



# Have you caused loss or damage?

**Sometimes the consequential costs of a mistake or error can cost you a lot of money.** With our personal liability insurance, you are protected if you unintentionally cause damage or loss to a third party. Compare the OPTIMA and BASIC options.

	OPTIMA	BASIC
Guaranteed amount	CHF 5 million CHF 10 million (standard)	CHF 5 million (standard) CHF 10 million
Deductible	CHF 200, 300, 400, 500	CHF 200, 300, 400, 500
Minimum deductible for tenant damage	Basic deductible	Basic deductible
Self-employed professional activity up to annual salary	CHF 12,000	CHF 3,000
Motor vehicle users (e.g. car, motorcycle, go-cart)	✓	+
Liability of an additional insured person	+	+
Horse lessees	+	
Hunters	+	
Internet legal protection	+	
Keepers of model aircraft	+	
Kitesurfers	+	+

✓ insured

★ insured, amount of your choice

+ optional

