



# Are you looking for the right motorcycle insurance?

**Motorcycle or motor scooter? For either one: You need insurance.** Our motorcycle insurance OPTIMA offers you comprehensive protection and a series of attractive options. Choose what you want in line with your budget.

## Benefits

## OPTIMA motorcycle

### Liability

Guaranteed amount	✓ CHF 100 million
Deductible for riders under age 25	✱ CHF 100, 200, 500, 1000, 1500
Deductible for other riders	✱ CHF 0, 500
Bonus protection	+

### Partial accidental damage

Theft	✓
Natural forces, fire, snowslide	✓
Animal / marten damage, glass breakage Plus (all glass)	✓
Malicious damage	✓
Transported belongings	+ CHF 2000, 5000, 10000
Transported belongings Plus	+ CHF 2000, 5000, 10000
Replacement car service	✓
Accessories	✓ 10% of the list price insured without surcharge
Mobility	✓ Europe
Compensation in the event of a total loss	✓ Present value supplement with 100% new value coverage in year one or present value
Deductible for partial accidental damage	✱ CHF 0, 300, 500, 1000, 2000

### Comprehensive accidental damage

Partial accidental damage	As above
Collision	✱ Deductible (CHF 500, 1000, 2000, 5000) + Bonus protection/gross negligence

### Parking damage

Parking damage	+ One claim per year up to CHF 1000
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### Transported belongings

Damage or destruction due to accident or theft, provided these items were locked inside or fixed to the vehicle

### Transported belongings Plus

Also covered are computers, electronic devices, etc., and items used for professional purposes

### Replacement car service

Travel/transportation costs or rental car if vehicle unusable due to an insured accidental damage event or breakdown.

### Bonus protection/gross negligence

Protection of the current no-claims discount in the event of a liability or collision damage claim. AXA waives its right of recovery and indemnity reductions if a traffic accident or collision is caused through gross negligence (subject to statutory provisions)

**Accident**

Rider and passenger	+
Only rider or passenger	+
Medical expenses	✓
Death lump sum	+ CHF 10,000 to 150,000
Disability lump sum	+ CHF 50,000 to 500,000
Daily hospital benefits/daily benefits	+ CHF 20 to 75
Treatment costs for pets	✓ per pet CHF 2,500 or maximum CHF 5,000 per event
Driving third-party vehicles	✓
Coverage against loss while abroad	+

✓ insured

★ insured, amount of your choice

+ optional

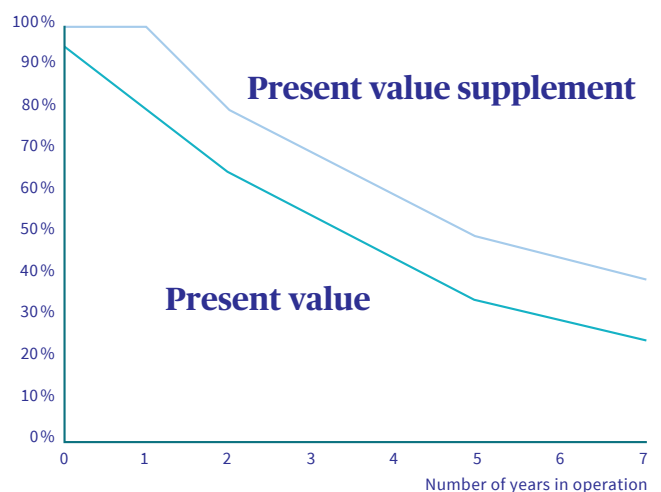


**Present value supplement**

Higher compensation in the event of a total loss.

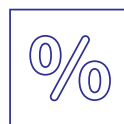
The precise amount of the present value supplement depends on the number of years in operation and the vehicle's condition. In year one, you receive the new-for-old value. Compensation cannot exceed the purchase price.

Percent of vehicle's value




**Additional benefits**

- 24-hour phone for immediate assistance and claim notification
- Roadside assistance throughout Switzerland – and you're back on the road within an hour
- Free emergency roadside service anywhere in Europe
- 100% new-for-old indemnity during year one
- Accessories insured free of charge up to 10% of the vehicle's list price
- With optional coverage for "transported belongings," your motorcycle outfit is also insured



**Discounts**

- New-customer discount: The older the rider, the higher the discount
- Vehicle age discount: The older the vehicle, the lower the premium
- Reduced premium for suspension waiver (keep your license plates for the whole year)
- No-claims discount: Up to 70% for liability and comprehensive accidental damage (collision)

 **Calculate your premium and obtain further information** AXA.ch/motorradversicherung