

Legal protection insurance for private individuals with a mortgage



Living carefree: Legal protection for virtually any circumstance

Whether it's an argument with the neighbors, a traffic incident, or problems with a purchase, you can quickly end up in legal disputes through no fault of your own. These can be lengthy and become expensive. By supplementing your Credit Suisse mortgage with legal protection insurance from AXA-ARAG, you have comprehensive protection in virtually any circumstance and you save yourself time, money, and stress in the event of a legal dispute.

Scope of legal protection insurance*



Home & Everyday

Legal issues and disputes in connection with home ownership, everyday transactions (e.g. purchases), and violation of personal privacy.



Mobility & Travel

Legal issues and disputes in connection with vehicles, traffic violations, and tourist travel contracts.



Health & Personal Insurance

Legal issues and disputes in connection with impaired health, maternity, retirement, or unemployment.



Work

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



Tax

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



Partnership & Family

(only with "multi-person household" option)
Legal issues and disputes in connection with school authorities and child protection agencies as well as inheritance law. Mediation in the event of separation or divorce.

Who is insured?

With a Credit Suisse mortgage for residential property you occupy, you can take out legal protection insurance for yourself (single-person household) or for you and others in your joint household (multi-person household). People under the age of 18 are also covered free of charge under both insurance options, provided they live in the same household as you.

powered by  **ARAG**

AXA-ARAG is our trusted partner for legal protection insurance.

* This legal protection insurance is offered in cooperation with AXA.

Your benefits at a glance

- With legal protection insurance from AXA-ARAG, you have comprehensive protection in virtually any circumstance.
- Financial security for you and other members of your household.
- Maximum sum insured is CHF 600,000 (provided no sub-limits are established).
- Legal protection applies globally.
- No waiting period – your legal protection starts the day after you take out the insurance policy.
- Expert legal advice in multiple languages.
- Court case representation by experienced AXA-ARAG lawyers.
- Court fees and other costs covered (e.g. advisory opinions or indemnification of an opposing party's legal expenses).

You can find more detailed information and explanations on coverage and the insured persons in the [General Insurance Conditions \(GIC\) for AXA-ARAG](#).

Case scenarios: When can legal protection insurance help?

- Your neighbor is planning on renovating their house and thus obstructing your view. You'd like to file an objection to this.
- Your newly purchased laptop does not work upon first start-up. The seller claims it's your own fault.
- You have to cancel your trip because of an unexpected surgery, and your travel insurance is refusing to cover the costs of cancellation.
- Your health insurance plan doesn't want to cover the costs for scar treatment after surgery.
- Your employer fired you and refuses to pay out your overtime and the portion of your salary for the "thirteenth month."
- The tax administration does not accept all the deductions on your tax return.

Sign up for legal protection insurance online

You can sign up for legal protection insurance directly in online banking when you extend your mortgage. Further information is available at:

credit-suisse.com/mortgageprotection

Questions?

The insurance experts at AXA will be more than happy to assist you.

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