



Horizon 29

Information bulletin for migrants in Geneva

Back-to-school allowance

The back-to-school allowance (or *allocation de rentrée scolaire* in French) is a form of assistance provided by the **City of Geneva** to help families buy what their children need for school (supplies, clothes, bags, etc.). It is issued in the form of a card worth CHF 130 (primary-school children) or CHF 180 (children attending the *cycle d'orientation*), which can be used to buy items in certain stores.

All children who live in the **City of Geneva**, with or without a permit, who attend primary or secondary school, and whose parents meet the income requirements are eligible for the back-to-school allowance.

Since 2024, the **commune of Lancy** has also been offering a back-to-school allowance worth CHF 100 for primary school pupils living in Lancy who receive health insurance subsidy.

If you have a file with the CCSI, you can make an appointment to apply for the back-to-school allowance from the City of Geneva or the commune of Lancy. The application must be submitted before the end of October 2025. On the day of your appointment, please bring a copy of your children's 2025 health insurance subsidy, valid passports, and pay slips if you have them.

Parascolaire et school meals for children

Since the start of the 2025 school year, extracurricular activities are no longer free of charge. Each family must contribute according

to their income. Contact the CCSI for more information.

Please note that you must always inform the parascolaire program if your child will be absent from lunch or after-school care.

Extra-school activities

Are you looking for an activity for your child outside of school hours? Not sure how to arrange childcare during school holidays? Or whether there is any financial assistance available for these activities?

The CCSI has prepared documents that outline the different options and help you find the information you need. Feel free to ask for these documents during your next visit to the CCSI or check out our special web page <https://ccsi.ch/help-and-information/activities-for-children/>

Health insurance subsidy

The health insurance subsidy must be applied for each year before November 30. If you have not already done so, make an appointment at the CCSI as soon as possible to complete the process. Please note that several documents are required for this, so ask at reception which ones to bring to your appointment. If you have a permit or are taxed at source, please mention this when you make your appointment.

The subsidy **covers a maximum of CHF 128 of the children's**

insurance premium. You will have to pay any amount above this sum each month.

It takes time for your health insurance company to register your subsidy. In the meantime, it is best to pay the first premium bills yourself (you will be reimbursed later). If you are unable to pay, contact your insurance company or the CCSI to try to block the bills.

As soon as you receive the subsidy, please bring a copy to the CCSI reception desk.

Changing health insurance providers: how to do it?

Every year, you can change health insurance providers, for example to get cheaper monthly premiums. To do so, you must send a registered letter (or a "recommandé") to the insurance company you want to leave before November 20, 2025.

For your request to be accepted, you must pay all bills from your current insurance company (including the December premium!). If you do not pay all pending bills, you will not be able to make the change.

Supplementary insurance

Supplementary insurance (called *assurance complémentaire* or LCA in French) is **not compulsory**. It covers medical expenses that are not covered by mandatory health insurance (LAMal), such as dental care and alternative medicine. Please note that health insurance subsidy does not cover



supplementary insurance. If you take out this type of insurance, **you will be responsible for paying the entire premium.**

If you have signed up for supplementary insurance, you have 14 days to cancel the contract. If you decide to keep the insurance, it will be valid for at least three years. After that, you can request termination of the contract, but this must be done at least one month before the end of the contract period.

In both cases, you will need to send a registered letter to the insurance company. A template letter is available on request from the CCSI reception desk.

Personal liability insurance

Personal liability insurance (*assurance responsabilité civile* or RC in French) covers damage caused by you or your family members to other people or their property (e.g. your child breaks a neighbour's window while playing football or you scratch a car when leaving a car park).

This insurance is **compulsory** for enrolling your child in nursery ("crèche"), for holiday camps, for renting accommodation, or for driving a car.

It costs **around CHF 120 per year** and covers you and your minor children who live with you. You can take out this insurance at any time of the year. Ask for more information at your next appointment or at the CCSI reception desk.

Your rights as a subtenant

Subtenants (or *sous-locataires* in French) have the same rights as tenants ("locataires") who have

signed a lease with a real estate agency ("régie") or a landlord.

According to these rights:

- the rent guarantee (or deposit) corresponds to a maximum of 3 months' rent and must be paid against proof of payment;
- the rent must not exceed the rent paid by the main tenant to the agency, unless the accommodation is furnished (in which case the rent may be increased by up to 15%);
- no one may keep a copy of the keys or enter your accommodation without your permission;
- no one can evict you overnight, except in the case of a court order.
- The owner of the property you are subletting can only terminate the contract with you by registered letter, at least three months in advance and stating "AVIS DE RESILIATION" in the letter.

If any of these rights are not respected, do not hesitate to contact ASLOCA or ASLPP for legal assistance. Please note: In order to defend your rights, it is essential to have proof of rent payment: a written document signed by both parties, a text message or WhatsApp message, proof of bank transfer, or the presence of a witness (ideally someone with a permit) at the time of payment, who can testify on your behalf if necessary.

Support for people who have recently been regularised

If you have been regularised after January 2023, we can support you in managing the administrative procedures arising from obtaining

a permit. Please do not hesitate to take an appointment with us.

Information sessions

The CCSI regularly organises **free information sessions in several languages and on various topics**, which are open to everyone without registration.

More information is available on the special page of our website: <https://ccsi.ch/help-and-information/sessions/>



On 24 May 2025, the CCSI celebrated its **50th anniversary** with a wonderful public event.

A big **THANK YOU** to everyone who attended, and especially to those who contributed delicious dishes to the buffet!

Through our welcome desk, our information sessions, our website and this newsletter, we remain committed to providing all migrants living in or arriving in Geneva with reliable and useful information and advice in four languages.