

International insurance solutions

# All locations under one roof



Insure all of your company's locations as reliably as the parent company in Switzerland. AXA offers you a customized overall concept with uniform and worldwide scope of coverage that comes with professional, service-focused support.

## Goals and motives

Global expansion not only opens up new opportunities in the market, it also harbors unknown risks. It therefore makes good sense to avoid inefficient stand-alone solutions when it comes to insurance. We recommend that you opt for a concept you can fully rely on with regard to local services and centralized administration in Switzerland. Place your trust in an insurance partner that can assess your requirements professionally around the world and offer you an integrated overall solution with a uniform scope of coverage.

## Your advantages

- Local support of clients and brokers in Switzerland
- Uniform coverage for all companies in Switzerland and abroad
- Inclusion of the unique legal requirements and business conditions that apply locally
- Overview and control through centralized program management

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**Number one among  
Swiss insurers**

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**Local specialists in  
over 90 countries**

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**Strong expertise in  
claims management  
and risk advice**

## Future-oriented partnership

AXA's advantages in international insurance solutions will help your company develop in the long term:

- Swiss main contract for the parent company and all coinsured companies
- Coverage of all affiliated companies abroad that gives you the same protection as for the parent company in Switzerland
- Local policies for all global companies abroad

## Insurance options

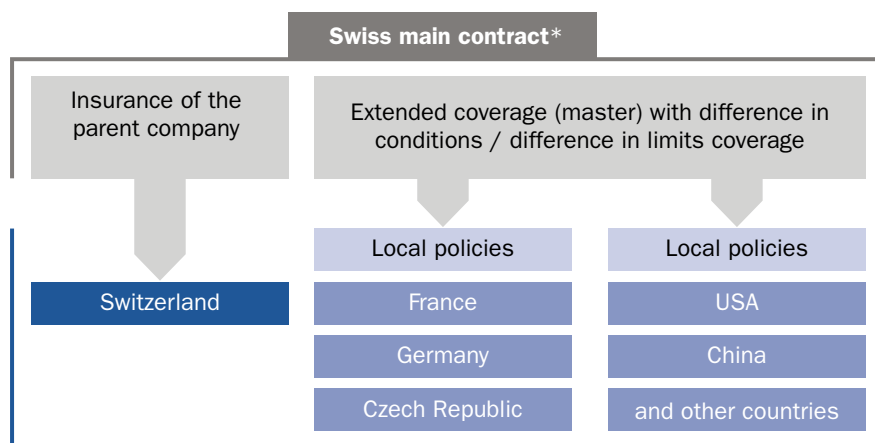
### Liability insurance

Liability insurance covers amounts that must be paid to third parties because of personal injury or property damage through your company. This gives you optimum protection against risks arising from plant and equipment, operations, occupations, products and the environment, as well as from specific sectors.

Insured risks

- Plant and equipment risk:  
Risks arising from owning or keeping real property, buildings and equipment
- Operational and occupational risk:  
Risks arising from activities or omissions relating to operational/occupational processes
- Product risk:  
Risks arising from manufacturing, delivering and trading products
- Environmental risk:  
Environmental hazards arising from plant and equipment, operations, occupations and products

## Identical insurance protection worldwide



\* Main contract for parent company in Switzerland with master function for foreign risks covered locally (subsidiaries, branch offices)

### Property insurance

Property insurance covers costs incurred from loss involving the intrinsic value of property. You can extend your coverage with modules that address the requirements of specific sectors. Coverage includes:

- Damage to property such as goods and facilities (incl. entrusted third-party property) as well as monetary assets
- Comprehensive business interruption insurance, including contingent business interruption (limited to amounts)
- Comprehensive cost package for removal and disposal costs, accounts receivable, personnel and visitor effects, etc.

As the result of

- fire damage
- natural hazard events
- burglary and robbery
- water damage
- glass breakage
- other risks, such as malicious damage resulting from civil commotions, etc.

### Cargo insurance

While on the way to the recipient, your goods will pass through many countries and are often unloaded from and reloaded onto different means of transportation. This means they are exposed to considerable risk that lies outside your control.

For this reason, AXA offers customized cargo insurance solutions designed to protect your goods optimally from the place of dispatch all the way to their designated location. Your goods will be covered reliably against

- loss or damage
- theft, misappropriation, robbery
- general average
- dropping while being loaded, reloaded, unloaded
- accidents involving the means of transportation
- war, strike, civil commotions, terrorism

### Advice and services

Close collaboration among AXA Switzerland, AXA Corporate Solutions and AXA partners in all countries worldwide enables international companies to benefit from optimum coordination, oversight, cost efficiency and control – whether it involves developing a concept or handling a claim.

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