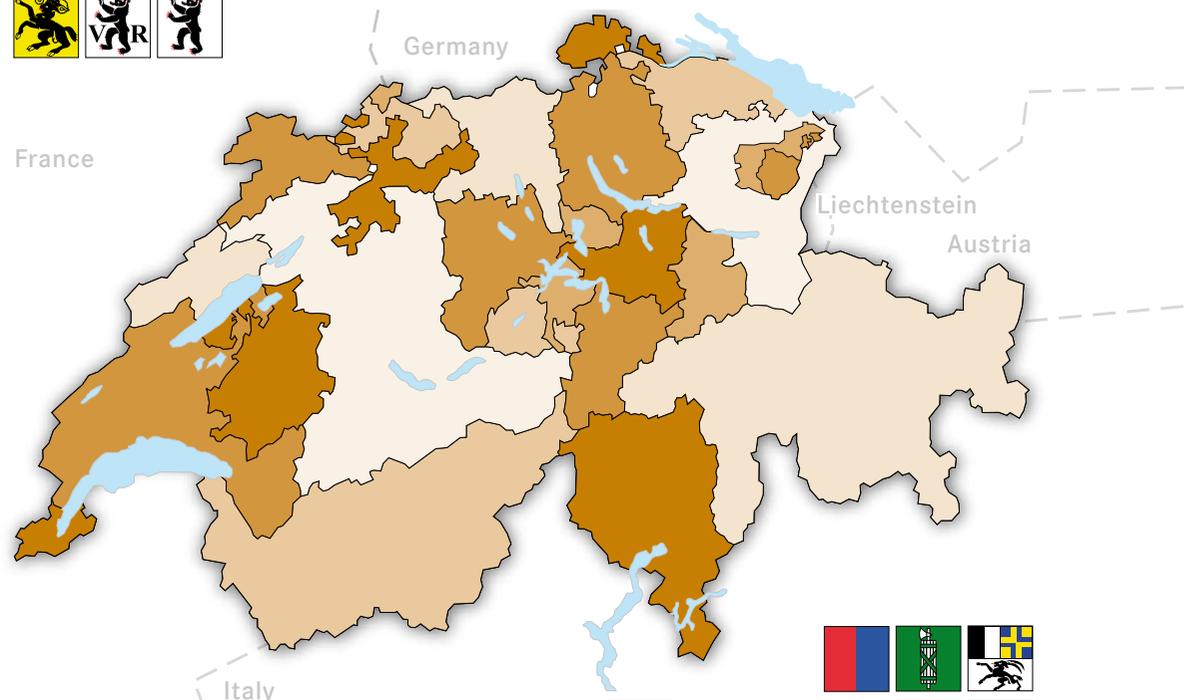


You will find a host of information on everyday activities and life in our canton. We wish you a warm welcome and hope you have a successful start in Grisons, much enjoyment in discovering this wonderful canton and many interesting encounters.

Barbara Janom Steiner
Regierungsrätin



2 INFORMATION ABOUT SWITZERLAND



CH = Confoederatio Helvetica



In figures (2012)

Population	8,039,060
Foreign nationals	23,26%
Area	41,300 km ²
Cantons	26

National languages

German	64.0%
French	20.0%
Italian	6.0%
Romansh	0.5%
Other languages	9.5%

Brief history and civics

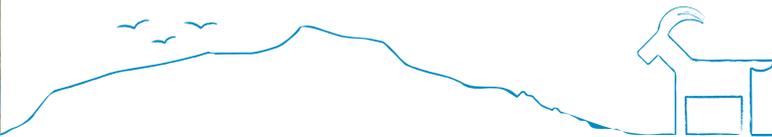
On 1st August 1291, the «Old Confederation» was established by the municipalities Uri, Schwyz and Unterwalden as a loose alliance of valley municipalities. Other municipalities and regions subsequently joined, creating the modern federal state of Switzerland in 1848. 1st August is a national holiday in Switzerland.

Switzerland is a direct democracy in which women and men who are entitled to vote can have a direct influence on politics not only via elections but also via frequent referenda on laws and issues. The right of co-determination exists at national, cantonal and municipal level. Swiss are entitled to vote from the age of 18.

You can find further information on the civics of Switzerland in the brochure «Echo». It can be ordered from all bookshops or from **HEKS, Regionalstelle Ostschweiz** ☎ 071 410 16 84, www.echo-ch.ch

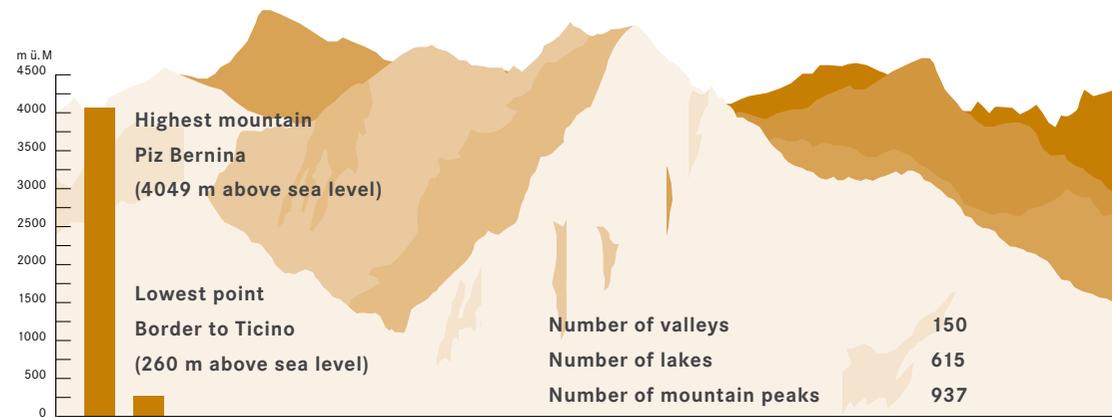


3 INFORMATION ABOUT THE CANTON OF GRISONS



Facts and figures (2012)

More than 193,000 people live in the canton of Grisons. Of these, around 33,500 are foreign nationals. At 7,106 km², Grisons is the largest canton in Switzerland, covering 1/6 of Switzerland's total area. Around 37,000 people live in the canton's main city Chur, one of the oldest settlements in Switzerland. The canton is divided into 11 regions, 39 districts and some 158 municipalities. 80% of the municipalities have fewer than 1000 inhabitants.



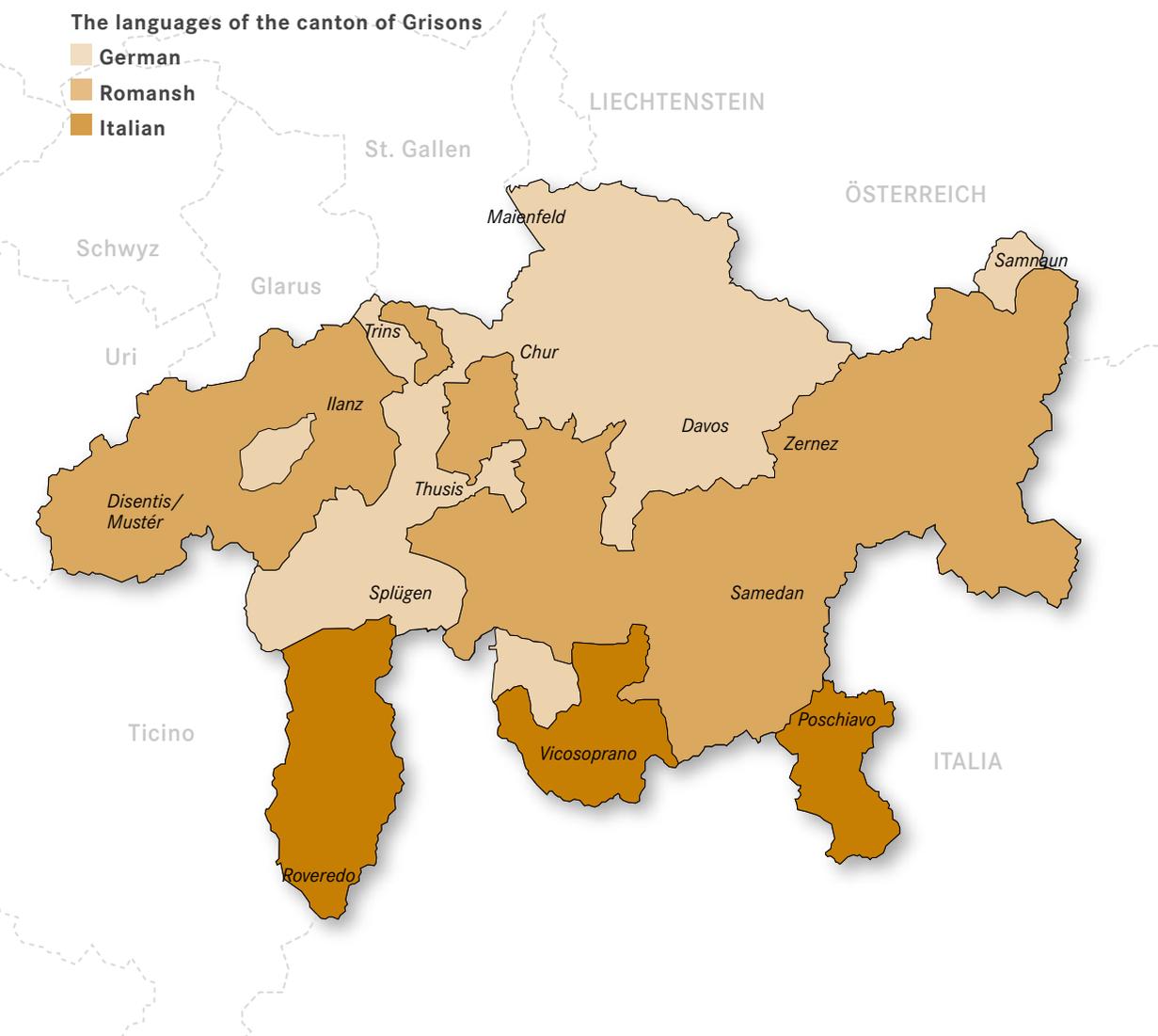
Further information can be found at www.gr.ch



4 LINGUISTIC DIVERSITY IN THE CANTON OF GRISONS

The languages of the canton of Grisons

- German
- Romansh
- Italian



There are three official languages in the canton of Grisons: German, Romansh and Italian.

German

For most inhabitants of the canton, German is the native language, i.e. they write High German and speak Swiss German.

Romansh

In the Engadin, in the Münster Valley, in Central Grisons and in the Surselva, Romansh is the standard language. Romansh is not only a language; it is also a family of 5 idioms: Sursilvan, Sutsilvan, Surmiran, Puter and Vallader.

Italian

Italian is spoken in the four valleys Puschlav, Bergell, Misox and Calanca.





5 INTEGRATION

Integration is a dynamic, individual and social process that is based on the mutual relationship between obligations and rights and aims to facilitate participation in commercial and social life for all sections of the population. The promotion of integration is based on the principle of «challenge and encouragement» and supports in particular the learning of a language, professional advancement and social participation.

The Department of Integration manages and coordinates the specific promotion of integration at cantonal and municipal level. It promotes and supports projects on linguistic and social integration and ensures the provision of information in the area of integration.

**Fachstelle Integration Graubünden
(Grisons Department of Integration)**
☎ 081 257 26 38, www.integration.gr.ch

Grisons Information Centre for Integration

The Information Centre for Integration is located at the premises of the Specialist Department for Integration at Engadin-

strasse 24 in Chur and offers the following services:

- Provision of information and low-threshold advice on topics and issues relevant for integration
- Overview of the language courses and integration services offered in the canton
- Personal and individual language advice with the opportunity to take a language grading test
- Issuing and lending of information material on important life topics in various languages, specialist literature, magazines and DVDs

**Informationszentrum Integration
Graubünden (Grisons Information Centre
for Integration)**

☎ 081 257 36 83

Details about opening hours can be found at www.integration.gr.ch

Useful information about various areas of life such as school, work, education and health - in twelve languages also in audio form - and information about language and integration courses can also be found on the website www.integration.gr.ch.



6 COMMUNICATION

Language, the key to successful integration

Do you want to participate actively and with equal entitlement in the commercial, cultural and social life at your new place of residence? Good knowledge of the local language opens doors to enable you to do so. The best and fastest way to learn the local language is to attend language courses.

A list of the language schools in the canton can be found in the chapter «Addresses and links». The website of Grisons Integration www.integration.gr.ch also offers an overview of existing language courses offered. For more information on learning a language or for personal advice regarding languages, please contact the Information Centre for Integration.

**Informationszentrum Integration
Graubünden (Grisons Information Centre
for Integration)**

☎ 081 257 36 83

Information about opening times can be found at www.integration.gr.ch

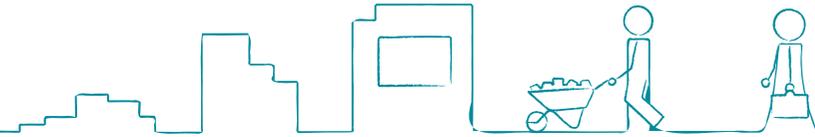
Interpreter service

Learning the local language is important. With regard to good understanding in important discussions and meetings, it can be necessary and helpful to draw on an intercultural translation.

Verdi – Interkulturelles Übersetzen in der Ostschweiz (Verdi – Intercultural translating in Eastern Switzerland) provides professional intercultural translators in around 60 languages. This service incurs a fee.

**Verdi – Interkulturelles Übersetzen in
der Ostschweiz (Verdi – Intercultural
translating in Eastern Switzerland)**

☎ 0848 28 33 90, www.verdi-ost.ch



7 WORK

Work where others spend their holidays!

Internationality has a long tradition in Grisons. Tourism as a dominant economic sector, the health sector, small and medium-sized companies, numerous internationally and nationally active companies as well as the cantonal administration offer a large number of attractive jobs in a whole variety of professions.

Occupational integration

Work ensures people's livelihood and promotes integration in society. The requirement for employment is a work permit and good knowledge of the local languages. On the following websites, you will find information on the necessary residence permits and on employment.

www.kiga.gr.ch
www.afm.gr.ch
www.bfm.admin.ch
www.swissuni.ch
www.wege-zum-beruf.ch
www.berufsberatung.ch
www.migraweb.ch

Wage and social security contributions

Obligatory contributions for Old Age and Survivors' Insurance (AHV - 1st pillar), Invalidity Insurance (IV), Unemployment Insurance (ALV) and Accident Insurance (UV) are deducted from your wage. From an annual income of around CHF 20,000.00, contributions are also deducted for the occupational benefit scheme (the so-called 2nd pillar) as a supplement to the AHV. Overall, the obligatory social security insurances constitute around 15% of income.





Job search

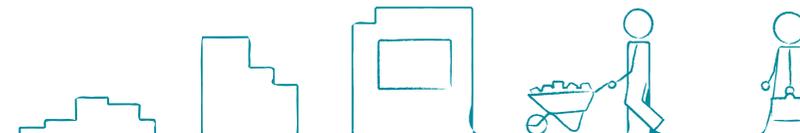
Job ads can be viewed at the Regional Job Placement Centres (RAV) and can be found in daily newspapers, the regional or municipal gazettes, in temping agencies and on the Internet, for example at

www.jobarea.ch
www.suedostschweiz.ch
www.jobs.ch

Unemployed – what now?

People who live in Switzerland and become unemployed are entitled to unemployment benefit provided that all the necessary requirements are met. The fundamental conditions for this are a valid residence permit and 12-months of employment in the 2 years before becoming unemployed.

For questions with regard to unemployment, please contact the Unemployment Insurance 'Funds and the Regional Job Placement Centres (RAV).



The following is important if you become or are at risk of becoming unemployed:

- Start immediately with the search for a new job if you have not already begun. Proof of these efforts is to be submitted when claiming unemployment benefit. Corresponding notes and copies of written applications and letters of rejection are to be retained.
- Please report immediately to the job centre in the place where you live.

Further information can be found at

www.kiga.gr.ch or
www.jobarea.ch



Illegal employment

People who are paid for occasional work in the areas of cleaning, childcare, household and garden, are also deemed to be employed and must firstly hold a permit from the aliens' police and secondly be registered with the social security authorities, or register himself/herself. If this is not done, this is illegal employment and the person concerned is not insured in the event of unemployment, accident or invalidity.

Staatssekretariat für Wirtschaft SECO
(State Secretariat for Economic Affairs)

✉ 3003 Bern ☎ 031 322 56 56
www.keine-schwarzarbeit.ch





8

RESIDENCE PERMIT AND RESIDENCE PERMITS FOR PARTNERS AND CHILDREN

Basic and further training

There is diverse information on basic and further training in the vocational information centres (BIZ). Specialist personnel are available for information and brief discussions. A visit is free of charge and possible without an appointment during opening hours. Personal career advice, which incurs a fee, requires a prior appointment.

Further information on occupational, studies and career counselling and on the regional counselling and information centres (BIZ) can be found at

Zentralstelle für Berufsberatung Amt für Berufsbildung Graubünden (Grisons Central Office for Vocational Counselling, Office of Professional Education)

☎ 081 257 27 72, www.berufsbildung.gr.ch

Recognition of foreign diplomas

The State Secretariat for Education, Research and Innovation is responsible for the recognition of diplomas acquired abroad.

Staatssekretariat für Bildung, Forschung und Innovation SBFI (State Secretariat for Education, Research and Innovation SERI)

☎ 031 322 21 29, www.sbfi.admin.ch

If you have many years of professional experience, you can have your experience validated, subject to certain conditions, and acquire a professional qualification recognised in Switzerland.

Amt für Berufsbildung Graubünden (Grisons Office of Professional Education)

☎ 081 257 27 72, www.berufsbildung.gr.ch

For the recognition of degrees

Rektorenkonferenz der Schweizer Universitäten CRUS (Conference of the Deans of Swiss Universities)

☎ 031 306 60 32/38, www.crus.ch

Residence permits for EU/EFTA citizens can be applied for both before and after entering Switzerland. Residence permits to citizens of third states who are in employment (citizens of states who are not members of the EU/EFTA) will only be issued in exceptional cases. In other words, if they are qualified workers or there are special grounds that justify an exception.

Nationals of EU/EFTA member states can normally send for their family members irrespective of the type of residence permit they hold. Parents and children are deemed to be family members. Nationals of third countries who hold a residence permit may submit a request for family reunion (spouse and children) to the Office for Migration and Civil Law (Amt für Migration und Zivilrecht), taking into account the statutory requirements. The request for family reunion must be submitted within 5 years and, in the case of children older than 12, within one year.

At Grisons Office for Migration and Civil Law (Amt für Migration und Zivilrecht Graubünden) or on its website, there are information sheets on residence permits and family reunion with the most important information in German and Italian.

Amt für Migration und Zivilrecht Graubünden AFM (Grisons Office for Migration and Civil Law)

☎ 081 257 30 01, www.afm.gr.ch





9

MARRIAGE AND FAMILY

Every third marriage in Switzerland is a bi-national union.

www.binational.ch

Marriage

In Switzerland, you have to be 18 years old to marry. Only marriages that have been conducted at a registry office will be recognised. The responsible registry office at your place of residence will inform you about the requirements that need to be met and the documents required.

In Switzerland, there is a right of free choice of partner. Accordingly, families or other persons have no right to force women or men into marriage against their will.

www.zwangsheirat.ch
www.terre-des-femmes.ch
www.gegen-zwangsheirat.ch

Civil partnerships

Couples of the same gender have the option of having their partnership registered. The responsible registry office of the place where you live will inform you about the steps to be taken.

Birth

Each birth is to be reported to the responsible registry office of the place where you live. If the child is born in a hospital, the hospital will register the birth. With a home birth, the midwife is responsible for registering the birth.





Maternity leave and maternity payments

Women who were in employment when their child was born are entitled to maternity pay. The condition for this is that they were insured for the nine months leading up to the birth and in this period were in employment for at least 5 months. The entitlement begins on the day of the birth and ends at the latest after 14 weeks. In this period, up to 80% of the salary will be paid out, a maximum however of CHF 196.00 per day.

Sozialversicherungsanstalt des Kantons Graubünden SVA (Social Insurance Institution of the Canton of Grisons)

☎ 081 257 41 11, www.sva.gr.ch

Family allowances

Employed persons are entitled to family allowances. For children up to the age of 16, the child allowance is CHF 220.00 per month. For young persons in education or training up to a maximum age of 25 the training/education allowance is CHF 270.00 per month. The employer will normally transfer the family allowance with the wage. Under certain circumstances, parents not in employment can also receive child allowance.

Sozialversicherungsanstalt des Kantons Graubünden SVA (Social Insurance Institution of the Canton of Grisons)

☎ 081 257 41 11, www.sva.gr.ch

10 CHILDREN

Young children

Pro Juventute has written the brochure «Unser Kind» («Our child»), offering practical advice on the diet, development and upbringing of a child, health care and accident prevention, mother/father role and family organisation. This is available in the languages German, Tamil, Albanian, Turkish, Serbian/Croatian/Bosnian, Portuguese, Spanish and English.

Pro Juventute

☎ 044 256 77 33, www.pro-juventute.ch

Advice for mothers and fathers

For the monthly check-up of the babies or to discuss problems in children up to the age of three (in Chur up to the age of 5), you can contact the advice service for mothers and fathers in your region during the public counselling hours by telephone or directly. Counselling offices in the canton with the respective surgery hours can be found at

www.muetterberatung.ch/gr/





Borrowing of books and games for children

At various locations in the canton, there are libraries (books) and toy libraries (toys). Books and toys can be borrowed from there for a financial contribution.

www.lesengr.ch
www.ludochur.ch

Low-cost children's clothing

Good clothing can be bought at low prices from second-hand stores for children's clothing, thrift shops, at the Caritas Centre in Chur and at clothing bazaars.

Childcare services (for a fee)

Playgroup

In the playgroup, children from the age of 3 meet up once or twice a week until they are old enough to go to a pre-school establishment. The playgroup offers the child a safe and straightforward environment in which he/she can gain his/her first experiences outside of the family. Information on this can be obtained from the place where you live.

Crèche

The crèche looks after children until they are old enough to go to school. You can obtain information on childcare services from the place where you live or from

Beratungsstelle Kinder und Jugendliche betreuen, begleiten, bestärken (Counselling service for supporting, accompanying and encouraging children and young people)

☎ 081 300 11 40, www.kjbe.ch

Childminders

Children can also be looked after by childminders. Childminders look after children of all ages, including school-age children, at their homes. The childcare times (lunch, help with homework, half-day, full-day or weekend childcare) are agreed on an individual basis.

Beratungsstelle Kinder und Jugendliche betreuen, begleiten, bestärken (Counselling service for supporting, accompanying and encouraging children and young people)

☎ 081 300 11 40, www.kjbe.ch

Extracurricular activities

Please contact the management of your school or the responsible cantonal department if you have any questions regarding services such as after-school club, lunch, or holiday pass.

Amt für Volksschule und Sport Graubünden (Grisons Department for Elementary School and Sport)

☎ 081 257 27 36, www.av.s.gr.ch

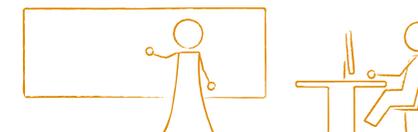
Services for parents

Raising children is often a major challenge for parents. The association «Elternbildung Graubünden» (Grisons Parental Education) offers a diverse range of courses throughout the canton for parents and guardians on topics relating to the upbringing of children.

Elternbildung Graubünden (Grisons Parental Education)

www.elternbildung-gr.ch





11 SCHOOL AND OCCUPATIONAL TRAINING

In Switzerland, the school systems vary from canton to canton. In the canton of Grisons, school is obligatory and free of charge from the age of 7 until the age of 16.

Pre-school

From the age of five, children attend pre-school establishments. It lasts two years.

Compulsory education

Compulsory education starts in the year in which the child turns seven and lasts nine years.

School system in the canton of Grisons

Pre-school		2 years
Primary level	Primary school, small class	6 years
Secondary level I	Secondary school, middle school, small class,	3 years
Secondary level II	Voluntary 10th school year at grammar school, specialist middle school, occupational apprenticeship/training in the training company, higher vocational school	3 – 5 years
Tertiary level	Higher college Polytechnic University, Federal Institute of Technology	3 – 6 years

Information on all school topics can be obtained from the schools or the

Amt für Volksschule und Sport Graubünden (Grisons Department for Elementary School and Sport)

☎ 081 257 27 33, www.av.s.gr.ch



Parental responsibility

Parents are responsible for the upbringing and education of their children. They undertake to send their children to school and to ensure that they attend school and comply with the timetable and the school rules. They must also ensure that children do their homework and provide them with the necessary boundary parameters to do so. The collaboration between school and parents is of pivotal importance in Switzerland. The parents are regularly invited by the school to parents' discussions and parents' evenings. Participation is important for parents and children in order to find the best solutions to problems at school or forthcoming choice of profession.

Free-of-charge careers service for young people

Vocational, study and career counsellors assist young people in their choice of an occupation, study course or career. They help them to make a decision through discussions, information and tests. The cantonal advice centres are located in Chur, Davos, Ilanz, Poschiavo, Roveredo, Samedan, Scuol and Thusis.

**Amt für Berufsbildung Graubünden
(Grisons Office for Vocational Education)**
☎ 081 257 27 68, www.berufsbildung.gr.ch

Higher schools and vocational training

After the period of compulsory education, the pupils decide between a higher general school or a vocational apprenticeship.

Grammar schools, commercial and specialist middle schools (general schools)

Information on the various services available can be found at

www.bks-campus.ch
www.ahb.gr.ch

Occupational apprenticeship

If young men and women opt for an occupational apprenticeship after school, for instance as a carpenter, electrician or tailor, they have the possibility of doing an occupational apprenticeship. Based on an apprenticeship contract, the apprentices will be employed at the training company where they will be trained and remunerated by the employer. They attend a vocational college on one or two days a week; during the remaining time, they acquire practical knowledge in the company. An apprenticeship lasts two to four years and is concluded with a federal



vocational certificate or a federal certificate of aptitude. Both qualifications are recognised throughout Switzerland.

**Amt für Berufsbildung Graubünden
(Grisons Office of Professional Education)**
☎ 081 257 27 68, www.berufsbildung.gr.ch

Basic and further training in the tertiary sector

In the canton of Grisons, there is a comprehensive range of higher colleges, universities and research institutes.

**Amt für Höhere Bildung Graubünden
(Grisons Department for Higher Education)**
☎ 081 254 12 30, www.bildung-gr.ch



School psychological service

The range of counselling services is oriented to children in pre-school establishments and elementary schools if while at school problems arise in the development, behaviour or in the emotional well-being of the child. The service is offered to parents, children, young people, teachers and other educational specialists in the form of help for self-help.

Amt für Volksschule und Sport Graubünden (Grisons Department for Elementary School and Sport)

☎ 081 257 27 41, www.avs.gr.ch

Grisons Children's and Youth Psychiatry

If your child has psychological problems, difficulties with him/herself, in the family, in dealing with friends or if he/she has come into conflict with the law, Kinder- und Jugendpsychiatrie Graubünden (kjp) can be contacted.

Kinder- und Jugendpsychiatrie Graubünden kjp (Grisons Children's and Youth Psychiatry)

☎ 081 252 90 23, www.kjp-gr.ch

Violence towards children

If a child shows signs of having experienced violence, the «Fachstelle Kinderschutz» (Department for Child Protection) can be contacted for professional counselling and support.

Fachstelle Kinderschutz Graubünden (Grisons Department for Child Protection)

☎ 081 257 31 50, www.soa.gr.ch

12 HOUSING

Apartment ads

Apartment ads can be found in your regional gazette, in daily newspapers and on the Internet. Low-cost apartments can also sometimes be found on the customer notice boards in large stores such as Migros and Coop.

www.immoscout.ch
www.homegate.ch
www.comparis.ch
www.gkb.ch
www.suedostschweiz.ch

If you are interested in an apartment, you usually have to complete a registration form and provide the apartment owner or apartment manager with documents such as an extract from the collection register and your residence permit.

Important:

- You apply based on apartment ads; the landlord selects the tenant.
- Please note the contractual conditions, such as periods of notice.
- In rental apartment blocks, there are building rules that stipulate regulations governing the co-existence between tenants (for example: silence at night or the use of the washing machine).
- Each rental apartment block has a caretaker who ensures that the building rules are complied with and that the building is kept clean inside and out.
- Each household must pay reception fees for radio and TV appliances. These must be registered with the Swiss Collection Department in Freiburg at the address

Billag AG

✉ Postfach, 1701 Freiburg,
 ☎ 0844 834 834



Further information and a brochure on the topic of «Housing» – available in 11 languages – can be obtained from the

**Bundesamt für Wohnungswesen BWO
(Federal Office for Housing)**

☎ 032 654 91 11, www.bwo.admin.ch

Beratungsstelle Mietrecht (Advice Centre for Tenancy Law)

Grisons Tenants Federation provides information on matters related to the renting of an apartment.

**Mieterverband Graubünden (Grisons
Tenants Federation)**

☎ 081 534 05 95, www.mieterverband.ch

In the event of conflicts, you can contact your municipality for the address of the arbitration centre responsible.



13 HEALTH

Detailed information on the topic of «Health» can be found on the Internet portal «migesplus». The «Health Directory», which is available in different languages, is specifically recommended.

**Schweizerisches Rotes Kreuz (Swiss Red
Cross)**

☎ 031 960 75 71, www.migesplus.ch

Addresses of doctors

A list of doctors in your region can be found in any telephone directory

Illness or accident

In Switzerland, it is usual to have your own GP who is the first point of contact in the event of illness or accident. If you are unable to reach your GP by telephone, you will hear a message on his/her answering machine informing you of the doctor who is standing in for him/her. The emergency service of the hospital near you can also be contacted for information.

With emergency assistance, please call the

Emergency paramedic number ☎ 144

What to do in an emergency

see Chapter 21, page 65





Hospital

In the case of serious illness, birth or accident, your GP will transfer you to a specialist doctor, a hospital in the canton of Grisons or a psychiatric clinic. The obligatory medical insurance will pay for hospital stays in the canton.

Advice and care & support at home

If you are dependent on home help as the result of illness or accident, you can contact Spitex in the place where you live.

Spitex Graubünden

☎ 081 252 77 22, www.spitexgr.ch

Senior citizens

At Pro Senectute, senior citizens receive advice and support and also care at home, if required.

Pro Senectute Graubünden

☎ 081 252 75 83

www.gr.pro-senectute.ch



People with disabilities

Persons with a psychological or physical disability and their next of kin or their contact persons can receive support and counselling from Grisons Social Insurance Institution, from Pro Infirmis or – in the case of children – from the early remedial education service.

Sozialversicherungsanstalt des Kantons Graubünden (Social Insurance Institution of the Canton of Grisons)

☎ 081 257 41 11, www.sva.gr.ch

Pro Infirmis Graubünden

☎ 081 257 11 11, www.proinfirmis.ch

Stiftung Heilpädagogischer Dienst Graubünden (Grisons Foundation for Remedial Education Services)

☎ 081 257 02 80, www.hpd-gr.ch

People with psychological problems

The Grisons Psychiatric Services ensures psychiatric care in inpatient, partial inpatient and also in the outpatient department for psychiatrically ill adults.

Psychiatrische Dienste Graubünden PDGR (Grisons Psychiatric Services)

☎ 058 225 25 25, www.pdgr.ch

The Grisons Children's and Youth Psychiatry is responsible for the psychiatric care of children and young people.

Kinder- und Jugendpsychiatrie Graubünden kjp (Grisons Children's and Youth Psychiatry)

☎ 081 252 90 23, www.kjp-gr.ch



14 INSURANCES

Many insurances can be taken out in Switzerland. There are obligatory insurances and those that are voluntary.

Obligatory insurances

In addition to the social security insurance (cf. «Work» chapter), persons resident in Switzerland must also take out the following insurances:

- Basic medical insurance
- Accident insurance
- If you own a vehicle: vehicle insurance, motorcycle insurance
- If you own a building: building insurance

Basic medical insurance

Every person living in Switzerland must insure himself/herself with a medical insurance company within three months after moving to the country. This also applies for all persons who come to Switzerland to join their relatives and for newborns who are automatically insured via the medical insurance company of their mother for the first 3 months after birth. The medical insurance companies are bound by law to accept the person into the basic medical insurance. The basic insurance pays the costs for treatment by doctors and in public hospitals of the canton of Grisons. There is a deductible, i.e. part of the doctor's and/or hospital bills must be paid by the patient himself/herself. The amount of the deductible can be determined individually and influences the amount of the monthly health insurance premiums.

Dental treatments will not be paid for by the medical insurance company! Information on the offers and premiums of the various medical insurance companies can be found at

www.priminfo.ch
www.comparis.ch

Reduction in premiums for medical insurance

Persons in modest financial circumstances receive a financial contribution from the government and the canton to the premiums for the obligatory medical insurance. This contribution is called «Individuelle Prämienverbilligung» (individual reduction in premiums).

Sozialversicherungsanstalt Graubünden (Social Insurance Institution of the Canton of Grisons)
☎ 081 257 41 11, www.sva.gr.ch



Accident insurance

Persons in employment who work at least eight hours a week are insured by their employer against accidents. Persons who work fewer than eight hours a week on average as well as persons not in employment or in self-employment must insure themselves with a medical insurance company against accident.



Voluntary insurances

- Supplementary medical insurance
- Third-party liability insurance (for damage or loss towards third parties, often requested by building management companies and owners for the rental of an apartment or a house)
- Household contents insurance
- Insurance against loss of earnings
- Legal expenses insurance
- and many others

All insurances normally have a deductible, i.e. part of the claim costs must be borne by the insurant himself/herself.

Insurances are offered by many Swiss insurance companies. The independent websites

www.comparis.ch
www.c-primes.ch

offer information, comparisons and the opportunity of requesting insurances online and in several languages.

It is possible that insurances that you have taken out in your home country are also valid in Switzerland.

15 TAXES

In Switzerland, private individuals pay income and wealth tax. These taxes finance public sector tasks that are carried out by the government, cantons and municipalities.

Persons with a permanent residence permit (C permit)

For the calculation of the taxes to be paid, Swiss citizens and persons with a permanent residence permit must complete a tax return each year. The tax return must be submitted to the tax office of the place where the person lives.

Persons with other residence permits

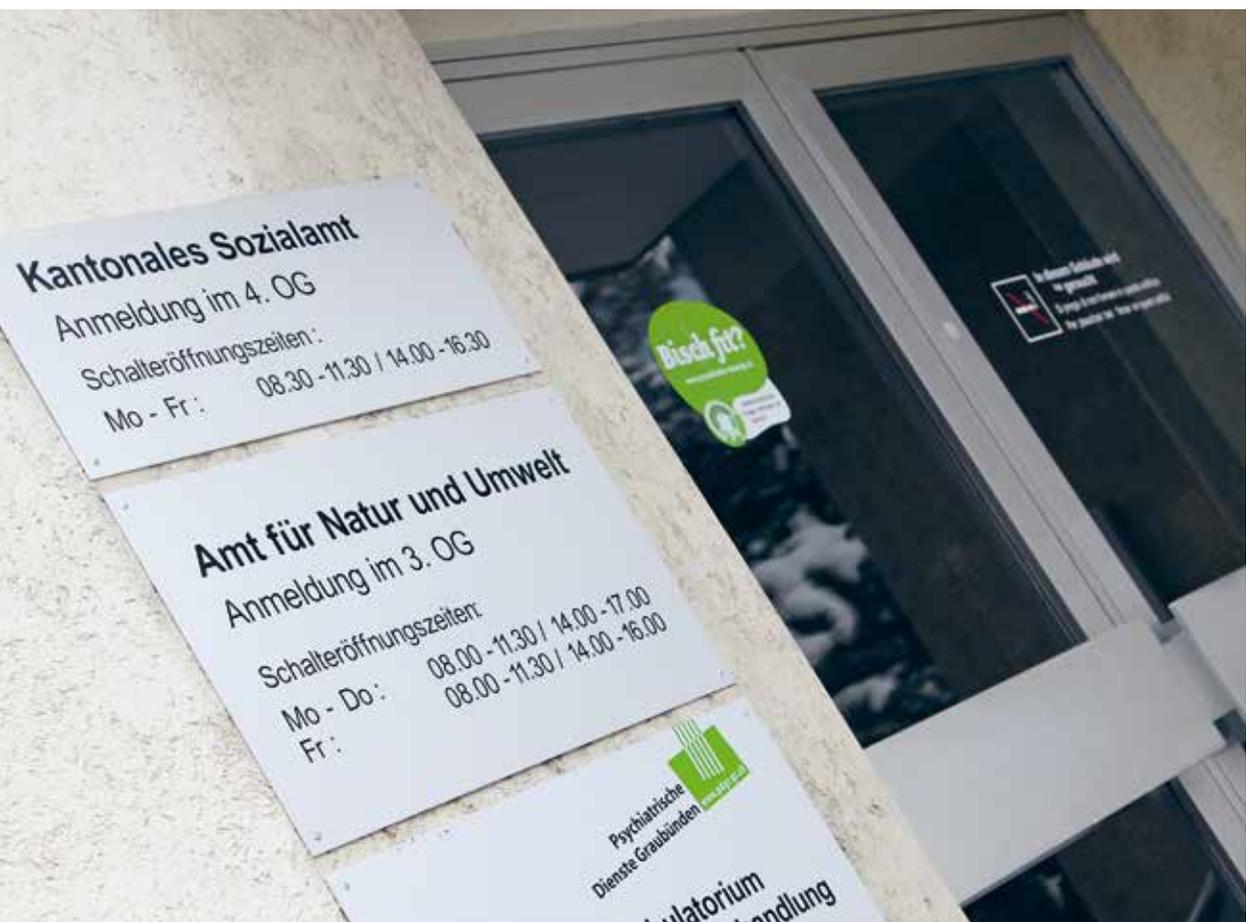
Foreign employees who do not have a permanent residence permit will have the taxes deducted directly from their wage/salary (tax at source). This affects, among others:

- Foreigners with an annual permit
- Foreigners with a weekly permit
- Foreigners with a permit for a short period
- Cross-border commuters
- Persons accepted temporarily
- Asylum seekers



Steuerverwaltung des Kantons Graubünden (Tax Administration of the Canton of Grisons)

☎ 081 257 21 21, www.stv.gr.ch



16 SOCIAL COUNSELLING SERVICES AND SOCIAL BENEFITS

Grisons Social Security Office has a comprehensive mandate in the area of individual and family counselling and in economic social assistance.

requirement for this is that the person affected lives in the canton of Grisons.

Individual social counselling

The employees in the regional social services are responsible for individual counselling. In addition to the regional social services, there are specialised social services in the area of child protection, victim assistance and addiction problems. An overview of the regional and specialised social services can be found under the chapter «Addresses and links».

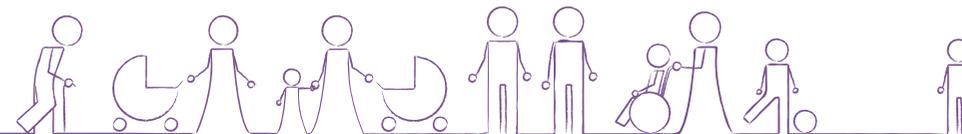
Social benefits are only granted if the person has no claim to other statutory benefits, such as invalidity pension and the family or individual person cannot provide the financial assistance. The social benefits are calculated individually in every case and depend on the personal circumstances, the living costs, the income conditions and the duration of the assistance.

The calculation is done pursuant to the cantonal provisions and recommendations of the municipalities and the guidelines of the Swiss Conference on Social Benefits. In the canton of Grisons, the municipalities decide on the social benefits to be granted.

Financial social assistance

As a fundamental principle, everyone is responsible for earning his/her own livelihood himself/herself. People who have temporary or ongoing financial difficulties and are unable to solve these on their own, can claim social benefits. The

Kantonales Sozialamt Graubünden (Grisons Cantonal Social Security Office)
☎ 081 257 26 54, www.soa.gr.ch



17 EVERYDAY – SOCIAL LIFE

District life/village life

Municipal districts or villages organise festivals or celebrations which you can participate in actively or as a visitor. Work colleagues, acquaintances, relatives, friends and neighbours are the best people to ask. There are also meeting places in the districts and villages, such as playgrounds, community centres, swimming pools, where contacts can be made.

Associations, societies and clubs

There are numerous facilities and associations, societies and clubs for men, women, children, young people and senior citizens.

Associations, societies and clubs have an important role in everyday life and encourage contact with other people. There are football clubs, chess clubs, music associations, cultural associations, political societies, women's clubs and many more. There are also services such as mother-child gymnastics («MuKi-Turnen»), gymnastics for senior citizens, choirs, associations for men and women. The facilities and associations are open to all interested persons and associations, societies and clubs welcome new members. Ask at your local municipal administration about the different offers and contact details.





Foreigners' associations and societies

There are a large number of foreigners' associations and societies in the canton. A corresponding overview can be found at

www.integration.gr.ch

Libraries

There are public libraries in the larger municipalities. Information on this can be obtained from the place where you live.

In Chur, there is the Intercultural Library Vossa Lingua with books and videos in many languages.

Vossa Lingua

☎ 081 250 72 91 or ☎ 076 308 27 11

www.vossa-lingua.ch

Museums, theatres and cinemas

In some municipalities, there are smaller and larger museums, theatres and cinemas.

Shopping

From Monday to Friday, the opening hours are normally 8.00 am – 6.30 pm, on Saturday from 8.00 am – 5.00 pm. Most shops are closed on Sundays. The opening hours vary between regions.

Banks

The banks usually close earlier than the shops, most of them between 5.00 pm and 5.30 pm. Most banks are closed on Saturdays and Sundays.

Public holidays

The following days are public holidays in the canton of Grisons. Shops are closed on these days. On the day before, the shops normally close earlier, most of them at 4 pm.

- New Year's Day (1 January)
- Good Friday, Easter Sunday and Easter Monday
- Ascension
- Whit Sunday and Whit Monday
- National holiday (1 August)
- The Federal Fast
- Christmas Day (25 December)
- Boxing Day (26 December)

There are also other public holidays specific to regions and localities. An overview can be found at

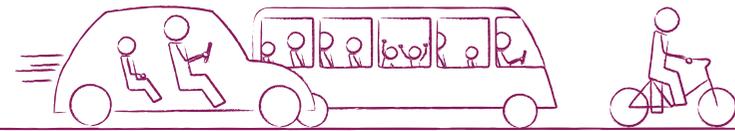
www.feiertage-schweiz.ch

Excursions and recreation

A wealth of tips for excursions and recreational activities can be found in the tourism offices or at

www.graubuenden.ch





18 MOBILITY



Public transport: Train and bus

There is a well-developed rail and bus network in Switzerland. Timetables and route maps can be found at

Rhätische Bahn – RhB (Rhaetian Railways – only in Grisons)
www.rhb.ch

Postauto
www.postauto.ch/graubuenden

Schweizerische Bundesbahnen – SBB (Swiss Railways)
www.sbb.ch

The SBB and the RhB offer various travel cards that make the use of the public transport cheaper (for instance half-price travel card (Halbtax), general travel card (GA), monthly travel card (Monatsabo), Gleis 7, junior travel card (Juniorkarte). Accompanied children under the age of six travel free of charge. Further information is available at any railway counter or at

www.rhb.ch
www.sbb.ch

Driving a car in Switzerland

Driving licence

Holders of a foreign driving licence who take up residence in Switzerland must exchange their driving licence for a Swiss one within one year. The corresponding conditions vary depending on the country of origin.

Strassenverkehrsamt des Kantons Graubünden (Road Traffic Licensing Department of the Canton of Grisons)
☎ 081 257 80 00, www.stva.gr.ch

Speed limit

The following speed limits apply in Switzerland: 50 km/h within cities, towns and villages; 80km/h outside of cities, towns and villages and 120 km/h on motorways. In cities, towns and villages there are also zones with a speed limit of 30 km/h or 20 km/h.

Alcohol and drugs at the wheel

The drink-drive limit is 0.5‰. For drivers who have only recently passed their test and for professional drivers, the limit is 0.1‰. No allowance for the consumption of drugs.

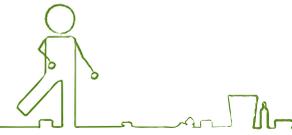
Motorway tax disc («Vignette»)

To drive on motorways in Switzerland, you must display a motorway tax disc («Vignette») which must be renewed every year. Motorway tax discs can be purchased for instance from petrol stations and post offices.

Strassenverkehrsamt des Kantons Graubünden (Road Traffic Licensing Department of the Canton of Grisons)
☎ 081 257 80 00, www.stva.gr.ch

Bicycle

In Switzerland, the bicycle is a popular, everyday means of transport. It is worth taking out a third-party liability insurance so that you are insured for any damage that you cause as a cyclist.



19 ENVIRONMENT

Protect the environment!

Everybody can play their part in protecting the environment by saving petrol, electricity and water and disposing of waste properly.

Waste

As a fundamental principle, waste disposal is a service that incurs a fee. You can obtain precise information on what is disposed of when and where from the administration where you live.

Separation of waste

The separate disposal of waste is environmentally friendly and saves costs. The following are separated from household waste.

- Glass and cans
- Paper and cardboard
- Compost and Christmas trees
- Bulky waste (for instance, furniture, carpets) and iron
- Batteries and electrical devices
- Pharmaceutical products

- Oils and toxic substances such as paints, varnishes, mercury, etc.
 - Clothes that can still be worn
- Glass, aluminium, PET, etc. can be disposed of at container collection points or recycling depots. Recycling depots also take back bulky waste, paper, cardboard and special waste, for a charge in some cases. Many shops take back batteries and electrical devices free of charge.

Comprehensive information on the topic of waste and recycling can be found at

www.abfall.ch

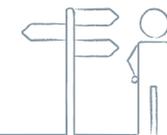
Drinking water

In Switzerland, water from the tap is high-grade drinking water.

Further information can be obtained from the

Bundesamt für Umwelt BAFU (Federal Office for the Environment)

☎ 031 322 93 11, www.bafu.admin.ch



20 IMPORTANT ADDRESSES AND LINKS

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Hospitals in Grisons

Kantonsspital Graubünden Chur (Grisons Cantonal Hospital) with the two sites **Kreuzspital** and **Frauenklinik Fontana**

☎ 081 256 61 11

Regional hospitals

Krankenhaus Thusis

☎ 081 632 11 11

Kreisspital Surses, Savognin

(hospital, old people's and nursing home)

☎ 081 669 14 00

Ospidal Engiadina Bassa, Scuol

☎ 081 861 10 00

Ospidal Val Müstair, Sta. Maria

☎ 081 851 61 00

Regionalspital Prättigau, Schiers

☎ 081 308 08 08

Regionalspital Surselva, Ilanz

☎ 081 926 51 11

Spital Davos

☎ 081 414 88 88

Spital Oberengadin, Samedan

☎ 081 851 81 11

Ospedale Casa di Cura della Bregaglia, Promontogno

☎ 081 838 11 99

Ospedale San Sisto, Poschiavo

☎ 081 839 11 11

Psychiatry

Psychiatrische Dienste Graubünden PDGR (Grisons Psychiatric Services)

Klinik Waldhaus, Chur

☎ 058 225 25 25

www.pdgr.ch

Klinik Beverin, Cazis

☎ 058 225 35 35

www.pdgr.ch

Kinder- und Jugendpsychiatrie Graubünden (kjp) (Grisons Children's and Youth Psychiatry)

Supports children, young people and their parents with psychological disorders and illnesses.

✉ Masanserstrasse 14, 7000 Chur

☎ 081 252 90 23

www.kjp-gr.ch



Regional social services

Chur

✉ Rohanstrasse 5, 7000 Chur

☎ 081 257 26 67

Prättigau/Herrschaft/Fünf Dörfer, Landquart

✉ Ringstrasse 5, 7302 Landquart

☎ 081 300 65 00

Mittelbünden, Thusis

✉ Rathaus, Untere Gasse 3, 7430 Thusis

☎ 081 650 09 50

Surselva, Ilanz

✉ Bahnhofstrasse 31, 7130 Ilanz

☎ 081 926 22 90

Surselva, Disentis/Mustér

✉ Via Sursilvana 25, 7180 Disentis/Mustér

☎ 081 929 51 71

Oberengadin/Bergell, Samedan

✉ A l'En 2, 7503 Samedan

☎ 081 851 07 20

Unterengadin/Münstertal, Scuol

✉ Chasa du Parc, 7550 Scuol

☎ 081 864 12 68

Bernina, Poschiavo

✉ Via dal Poz 87, 7742 Poschiavo

☎ 081 844 02 14

Moesa, Roveredo

✉ Centro regionale dei servizi, Cima Piazza Piazza, 6535 Roveredo

☎ 091 820 36 40

Municipal social services

Sozialdienst der Landschaft Davos

✉ Berglistutz 1, 7270 Davos Platz

☎ 081 414 31 10



Interpreter service, GR

Provision of qualified interpreters

Verdi – Interkulturelles Übersetzen in der Ostschweiz (Verdi – Intercultural translating in Eastern Switzerland)

✉ Multergasse 11, 9001 St. Gallen

☎ 0848 28 33 90

www.verdi-ost.ch

Consulting services

Consulting in everyday problems

Dargebotene Hand

Dargebotene Hand (the Samaritans) offers support in difficult life situations via telephone, chat or e-mail. It has no religious, cultural or political allegiance.

☎ 143

www.143.ch

Family and partnership

Adebar

Advice on issues of family planning, sexuality, pregnancy and partnership. Antenatal support for migrants.

✉ Sennensteinstrasse 5, 7000 Chur

☎ 081 250 34 38

www.adebar-gr.ch

Binational.ch

Information for binational and intercultural couples and families.

www.binational.ch

Mütter- und Väterberatung GR (Grisons Advice Centre for Mothers and Fathers)

Telephone support and information for mothers and fathers, also in your neighbourhood.

✉ Reichsgasse 25, Familienzentrum Planaterra, 7000 Chur

☎ 081 284 10 26

www.muetterberatung.ch/gr/

Heilpädagogischer Dienst GR (Grisons Foundation for Remedial Education Services)

Individual assessment and encouragement of children with disabilities and development disorders from birth to school age. Advising of parents on the upbringing of their children.

✉ Aquasanastrasse 12, 7000 Chur

☎ 081 257 02 80

www.hpd-gr.ch

Young people

Information for parents and young people.

www.jugend.gr

Pro Juventute

Information on childhood and the teenage years in various languages.

www.pro-juventute.ch

www.elternbriefe.ch



Telephone, SMS and chat advice for children and young people.

☎ 147

www.147.ch

Sorgentelefon für Kinder (Helpline for children)

Life and crisis counselling for children and young people by telephone or e-mail.

☎ 0800 55 42 10 (toll-free number)

www.sorgentelefon.ch

Reformierte Landeskirche GR

Non-denominational counselling from the Reformed National Church.

✉ Bahnhofstrasse 20, 7000 Chur

☎ 081 252 33 77

www.beratung-graubuenden.ch

Katholische Landeskirche GR

Non-denominational counselling from the Catholic National Church.

✉ Welschdörfli 2, 7000 Chur

☎ 081 254 36 02

www.gr.kath.ch



Finances

Transfer of money from Switzerland to countries abroad

Brochure «Transfers of money from Switzerland to countries abroad». Download or order from www.seco-cooperation.admin.ch/shop/

Advice centre for debt issues

Offers support in the restructuring of debt and shows ways out of the debt trap.

✉ Rotes Kreuz Graubünden (Grisons Red Cross)

Steinbockstrasse 2, 7000 Chur

☎ 081 258 45 84

www.srk-gr.ch

Budget advice in general

Information and templates for creating your own budget.

www.budgetberatung.ch

Budget advice for women

Budget advice for women and assistance in issues and problems relating to money.

Frauzentrale GR

☎ 081 284 80 75

www.frauzentrale-graubuenden.ch

Toolbox Schulden

Website of the debt advice service of Caritas St. Gallen and Thurgau with tips on how to get out of the debt trap.

www.toolbox-schulden.ch

Health

AA Anonyme Alkoholiker

Everyone who wants to give up drinking is welcome at AA. Anonymity is guaranteed.

☎ 0848 848 885 (24 h)

www.anonyme-alkoholiker.ch

Aids-Hilfe GR

Centre for issues relating to HIV/Aids and sexually transmitted diseases – Advice for people with HIV or those unsure after a risk situation.

✉ Lürlibadstrasse 15, 7000 Chur

☎ 081 252 49 00

www.aidshilfe-gr.ch

Aids-Hilfe Schweiz

Aids-Hilfe Schweiz offers the brochure «Directory for Migrants» on partnership, contraception, pregnancy, rights, Aids in many languages.

www.shop.aids.ch

Beratungsstelle Blaues Kreuz GR

(Advice centre of GR Blue Cross)

Individual advice and self-help groups for alcohol problems, also for relatives.

✉ Alexanderstrasse 42, 7000 Chur

☎ 081 252 43 37

www.blaueskreuz.ch

Advice for people with a handicap

Financial advice for people with a disability; legal advice for social security issues.

✉ Procap Grischun, Hartbertstrasse 10

7000 Chur

☎ 081 253 07 07

www.procapgrischun.ch

Krebsliga GR

Offers help for self-help for sufferers and their relatives; advises on social security issues, organises courses and talks.

✉ Alexanderstrasse 38, 7000 Chur

☎ 081 252 50 90

www.krebsliga-gr.ch

lilli

Information for young women on issues of sexuality and sexual violence.

www.lilli.ch

Miges Plus

Information on the topic of health and the Swiss medical system in many languages.

www.migesplus.ch



Sozialdienst für Suchtfragen GR (Grisons Social Services for Addiction Issues)

Offers support and assistance for people with addictions and their families. Questions related to alcohol, cannabis, drugs, pharmaceutical products or other addictive products are also answered.

✉ Loëstrasse 37, 7000 Chur

☎ 081 257 26 90

www.soa.gr.ch

Spitex GR

Nursing and home services as well as support and advice at home in the event of health impairments

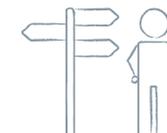
✉ Spitex Verband Graubünden, Rätusstrasse 22

7000 Chur

☎ 081 252 77 22

To clarify any questions and with regard to care on site, the contact details of the regional organisations can be found at

www.spitexgr.ch



Language schools

Chur

ibW Höhere Fachschule, Südostschweiz, Chur

☎ 081 286 62 62

www.ibw.ch

- German, English, Italian, Spanish, French, Arabic, Chinese, Greek, Japanese, Portuguese, Russian, Swiss German, Serbo-Croatian (Bosnian)

Klubschule Migros, Chur

☎ 081 257 17 47

www.klubschule.ch

- German, English, French, Italian, Spanish, Arabic, Brazilian, Chinese, Greek, Japanese, Dutch, Portuguese, Russian, Swedish, Swiss German, Thai

Lernforum, Chur

☎ 081 353 63 62

www.lernforum.ch

- German, English, French, Italian, Spanish, Modern Greek, Portuguese, Russian, Japanese

Lia Rumantscha, Chur

☎ 081 258 32 22

www.liarumantscha.ch

- Romansh

Frauenzentrale Graubünden, Chur

☎ 081 284 80 75

www.frauenzentrale-graubuenden.ch

- Low-threshold German courses

Balikatan, Chur

☎ 081 284 13 65

www.balikatan.ch

- Low-threshold German courses

Hinterrhein

Schule St. Catharina, Cazis

☎ 081 632 10 08

www.stcatharina.ch

- Low-threshold German courses

Engadin

Academia Engiadina, Samedan

☎ 081 851 06 12

www.academia-engiadina.ch

- German, English, Italian, Romansh, Russian, Spanish

Kaufmännische Berufsschule, Samedan

☎ 081 852 49 55

www.berufsschule-samedan.ch

- German, English, Italian, French

Davos/Prättigau

Berufsschule der Landschaft Davos

☎ 081 413 75 17

www.berufsschuledavos.ch

- German, English, Italian

Grischlingua, Davos

☎ 081 416 40 44

www.grischlingua.ch

- German, English

Surselva

Scuntrada e formaziun Surselva, Laax

☎ 081 920 80 72

www.scuntradasurselva.ch

- German, English, Italian, Romansh, Spanish, Portuguese

Language courses subsidised by the canton and the government for German, Italian and Romansh can be found at

www.integration.gr.ch

Violence/Victim assistance

Frauenhaus GR (Grisons Women's Refuge)

Offers women and children protection in the event of physical and psychological harassment.

Can be reached day and night.

☎ 081 252 38 02

www.frauenhaus-graubuenden.ch

Fachstelle für Kinderschutz GR (Grisons Centre for Child Protection)

Helps children and young people who have been mistreated or experienced violence and protects them if they are at risk.

✉ Loëstrasse 37, 7000 Chur

☎ 081 257 31 50

www.soa.gr.ch

Fraueninformationszentrum FIZ (Women's information centre)

Centre for topics relating to migration by women and the trafficking of women. Advice centre for women from Africa, Asia, Latin America and Eastern Europe. Brochures for download in various languages.

www.fiz-info.ch



Integration/Migration

Opferhilfe-Beratungsstelle GR (Grisons Centre for Victim Advice)

Provides medical, psychological, social, financial and legal assistance to victims of crime. Assistance is given to people who have been impaired in their physical, psychological and sexual integrity and to people who have lost family members as the result of crime. In the event of emergencies, the service can be reached by telephone 24 hours a day. The advice is free of charge and anonymous.

✉ Loëstrasse 37, 7000 Chur

☎ 081 257 31 50

www.soa.gr.ch

Informationszentrum Integration Graubünden Fachstelle Integration (Grisons Information Centre for Integration – Department of Integration)

Cantonal point of contact for questions relating to the topic of integration.

✉ Engadinstrasse 24, 7001 Chur

☎ 081 257 36 83

www.integration.gr.ch

Bundesamt für Migration (Federal Office for Migration)

Information on the topic of migration

www.bfm.admin.ch

Eidgenössische Kommission für Migrationsfragen (EKM) (Federal Commission for Migration Issues)

Information on the topics of migration and integration.

www.ekm.admin.ch

Websites for migrants

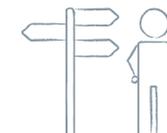
A wealth of information about Switzerland with regard to the topic of migration in various languages.

www.migrabweb.ch

www.swissworld.org

www.myswitzerland.com

www.ch.ch



Racism

Eidgenössische Kommission gegen Rassismus (Federal Commission against Racism)

Information on the topics of racism and discrimination.

www.ekr.admin.ch

Beratungsnetz für Rassismus-Opfer (Counselling network for victims of racism)

Advice in the event of discrimination and racist attacks.

www.stopprassismus.ch

Stabstelle für Chancengleichheit von Frau und Mann (Administrative department for equal opportunities for men and women)

✉ Loëstrasse 37, 7000 Chur

☎ 081 257 35 70

www.stagl.gr.ch

Unions

If you belong to a union, you will receive free-of-charge legal advice from there regarding wage and working conditions.

www.die-gewerkschaften.ch

Law

Free-of-charge legal assistance

In various locations in the canton of Grisons, specialists from the Grisons Bar Association will provide legal advice for a cost contribution of CHF 10.00.

Information on where and when you can benefit from these advice services, can be found in the regional gazettes and newspapers at www.grav.ch

General legal advice for women

Frauzentrale Graubünden

✉ Gürtelstrasse 24, 7001 Chur

☎ 081 284 80 75

www.frauzentrale-graubuenden.ch

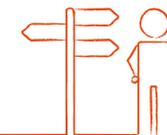
Associations and societies

Information and lists of associations and societies can be obtained via the municipality. Contact details of the foreigners' societies and associations in the canton can be ordered from **Fachstelle Integration GR (Grisons Department of Integration)**

✉ Engadinstrasse 24, 7001 Chur

☎ 081 257 26 38

www.integration.gr.ch



21 WHAT TO DO IN AN EMERGENCY

Emergency numbers for Switzerland Can be reached 24/7

Police	117
Fire brigade (fire, water, gas)	118
Ambulance	144
Emergency number (police, fire brigade, ambulance)	112
Swiss Air Rescue (REGA; rescue helicopter)	1414
Poisoning (toxicological information centre)	145
Telephone assistance for children and young people	147

Code of conduct in an emergency

- Stay calm
- Review the situation
 - What has happened?
 - Who is affected?
- Recognise the danger
- Get yourself, the victims of the accident
and other involved parties to safety
- Alert the emergency services
144 or **112**
- Give first aid

Emergency medical aid – Emergency number 144 or 112

Your call will be taken by a qualified dispatcher. Depending on the message, all the necessary emergency services (ambulance, doctor, rescue helicopter, police and/or fire brigade) will be alerted immediately.

The telephone number **144** or **112** can be dialled from public telephones, fixed line and mobile connections free of charge and without an area code.

The following information is important for the emergency services switchboard

- Your name and your telephone in case they need to phone you back.
- A brief description of what has happened.
- Precise details of the site of the accident.
 - Place, street, house number.
- How many patients there are.
- Condition of the patient: Is he or she conscious? Is the patient breathing?
- When did the incident happen?

Do not finish the call until the dispatcher has confirmed that he has initiated the corresponding measures.

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