

# General Insurance Conditions (GIC)

Version 05.2021



## Key points at a glance



### A – General Part

Important information that applies to modules B to G.



### B – Home & Everyday

Legal issues and disputes in connection with ownership of residential property, everyday transactions (e.g. purchases) and privacy violations.



### C – Mobility & Travel

Legal issues and disputes in connection with vehicles, road traffic offenses and travel contracts.



### D – Health & Personal Insurance

Legal issues and disputes in connection with an impairment of your health and in the event of maternity, retirement or unemployment.



### E – Work

Legal issues in connection with your employment and disputes with your employer.



### F – Partnership & Family (only applies to the multi-person household product)

Legal issues and disputes in connection with school authorities and child protection agencies, and mediation in connection with separation or divorce. The insurance also covers legal issues and disputes in connection with inheritance law.



### G – Tax

Legal issues and disputes with the Swiss tax authorities regarding income tax and wealth tax.



# Key points at a glance

Here's what you need to know about the content of your legal protection insurance. Full details can be found in the General Insurance Conditions (GIC) and your confirmation of insurance.

## 1 – Who is the insurance carrier?

AXA-ARAG Legal Protection Ltd. (hereinafter referred to as "we," "us" or "AXA-ARAG"). Our registered office is at Affolternstrasse 42, 8050 Zurich, and we are a subsidiary of AXA Insurance Ltd. In the event of a legal case, you have the right to claim against us directly.

## 2 – Who is the policyholder?

Credit Suisse (Switzerland) Ltd., Paradeplatz 8, 8001 Zurich (hereinafter referred to as "Credit Suisse"). You can enroll in the Group Insurance Contract concluded between Credit Suisse and AXA-ARAG.

## 3 – Who are the insureds?

Single-person household product:

- You are insured if you are at least 18 years of age, are resident in Switzerland, and have taken out a mortgage with Credit Suisse to finance your owner-occupied residential property in Switzerland and, in addition, have enrolled in the Group Insurance Contract.
- The insurance also covers your children under the age of 18. The insurance also covers other persons under the age of 18, provided they live with you in the same household.

Multi-person household product:

- In addition to the persons mentioned above, the insurance covers all persons over the age of 18 who live in the same household as you.
- If co-insured persons move out of the shared household (change of residence), they continue to be insured by us for a further 30 days.

## 4 – How is your legal protection insurance put together?

We provide you with advice and support for legal issues and disputes. In the insured cases, we cover the costs of the insured benefits up to the sums insured set out in the General Insurance Conditions (professional indemnity insurance). Depending on the product purchased, your legal protection insurance consists of the following modules:

### Home & Everyday

Legal issues and disputes in connection with ownership of residential property, everyday transactions (e.g. purchases) and privacy violations.

### Mobility & Travel

Legal issues and disputes in connection with vehicles, road traffic offenses and travel contracts.

### Health & Personal Insurance

Legal issues and disputes in connection with an impairment of your health and in the event of maternity, retirement or unemployment.

### Work

Legal issues in connection with your employment and disputes with your employer.

### Partnership & Family (only applies to the multi-person household product)

Legal issues and disputes in connection with school authorities and child protection agencies, and mediation in connection with separation or divorce. The insurance also covers legal issues and disputes in connection with inheritance law.

### Tax

Legal issues and disputes with the Swiss tax authorities regarding income tax and wealth tax.

## 5 – How can you exercise your right of withdrawal?

You can withdraw from the insurance up to 14 days after enrollment in the Group Insurance Contract. This deadline will be met if you notify Credit Suisse of your withdrawal in writing or in another form of text (e-mail, for example) by no later than the last day of the withdrawal period. On withdrawal, any benefits already received will have to be paid back.

## 6 – What are the most important exclusions?

The insurance does not cover:

- legal cases that occurred before the insurance began.
- legal cases against AXA-ARAG, its employees, or any persons retained in a legal case, or against Credit Suisse in relation to claims under the Group Insurance Contract. The insurance covers other claims against Credit Suisse as part of the GIC.
- The defense of non-contractual claims for damages and for pain and suffering that are made against you. In these cases, you are insured through your third-party liability insurance.
- Disputes between persons who live in the same household (except in the Partnership & Family module in the cases provided for in that module).

## 7 – Which points should be noted regarding the premium?

- The premium, including federal stamp duty, is set out in your confirmation of insurance and will be charged to you directly by Credit Suisse.
- Premium changes during the term of the insurance remain reserved.

## 8 – What are your main obligations?

- Notify Credit Suisse immediately as soon as you need legal assistance. You are under no obligation to provide information to Credit Suisse about the nature or content of your legal case.
- Credit Suisse will immediately forward your case to us. After this, we will contact you so that you can send us all information and documentation (e.g. contracts, correspondence, fines, summonses and rulings) with respect to your legal case. You need to provide us with the necessary information and powers of attorney for us to process the legal case.
- Obtain our consent before you engage a lawyer or commence any proceeding.
- If any of the information in your confirmation of insurance changes, you must notify Credit Suisse immediately.

## 9 – When are you insured, or when does coverage begin and end?

When the triggering event and the need for legal protection arise during the period of coverage and you notify Credit Suisse of the case during this period or no later than three months following the end of your coverage. The triggering event is defined as the first actual or alleged breach of law or breach of contract. Any deviations are set out in the GIC of the respective module under "What needs to be considered?".

- Coverage begins on the date specified in the confirmation of insurance.
- Coverage ends:
  - on termination of the insurance in accordance with A8/A9 GIC;
  - in the event that premiums payable to Credit Suisse are outstanding, 14 days following the date of the reminder in accordance with A10 2<sup>nd</sup> indent GIC;
  - if you yourself no longer occupy the residential property that you financed by taking out a mortgage with Credit Suisse (change of residence);
  - on cancellation of the mortgage you took out with Credit Suisse to finance your owner-occupied residential property;
  - if you relocate your legal residence abroad. Coverage for all persons included in the insurance who are living in a shared household ends once you have deregistered with the residents' register office. If only one of the persons included in the insurance who lives in the shared household moves abroad, coverage ends only for that person;
  - in the event of the death of the mortgage holder;
  - if the Group Insurance Contract between AXA-ARAG and Credit Suisse is cancelled.

## 10 – What applies in connection with data protection?

We use your data in accordance with the applicable legal provisions. For more information, visit [AXA.ch/data-protection](https://www.axa.ch/data-protection).

AXA-ARAG does not provide any information about legal cases to Credit Suisse or any other AXA companies. Mutual access to data relating to legal cases and claims is excluded.

These General Insurance Conditions ("GIC") govern the details of your coverage. The product you purchased is set out in your confirmation of insurance.

There is a Group Insurance Contract between Credit Suisse and AXA-ARAG in which the insureds may enroll. Insurance claims by insureds must be directed exclusively against AXA-ARAG.



## A – General Part

This General Part contains important information that applies to all the modules B to G.

### A1 – Who are the insureds?

In the case of the product option for a single-person household:

- You are insured if you are at least 18 years of age, are resident in Switzerland and have taken out a mortgage with Credit Suisse to finance your owner-occupied residential property in Switzerland and, in addition, have enrolled in the Group Insurance Contract.
- The insurance also covers your children under the age of 18. The insurance also covers other persons under the age of 18, provided they live with you in the same household.

In the case of the product option for a multi-person household:

- In addition to the persons mentioned above, the insurance covers all persons over the age of 18 who live with you in the same household.
- If co-insured persons move out of the shared household (change of residence), they continue to be insured with us for 30 further days.

If any of the information in the confirmation of insurance changes, you must notify Credit Suisse immediately. All communications to you are valid if they are sent to the last address in Switzerland that you provided to us.

### A2 – Where is your coverage valid?

Worldwide, unless stated otherwise in the modules.

### A3 – When are you insured, or when does coverage begin and end?

If the triggering event and the need for legal protection arise during the period of your coverage and you notify Credit Suisse of the case during this period or no later than three months following the end of your coverage. The triggering event is defined as the first actual or alleged breach of law or breach of contract. Any deviations are set out in the modules, under "What needs to be considered?".

Coverage begins on the date specified in the confirmation of insurance.

Coverage ends:

- on termination of the insurance in accordance with A8/A9;
- in the event that premiums payable to Credit Suisse are outstanding, 14 days following the date of the reminder in accordance with A10 2<sup>nd</sup> indent;
- if you yourself no longer occupy the residential property that you financed by taking out a mortgage with Credit Suisse (change of residence);
- on cancellation of the mortgage you took out with Credit Suisse to finance your owner-occupied residential property;
- if you relocate your legal residence abroad. Coverage for all persons included in the insurance who are living in a shared household ends once you have deregistered with the residents' register office. If only one of the persons included in the insurance who lives in the shared household moves abroad, coverage ends only for that person;
- in the event of the death of the mortgage holder;
- if the group insurance contract between AXA-ARAG and Credit Suisse is cancelled.

## A4 – What is insured?

- a. Legal cases that are defined as insured in the modules pursuant to these GIC.
- b. In insured cases, we cover the costs of the services listed below up to a sum insured of CHF 600,000 per legal case, unless stated otherwise below or in the modules. The hourly rate charged for the services provided by our Legal Services is CHF 200. You must obtain our prior consent for the coverage of any external costs.
- c. If persons other than you are involved in a dispute, we cover the costs proportionately. In legal cases in connection with insured property (owned or rented), we cover the costs in full.
- d. Multiple legal cases arising from the same cause and/or the same triggering event, or which are related to such cause or event, are considered to constitute a single legal case. The benefits paid for all insureds are cumulated per legal case, and the sum insured is paid at most only once.

We cover the costs of the following services:	What needs to be considered?
Legal advice for and processing of your legal case	<ul style="list-style-type: none"> <li>• Our lawyers, legal experts and other specialists examine the legal situation, provide you with advice and negotiate in your interest.</li> <li>• We also support you with useful tips, even in cases that are not insured.</li> </ul>
Involvement of an external lawyer	<p>In some legal cases, it is advisable to involve an external lawyer. If we consider this to be necessary, we will suggest a suitable lawyer.</p> <p>You are free to choose your own lawyer in the following three cases:</p> <ul style="list-style-type: none"> <li>• For court or administrative proceedings where a lawyer must be used.</li> <li>• If your counterparty is Credit Suisse or a company of the AXA Group (other than AXA-ARAG).</li> <li>• If the legal case involved is one in which AXA-ARAG must also provide coverage to your counterparty.</li> </ul> <p>If we reject the lawyer you choosed, you can suggest three further lawyers. They may not belong to the same law firm. We must accept one of these three suggestions.</p> <p>In all these cases, we cover the costs within the scope of the coverage confirmation that was issued.</p>
Expert opinions	<ul style="list-style-type: none"> <li>• We cover the costs of an expert opinion if the assessment of a specialist is required or was ordered by a court.</li> <li>• The costs of medical examinations, analyses and tests to establish if a person is fit to drive and capable of driving are excluded.</li> </ul>
Proceedings before state courts and authorities	<ul style="list-style-type: none"> <li>• We cover the costs of the proceedings.</li> <li>• We cover the costs relating to a penal order or a ruling by the Department of Motor Vehicles, up to CHF 500 per household and calendar year. We do not pay fines.</li> <li>• Proceedings before supranational or international courts (e.g. the European Court of Human Rights) and authorities are not covered.</li> </ul>
Legal expenses and counterparty's legal expenses	<ul style="list-style-type: none"> <li>• If you are required by a court to compensate the counterparty for their legal expenses and attorney fees, we will cover these costs.</li> <li>• If legal expenses and counterparty's legal expenses are awarded to you, you must refund or assign these expenses to us up to the amount of the benefits we have already paid.</li> </ul>
Mediation and arbitration proceedings	<p>These costs are covered by us if the particular proceeding was agreed to in writing prior to the occurrence of the legal case or it is provided for by law.</p>

We cover the costs of the following services:	What needs to be considered?
Immediate right to an attorney	We pay an advance of up to CHF 5,000 for a criminal defense lawyer who you retain for the first examination hearing. In the event of a final conviction for commission of a willful felony or misdemeanor (something caused knowingly and willingly or accepted), these advance payments must be refunded to us.
Bail	In order to avoid pretrial detention, you may apply to us for an advance for bail. The advance you receive must be refunded to us prior to the conclusion of the legal case.
Translations	We cover the necessary translation costs for legal cases with a foreign connection.
Travel expenses	We cover the necessary costs for travel to court hearings abroad.
Loss of earnings	If you are questioned by an authority and you can prove that you incurred a loss of earnings as a result, we cover up to CHF 5,000 of your loss.
Collection (e.g. debt collection proceedings)	We cover the costs for the collection of the amount due from an insured legal case until a certificate of shortfall or a bankruptcy notice has been received.

## A5 – What is not insured?

The insurance does not cover legal cases and benefits in connection with:

- a. legal issues and disputes that are not specified in the modules as being insured, or are excluded.
- b. claims, debts and liabilities that you inherited or that were transferred to you in some other way.
- c. defending non-contractual claims for compensation and for pain and suffering made against you.
- d. costs for which a liable person or a liability insurer is responsible.
- e. felonies, including speeding offenses, of which you are accused in a criminal proceeding, and the resultant legal consequences.
- f. driving a vehicle when the driver was not authorized to drive, or had repeatedly driven a vehicle while intoxicated or under the influence of medications or drugs. However, the insurance only covers those insureds who were unaware or could not have been aware of this.
- g. any self-employed professional or gainful activity; the Work module, however, includes coverage for self-employment with an annual turnover of no more than CHF 36,000. This exclusion does not apply to the Mobility & Travel module.
- h. company and foundation law, mandates (e.g. assignments) in boards of directors and boards of trustees, contracts regarding participation in or acquisition of enterprises, the purchase and sale of securities and cryptocurrencies, other financial, speculative and investment transactions, asset management, gambling and betting, and money laundering.
- i. legal cases against AXA-ARAG, its employees, any persons retained in a legal case or against Credit Suisse in relation to claims under the Group Insurance Contract. The insurance covers other claims against Credit Suisse in accordance with these GIC.
- j. disputes between persons who live in the same household (except in the Partnership & Family module in the cases provided for in that module).
- k. war, warlike occurrences as well as unrest of any kind (e.g. demonstrations, strikes or riots).
- l. loss or damage due to radioactive or ionizing radiation.
- m. benefits under this contract that are inhibited due to economic, trade or financial sanctions (e.g. UN sanctions).
- n. costs of public notarizations (e.g. the costs of notaries), entries in and deletions from public registers, as well as costs for inspections and permits.

## **A6 – How do we work together to process your legal case?**

- Notify Credit Suisse immediately as soon as you need legal assistance. You are under no obligation to provide information to Credit Suisse about the nature and the content of your legal case. Credit Suisse will immediately forward your case to us. We will then contact you so that you can send us all information and documentation (e.g. contracts, correspondence, fine orders, summonses and rulings) with respect to your legal case. For us to process the legal case, you will have to provide us with the necessary information and powers of attorney.
- You will be advised and represented by our legal experts. If it becomes necessary to involve an external lawyer, we will help you to select one and we will cover the costs incurred within the scope of the coverage confirmation that was issued. In connection with your legal case, you must release the lawyer you retained from attorney-client privilege in relation to us, and require the lawyer to keep us updated about the case. In addition, information that we require for our decisions must be provided to us, and relevant documents must be made available to us.
- You must obtain our consent before you retain a lawyer, commence court proceedings or conclude a settlement for which we are supposed to cover costs or accept any other obligations.
- Instead of the insured benefits, we may pay all or part of the amount in dispute to you (buyout of claim). In this case, we take into consideration your risk of litigation and collection risk. In addition, we can have the benefits paid through an external service provider (e.g. lawyer).
- If you are in breach of any duties to provide information or any rules of conduct, we may reduce or deny benefits. We will not do so if, under the circumstances, the breach was beyond your control or if you can prove that the legal case did not arise as a result of it and that the amount of the benefits owed was not affected.
- We accept no liability either for the choice and engagement of a lawyer or for the choice and engagement of an interpreter. Furthermore, we accept no liability for the prompt communication of information or transfer of cash payments.

## **A7 – What happens if there are differences of opinion?**

- A difference of opinion arises if we consider a legal case to be futile or if you do not agree with us about the measures for dealing with your legal case. In this event, you have the right to have your chances of success assessed by an independent expert to be designated jointly. Within 20 days of receiving our letter setting out the reasons, you must ask us in writing to implement the procedure for differences of opinion; if we do not hear from you, you will be deemed to have waived this option. From the date of our letter, you yourself are responsible for meeting the deadlines in your legal case.
- If you request a procedure for differences of opinion, you and we must each pay half of the costs in advance, and the costs will ultimately be borne by the losing party. No counterparty's legal expenses are awarded in this procedure.

## **A8 – How can the insurance be duly terminated?**

Both you and Credit Suisse have the right to terminate the insurance subject to compliance with a period of notice of 30 days given prior to the end of any month in writing or in another form of text.

The insurance coverage ends on expiry of the period of notice.

## **A9 – How can the insurance be terminated in the event of a legal case?**

If an insured legal case occurs that we are obligated to indemnify, you may terminate the insurance in writing or in another form of text at the latest when the final payment is made.

In an insured legal case, Credit Suisse may also terminate your insurance in writing or in another form of text at the latest when we make our final payment to you.

Coverage ends 14 days after notice of termination is communicated to the counterparty.

## **A10 – Which points should be noted regarding the premium?**

- The premium, including federal stamp duty, is set out in your confirmation of insurance and will be charged to you directly by Credit Suisse. Any change to the rate of the stamp duty is not considered to be a change of premium within the meaning of A11.
- If the premium owed by you is not paid on time by the due date, Credit Suisse is entitled to issue you a written reminder at your expense containing information about the consequences, and instructing you to remit payment within 14 days of the date of the reminder. If the premium is not paid promptly despite this reminder, coverage will end on expiry of the deadline set in the reminder.
- Any refund of premiums will be made by Credit Suisse.

### **A11 – What applies to the changes of the premiums and/or the GIC?**

We may change the premiums and/or the GIC at any time. Credit Suisse will notify you of this in writing no later than 25 days before the change enters into effect.

If you do not agree to the change, you may terminate your insurance in writing or in another form of text up to the last day before the new premiums and/or GIC enter into effect. Unless Credit Suisse receives notice of termination, it will deem the changes to have been accepted.

### **A12 – What law applies and where is the place of jurisdiction?**

- This Group Insurance Contract is subject to Swiss law.
- The exclusive place of jurisdiction for disputes against AXA-ARAG is the Swiss court at our registered office or at your domicile in Switzerland. If you do not have a Swiss domicile, Zürich will be deemed to be the place of jurisdiction.



# B - Home & Everyday

Your protection in the event of legal issues and disputes in connection with ownership of residential property, everyday transactions (e.g. purchases) and privacy violations.

## B1 – What is important?

The insurance covers the following in all disputes involving real property:

- The residential property at your place of residence and the residential property at your future place of residence financed by a mortgage;
- Additional rented or leased units in Switzerland with rent or lease payments of up to CHF 500 per month. This also applies for additional units owned with an imputed rental value of up to CHF 500 per month.

*Disputes in connection with illnesses and accident-related injuries are insured in the Health and Personal Insurance module.*

## B2 – What is insured?

	Which cases are insured?	What needs to be considered?
B2.1	Disputes with your landlord that relate to tenancy law	
B2.2	Disputes with your co-tenants arising from the common rental agreement	<ul style="list-style-type: none"> <li>• In this case, our benefit is limited to coverage of the costs of one mediation.</li> <li>• In disputes between the same parties, the benefits are only paid once.</li> </ul>
B2.3	Disputes with your subtenant that relate to tenancy law	Coverage is in place for the rental apartment that you occupy together with the subtenant.
B2.4	Contractual disputes in connection with your buildings and structures	The insurance covers the maintenance as well as extensions, conversions and smaller new buildings with total construction costs up to a maximum of CHF 200,000. This coverage does not apply in case of total construction costs in excess of this amount.
B2.5	Contractual disputes relating to the reservation, purchase or sale of private properties (e.g. withdrawal from the purchase of an apartment or brokerage contracts)	Warranty claims (e.g. claims against the vendor on account of defects) are insured up to a maximum purchase price of CHF 200,000. This coverage does not apply in case of a purchase price in excess of this amount.
B2.6	Disputes in connection with the financing of your residential property (e.g. construction loans or mortgages)	The contracts must be signed for coverage to be in place.
B2.7	Proceedings in the event of objections to your own construction project	<ul style="list-style-type: none"> <li>• The insurance covers buildings (extensions, conversions and smaller new buildings) with total construction costs up to a maximum of CHF 200,000. This coverage does not apply in case of total construction costs in excess of this amount.</li> <li>• The application for your construction permit must be submitted during the period of coverage.</li> </ul>
B2.8	Objections against construction projects by your directly adjoining neighbors	Official publication must take place during the period of coverage.
B2.9	Disputes with your neighbor	Disputes relating to neighbor law are covered (e.g. noise disturbances).
B2.10	Disputes arising from expropriation by the federal government, canton or municipality	The administrative order and the first notice of expropriation must be issued during the period of coverage.
B2.11	Disputes relating to property law that concern either real estate (e.g. condominium property) or movable property (e.g. furniture)	Disputes concerning the possession and ownership of vehicles, including their accessories, are insured in the Mobility & Travel module.

	Which cases are insured?	What needs to be considered?
B2.12	Legal disputes with your domestic staff in your capacity as their employer	
B2.13	Legal disputes with insurers (e.g. personal liability insurers and building insurers)	<ul style="list-style-type: none"> <li>The insured event must take place during the period of coverage.</li> <li>Disputes with insurers that are covered in the other modules are excluded. For example: disputes with vehicle and travel insurers are insured in the Mobility &amp; Travel module.</li> <li>Personal insurance (such as health insurance) is covered in the Health &amp; Personal Insurance module.</li> </ul>
B2.14	Disputes arising from written loan agreements, credit agreements and deeds of donation	The contracts must be signed for coverage to be in place.
B2.15	Disputes arising from contracts for your private use (e.g. purchases, online shopping, subscriptions for mobile phones and gym memberships, visits to restaurants and hairdressers, leisure activities)	<p>Disputes arising from contracts that are covered in the other modules are excluded. For example:</p> <ul style="list-style-type: none"> <li>employment contracts and contracts in connection with your self-employment with an annual turnover up to a maximum of CHF 36,000 are insured in the Work module.</li> <li>contracts relating to registered vehicles, transportation and accommodation contracts and package travel contracts are insured in the Mobility &amp; Travel module.</li> <li>contracts with medical service providers are insured in the Health &amp; Personal Insurance module.</li> <li>contracts with day cares for children are insured in the Partnership &amp; Family module.</li> <li>contracts with tax advisors, financial consultants and fiduciaries are insured in the Tax module.</li> </ul>
B2.16	Enforcement of your non-contractual claims for damages, including in the event of credit card or identity fraud on the internet	<ul style="list-style-type: none"> <li>The loss or damage must have been caused during the period of coverage.</li> <li>Claims for damages that are covered in other modules are excluded. For example: <ul style="list-style-type: none"> <li>property damage in connection with traffic accidents or travel is insured in the Mobility &amp; Travel module.</li> <li>bodily injuries are insured in the Health &amp; Personal Insurance module.</li> </ul> </li> </ul>
B2.17	Legal disputes in connection with any violation of your privacy (such as insults, slander and defamation) as well as cyber bullying	The insurance does not provide cover if you caused the violation of privacy through provocation on your part, or if the violation is related to your political or religious activities.
B2.18	Defense in criminal proceedings in the event of negligence offenses (something that happened "by mistake")	<p>Negligence offenses that are insured in other modules are excluded. For example:</p> <ul style="list-style-type: none"> <li>criminal proceedings under traffic law and proceedings regarding the revocation of Swiss driver licenses and vehicle registrations are insured in the Mobility &amp; Travel module.</li> <li>criminal proceedings against you in connection with your work activity are insured in the Work module;</li> <li>criminal proceedings against you in connection with your taxes are insured in the Tax module.</li> </ul> <p>If you are accused of an intentional offense (something done deliberately or accepted), we will subsequently reimburse costs if the criminal proceedings are discontinued or you are acquitted. Discontinuation of the proceedings or acquittal must not be associated with any financial or material compensation to the plaintiff or other parties.</p>
B2.19	Disputes with authorities in connection with keeping pets	Disputes in connection with intentional cruelty to animals are not insured.
B2.20	Disputes in connection with copyright violations	In addition to covering criminal defense, the insurance also covers the enforcement of and defense against claims for damages.



# C - Mobility & Travel

Your protection for legal issues and disputes in connection with vehicles, road traffic offenses and travel contracts.

## C1 - What is important?

In the legal cases listed below, you are insured in your capacity as:

- owner, keeper, renter/lessee of vehicles;
- road user (e.g. pedestrian, passenger, pilot, driver);
- traveler.

The insurance also covers other authorized drivers and passengers of your vehicles that are registered in Switzerland.

*Disputes in connection with injuries resulting from accidents and other health impairments are insured in the Health and Personal Insurance module.*

## C2 - What is insured?

	Which cases are insured?	What needs to be considered?
C2.1	Disputes arising from contracts (e.g. purchase or service) in connection with your vehicles that are registered in Switzerland	<ul style="list-style-type: none"> <li>• Aircraft with a takeoff weight of up to 5.7 tons are insured.</li> <li>• Contracts concerning the financing of vehicles (e.g. leasing) must be signed for coverage to be in place.</li> </ul>
C2.2	Disputes arising from contracts in connection with rental vehicles	Aircraft with a takeoff weight of up to 5.7 tons are insured.
C2.3	Criminal proceedings and proceedings regarding the revocation of Swiss driver licenses and vehicle registrations	<ul style="list-style-type: none"> <li>• As the user of registered vehicles, you are insured in private and professional situations.</li> <li>• Qualifying or re-qualifying for a driver license is not insured.</li> <li>• The insurance covers negligence offenses (something that happened "by mistake").</li> <li>• If you are accused of an intentional offense (something done deliberately or accepted), we will subsequently reimburse costs if the criminal proceedings are discontinued or you are acquitted. Discontinuation of the proceedings or acquittal must not be associated with any financial or material compensation to the plaintiff or other parties.</li> </ul>
C2.4	Disputes arising from transportation, accommodation and package travel contracts	<ul style="list-style-type: none"> <li>• Transportation contracts include, for example, contracts for air, rail and bus travel or passes for public transportation.</li> <li>• Accommodation contracts include, for example, hotel or Airbnb bookings.</li> <li>• Package travel contracts are contracts with a tour operator or travel office.</li> <li>• The insurance covers rental contracts for vacation apartments and vacation houses rented for a maximum period of eight weeks per year.</li> </ul>
C2.5	Disputes with vehicle and travel insurers	<ul style="list-style-type: none"> <li>• The insured event must have taken place during the period of coverage.</li> <li>• Disputes in connection with bodily injuries are insured in the Health &amp; Personal Insurance module.</li> </ul>
C2.6	Disputes regarding the taxation of your vehicles that are registered in Switzerland	The authority's decision on taxation must have been taken during the period of coverage.
C2.7	Enforcement of your non-contractual claims for damages (e.g. repair costs after a car accident)	<ul style="list-style-type: none"> <li>• The loss or damage must have been caused during the period of coverage.</li> <li>• Disputes in connection with bodily injuries are insured in the Health &amp; Personal Insurance module.</li> </ul>
C2.8	Disputes arising from the possession and ownership of your vehicles that are registered in Switzerland, including their accessories	Aircraft with a takeoff weight of up to 5.7 tons are insured.



# D - Health & Personal Insurance

Your protection for legal issues and disputes in connection with an illness, an accident resulting in bodily injuries or death, incorrect medical treatment, and in connection with maternity, retirement and unemployment. In these cases, we support you in dealings with private insurers, social insurers and pension funds.

We also advise and represent you in connection with enforcing your claims against any injuring parties, your or their liability insurers and the crime victims compensation agency.

## D1 – What is important?

You are insured in both private and professional situations.

## D2 – What is insured?

	Which cases are insured?	What needs to be considered?
D2.1	Disputes with private personal insurers and Swiss social insurers and pension funds	<ul style="list-style-type: none"> <li>The event (e.g. illness, accident, maternity, unemployment, insolvency of the employer, incapacity for work) that justifies the entitlement to benefits must have occurred for the first time during the period of coverage.</li> <li>Disputes in connection with social assistance or social welfare offices are not insured.</li> </ul>
D2.2	Disputes relating to insurance law in connection with pre-existing congenital defects	The decision by the insurer or authority must be announced or issued for the first time during the period of coverage.
D2.3	Legal disputes in connection with the reduction or discontinuation of insurance benefits from prior health impairments	The decision by the insurer or authority must be announced or issued for the first time during the period of coverage.
D2.4	Enforcement of your claims for damages and for pain and suffering, e.g. in connection with an occupational illness, bodily injury, death or violation of your mental or sexual integrity	The loss or damage must have been caused during the period of coverage.
D2.5	Enforcement of compensation under the Victim Assistance Act	The loss or damage must have been caused during the period of coverage.
D2.6	Disputes in the capacity of patient in relation to hospitals, doctors and other recognized medical service providers	<ul style="list-style-type: none"> <li>Outside Switzerland, coverage only include disputes arising from treatments in emergencies.</li> <li>Medical service providers are also deemed to include recognized practitioners of alternative medicine.</li> </ul>
D2.7	Disputes with Swiss adult protection authorities, if you yourself are affected	You must already be insured with us when the authority becomes involved for the first time, and when measures are announced.



# E – Work

Your protection for legal issues and disputes in connection with your employers and your self-employment up to an annual turnover of CHF 36,000.

## E1 – What is important?

*Disputes in connection with injuries resulting from accidents and other health impairments, and in connection with unemployment insurance and insolvency compensation are insured in the Health & Personal Insurance module.*

## E2 – What is insured?

	Which cases are insured?	What needs to be considered?
E2.1	Legal disputes with your employers in your capacity as employee	The insurance does not cover you in any employment relationship as general manager, managing director or member of an executive board.
E2.2	Criminal proceedings against you in connection with your work activities	<ul style="list-style-type: none"> <li>• The insurance covers negligence offenses (something that happened "by mistake").</li> <li>• If you are accused of an intentional offense (something done deliberately or accepted), we will subsequently reimburse costs if the criminal proceedings are discontinued or you are acquitted. Discontinuation of the proceedings or an acquittal must not be associated with any financial or material compensation paid to the plaintiff or other parties.</li> </ul>
E2.3	Disputes concerning contracts in connection with your self-employment	<ul style="list-style-type: none"> <li>• You are insured up to an annual turnover of maximum CHF 36,000. The coverage does not apply in the event of annual turnover in excess of this amount.</li> <li>• You are also insured for the relevant legal cases in the other modules in connection with your self-employment with an annual turnover up to a maximum of CHF 36,000. For example, disputes arising from copyright violations are insured under the Home &amp; Everyday module.</li> </ul>



# F – Partnership & Family

Your protection for legal issues and disputes in connection with child protection agencies or school authorities, and for advice and support in an inheritance case or mediation in the event of separation or divorce.

## F1 – What is important?

This module is only insured if you purchased the multi-person household product (see A1).

## F2 – What is insured?

	Which cases are insured?	What needs to be considered?
F2.1	Disputes with Swiss child protection agencies	You must already be insured with us when the agency becomes involved for the first time and measures are announced.
F2.2	Disputes with Swiss school authorities	<ul style="list-style-type: none"><li>• The decision by the school authority must be announced or issued for the first time during the period of coverage.</li><li>• The insurance covers disputes involving schools up to high school and vocational college level. Disputes with higher-level schools such as universities, universities of applied sciences or higher educational institutions are excluded.</li></ul>
F2.3	Separation in case of cohabitation, registered partnership or marriage according to Swiss law	<ul style="list-style-type: none"><li>• You must already be insured with us when one party moves out or demands dissolution, separation or divorce for the first time. The relevant event is the one that takes place the earliest.</li><li>• The insurance covers the costs of mediation to resolve the consequences of the separation, dissolution or divorce.</li><li>• In disputes between the same parties, the benefits are only paid once.</li></ul>
F2.4	Disputes arising from Swiss family law	<ul style="list-style-type: none"><li>• The insurance covers legal advice provided by us up to a maximum of CHF 1,000 per household and case or calendar year.</li><li>• In disputes between the same parties, the benefits are only paid once.</li></ul>
F2.5	Disputes arising from Swiss inheritance law	<ul style="list-style-type: none"><li>• You must already be insured with us when the testator dies.</li><li>• The amount of insurance is CHF 3,000.</li><li>• Benefits are paid only once per inheritance case.</li></ul>
F2.6	Contractual disputes with babysitters, day cares for children and similar institutions	



# G - Tax

Your protection for legal issues and disputes with the Swiss tax authorities regarding income tax and wealth tax in your capacity as a private individual.

## G1 – What is insured?

	Which cases are insured?	What needs to be considered?
G1.1	Disputes with the Swiss tax authorities regarding income tax and wealth tax	You must already be insured with us when you submit the tax return for which you are claiming legal protection.
G1.2	Contractual disputes with fiduciaries, asset managers and tax advisors	Coverage is in place for mandate relationships in connection with inquiries relating to tax law and with preparing your personal tax return.
G1.3	Criminal proceedings against you in connection with your income and wealth tax	The insurance covers negligence offenses (something that happened "by mistake"). If you are accused of intentional offenses (something done deliberately or accepted), we will subsequently reimburse costs if the criminal proceedings are discontinued or you are acquitted. Discontinuation of the proceedings or acquittal must not be associated with any financial or material compensation, e.g. to the plaintiff.