



Personal legal protection

Let us take care of your legal cases. Benefit from insurance coverage as an employee, tenant, homeowner, patient, sports person, animal keeper, consumer or passenger, among others, in the following fields of law.

Civil damages law (incl. crime victims compensation)

In disputes over bringing statutory liability claims and crime victims compensation.

Criminal law

In criminal or administrative proceedings against an accusation of a negligent violation of statutory provisions. Costs incurred in connection with intentional offenses are reimbursed up to a maximum of CHF 100,000 if criminal proceedings are dropped or the person is acquitted, or if there is legally confirmed proof that the person acted in self-defense or faced an emergency.

Patient law (Switzerland)

In the case of disputes as a patient with hospitals, treatment or care facilities, doctors, dentists and other recognized medical service providers.

Insurance law*

In case of disputes with private insurance institutions, pension funds, health insurance funds or Swiss public-law insurance institutions

Labor law as an employee

In case of disputes with the employer arising from private and public-law employment relationships

Landlord and tenant law

In case of disputes arising from tenant agreements or leases for movable assets or in the capacity of tenant or leaseholder of insured real estate in Switzerland, including vacation apartments.¹

Lending law

In case of disputes arising from written loan agreements or credit or mortgage contracts.

Other contract law as a private individual

In case of disputes arising from contracts for purchases, lending, work and services, orders, travel, etc.

Property law, incl. neighbor law

In case of disputes arising from ownership and other in rem rights to movable property, animals and insured real estate.

Legal advice under Swiss law of persons, family, and inheritance

Excluding divorce law.

Only for OPTIMA, additional coverage:

- Labor law as employer of domestic staff
- As a general manager or ExB member (amount in dispute max. CHF 100,000)
- Divorce law – legal advice
- Patient law in case of emergencies abroad

Legal protection for landlords (supplementary OPTIMA module)

The insurance covers disputes involving the landlord or lessor that arise from tenant or leasehold contracts for insured property in Switzerland. Insured amount up to CHF 100,000.

**A BASIC plan does not cover disputes with public law insurance institutions (e.g. disability, unemployment or military insurers, etc.) and pension funds.*

¹ A BASIC plan covers only the indicated residential address in Switzerland.

Maximum amounts of insurance

	Basic module BASIC legal protection for private individuals	Basic module OPTIMA legal protection for private individuals	Extended coverage Higher amounts of insurance and additionally insured legal cases*
Amount of insurance for Switzerland and Europe	CHF 300,000 (only Switzerland and directly neighboring countries)	CHF 600,000	CHF 1,000,000
Amount of insurance worldwide	No coverage	CHF 100,000	CHF 150,000
Legal advice	CHF 500 annually or legal case	CHF 1,000 annually or legal case	CHF 2,000 annually or legal case
Deductible (external costs)	15% and minimum CHF 2000	CHF 0	CHF 0

* Possible only for OPTIMA in combination with personal and traffic legal protection

Case examples

"My employer terminated my contract and refused to pay the outstanding overtime and thirteenth month's salary."

Services of AXA-ARAG

"Thanks to AXA-ARAG, I managed to get the money.
The lawyer helped me to draft the statement and calculate the amount I was entitled to in a letter to the counterparty. The outstanding amount was subsequently transferred to my account."

"We've been living in this apartment for almost 30 years. The owner informed us in February that the whole building will be fully renovated next year and that the rental fee will increase by more than 30%."

"AXA-ARAG successfully defended our rights and contested the fee hike. We then managed to negotiate an outcome that was in our interest."

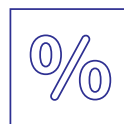
"My health insurer refuses to cover the cost of treating the scars from my appendix operation."

"AXA-ARAG contacted the health insurer and managed to settle the matter."



Additional benefits

- Costs less than an hour with a lawyer
- Advice and representation by internal and external legal specialists and lawyers
- www.myright.ch; free access to our online legal portal with more than 200 templates and checklists



Discount

- Combination discount if you take out personal and traffic legal protection insurance