



# Are you looking for suitable 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. Precisely in line with your wishes and 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 Plus, 100% new-for-old coverage in the first two years
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
Parking damage Plus	+ With deductible of CHF 0 or 300 Unlimited cases and loss amount

#### Transported belongings

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

#### Transported belongings Plus

Computers and other electronic devices, etc., as well as items used for professional purposes are also covered

#### 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

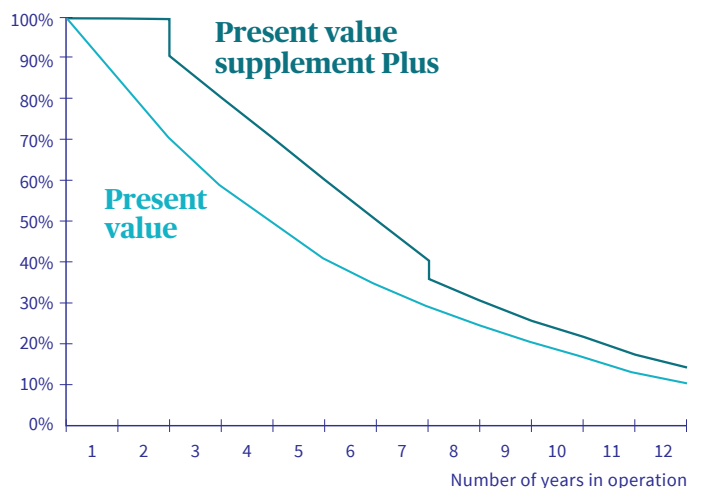


**Compensation in the event of a total loss**

**Present value supplement Plus**

- 100% in the first 2 years (max. purchase price)
- From year 3, much higher compensation than the standard present value

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
- Higher compensation in the event of a total loss: 100% new-for-old indemnity in the first 2 years with present value supplement Plus
- 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)

www.axa.ch  
24-hour phone:  
0800 809 809  
Customer portal:  
www.myaxa.ch

AXA Insurance Ltd.

 **Calculate your premium and obtain further information**  
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