



# Happy at home

Household contents • Personal liability • Legal protection insurance • Rental guarantee •  
Cyber insurance • Construction insurance • Building insurance • Mortgages •  
Valuables insurance • Accident insurance for domestic staff

Household contents	4 – 5
Personal liability	6 – 7
Legal protection insurance	8 – 9
Rental guarantee	10 – 11
Cyber insurance	12 – 13
Construction insurance	14 – 15
Building insurance	16 – 17
Mortgages	18 – 19
Valuables insurance	20 – 21
Accident insurance for domestic staff	22 – 23
Service	24 – 25

Having a home and  
**feeling entirely at ease** in it is  
priceless. That's why we offer  
**individual solutions** to meet any  
and all of your needs.



# You have more possessions than you realize

**Mobile phone damage, bicycle theft, house fire:** These are just some of the risks you can insure yourself against with our household contents coverage. We give you a comprehensive solution – one that is flexible and can be expanded to suit your needs.

The basics

**Household contents insurance** protects you against fire, theft and water damage. In case of damage or loss, we pay the new-for-old value. Household contents include all personal movable property (including digitally acquired data such as songs, e-books, etc.) that belongs to you or to your family members who share the same household. This also extends to items that are leased or rented, items you have been entrusted with and items that your guests have brought with them. And your household contents are insured not only in your home, but also anywhere in the world. If you move within Switzerland, the insurance is also valid during the moving process.

**All Risk household contents insurance** provides coverage for households with upscale furnishings and valuables. Your household contents enjoy all-round protection – and that includes coverage against damage you yourself cause as well as in the event of loss. We will be pleased to advise you in person.

**Personal liability** can be combined with household contents insurance.

Interesting add-ons

- Certain risks call for special protection and can also be covered. Examples:
- Theft away from home
  - Breakage of glass/stone components of furniture
  - Breakage of windows, washbasins and building glass
  - Gross negligence
  - Loss of keys and key service
  - Emergency repair contractors
  - Bike and e-bike assistance

Individual comprehensive protection

Whether it's an e-bike, hearing aid or expensive photo equipment, your most important items can also be insured against damage caused by yourself or external influences (e.g. your camera falls on the floor).

**Claim scenario**  
*After his lunch break, Mr. Zbinden finds to his horror that his new bike has vanished – together with its lock and lights. He had left it in the underground bike park for just one hour.*

Breakdown of costs

Claim for theft		
Replacement of the bicycle	CHF	2,600
Replacement of bicycle accessories (lock and lights)	CHF	100
<b>Claim total</b>	<b>CHF</b>	<b>2,700</b>
Deductible	CHF	200
<b>Compensation from AXA</b>	<b>CHF</b>	<b>2,500</b>




Calculate the premium and get more information  
[AXA.ch/household](https://www.axa.ch/household)



# Get protection for you and your family

Accidents happen.

And the consequences can be serious, ranging from personal injury to property damage – for which you must accept responsibility. Or maybe someone submits an unjustified claim against you. We support you with individual solutions in both these cases.



Calculate the premium and get more information

[AXA.ch/personal-liability](https://AXA.ch/personal-liability)

The basics

Our personal liability insurance protects you against claims for personal injuries or property damage that you cause to others and defends you against unsubstantiated claims. You are insured as a:

- property owner
- tenant
- animal keeper
- kite surfer
- drone owner
- bike, e-bike or moped rider

**Claim scenario**

*In a moment of absentmindedness, Ms. Peyer knocks over a vase of flowers, and its contents spill onto the lounge floor in her rented apartment. A major portion of the parquet floor (solid wood) needs replacing.*

Interesting add-ons

You can add other modules to your liability insurance.

- Use of private third-party vehicles
- Use of car sharing and rental vehicles
- Pet damage to rented accommodation
- Loss of keys & key service
- Gross negligence
- Hunters
- Horse lessees

Breakdown of costs		
Value of the damaged parquet floor (40 m²)	CHF	9,800
Removal of water stains on wall	CHF	500
<hr/>		
Claim total	CHF	10,300
Deductible	CHF	200
Compensation from AXA	CHF	10,100





**“The 13th month salary was agreed in the contract I had with my former employer. When I decided to give notice and take up a new job, my boss was no longer willing to pay me the prorated 13th month salary. Fortunately, AXA-ARAG gave me professional legal support.”**

Lara M.,  
AXA-ARAG customer since 2015

# Getting your rights when you're in the right

With AXA-ARAG legal protection insurance, you can count on a strong partner to help you settle legal matters and disputes – a partner that is committed to defending your rights. Legal disputes with your employer, a hospital or landlord can quickly become very expensive. Our modules give you the flexibility to put together a legal protection policy that suits your personal needs and ensures you optimal coverage.

**We offer advice and support for legal issues and disputes in the following areas:**

- Home and everyday: in connection with renting or home ownership, everyday transactions (e.g. purchases) and privacy violations
- Mobility and Travel: in connection with vehicles, traffic offenses and travel contracts
- Health and personal insurance: in connection with health problems, maternity, retirement or unemployment
- Work: in connection with your employment and disputes with your employer

**Additional modules for comprehensive legal protection:**

- Partnership & Family: support in legal matters and disputes in connection with school authorities and child protection agencies as well as mediation in the event of separation or divorce
- Taxes: support in legal matters and disputes in connection with the Swiss tax authorities regarding income tax and wealth tax

Legal Advice PLUS – comprises an analysis of your situation, examination of documentation and legal advice concerning all areas of Swiss law.

## **Good to know**

*All modules can be taken out individually or in any combination. For basic coverage, we recommend the modules “Home and Everyday,” “Mobility and Travel,” “Health and Personal Insurance” and “Work.” The add-on modules allow you to tailor your legal protection to your individual needs and ensure comprehensive coverage no matter what situation you are facing.*



**Additional information**  
[www.AXA-ARAG.ch](http://www.AXA-ARAG.ch)



# More financial freedom – renting without a bank deposit

**Tenants often have to** deposit up to three months' rent with the bank as a guarantee. This is money you can't use. If you would like to put this money to more profitable use, or if you don't have the necessary liquidity available at present, our rental guarantee insurance is the right solution for you.

With rental guarantee insurance from AXA, you have unrestricted access to your savings instead of having to deposit the amount for the full duration of the tenancy. We undertake to pay your landlord any justified claims, e.g. for tenant damage or rental arrears. We only claim these amounts back from you later on. Rental guarantee insurance from AXA is a surety, not insurance. In return, you pay an annual fee of 4% of the guarantee amount. This also entitles you to benefit from attractive discounts.

**Sample calculation**  
*Monthly rent of CHF 2,500, three months' rent as deposit*

**Required deposit** CHF 7,500  
(without rental guarantee insurance, this would be deposited at the bank)

**Annual cost with AXA rental guarantee insurance** CHF 300  
(Personal liability insurance from another provider)  
Annual premium: 4% of the required deposit plus 5% federal stamp duty CHF 15

**Annual cost with AXA rental guarantee insurance including 10% discount** CHF 270  
Personal liability insurance with AXA, annual premium: 3.6% of the required deposit plus 5% federal stamp duty CHF 13.50



**Calculate the premium and get more information**  
[AXA.ch/rental-guarantee](https://www.axa.ch/rental-guarantee)



# Protect yourself against online risks

**Nowadays it's impossible to imagine life without the Internet. But there are many dangers lurking on the web.** What if you are scammed by a fake shop? What if cybercriminals hack your credit card? Or what if your child becomes a victim of cyberbullying? In these instances, we are the strong partner who will stand up for you and protect you against financial loss.

Cyber Plus insurance offers comprehensive protection against cyber crime. Cyberinsurance is made up of four modules. You can take out each module individually.

- **Online accounts and credit cards:** AXA Cyber Plus insurance helps when your personal details or bank account or credit card data are stolen or misused.
- **Cyberbullying and copyrights:** We are here to help if copyrights have been violated online or if you are being cyberbullied. In justified cases, we will also pay for psychological counseling by a trained expert over the phone.
- **Online Shopping:** AXA Cyber Plus insurance takes the worry out of online shopping by protecting you against financial losses if you buy from dubious online shops.
- **Data recovery, virus removal and IT assistance:** We offer assistance with data recovery, virus removal, technical faults and other IT support issues relating to electronic devices like computers and laptops.

Cyberinsurance consists of AXA insurance, AXA-ARAG internet legal protection and cyber prevention services – which all together keeps you fully covered against online risks.

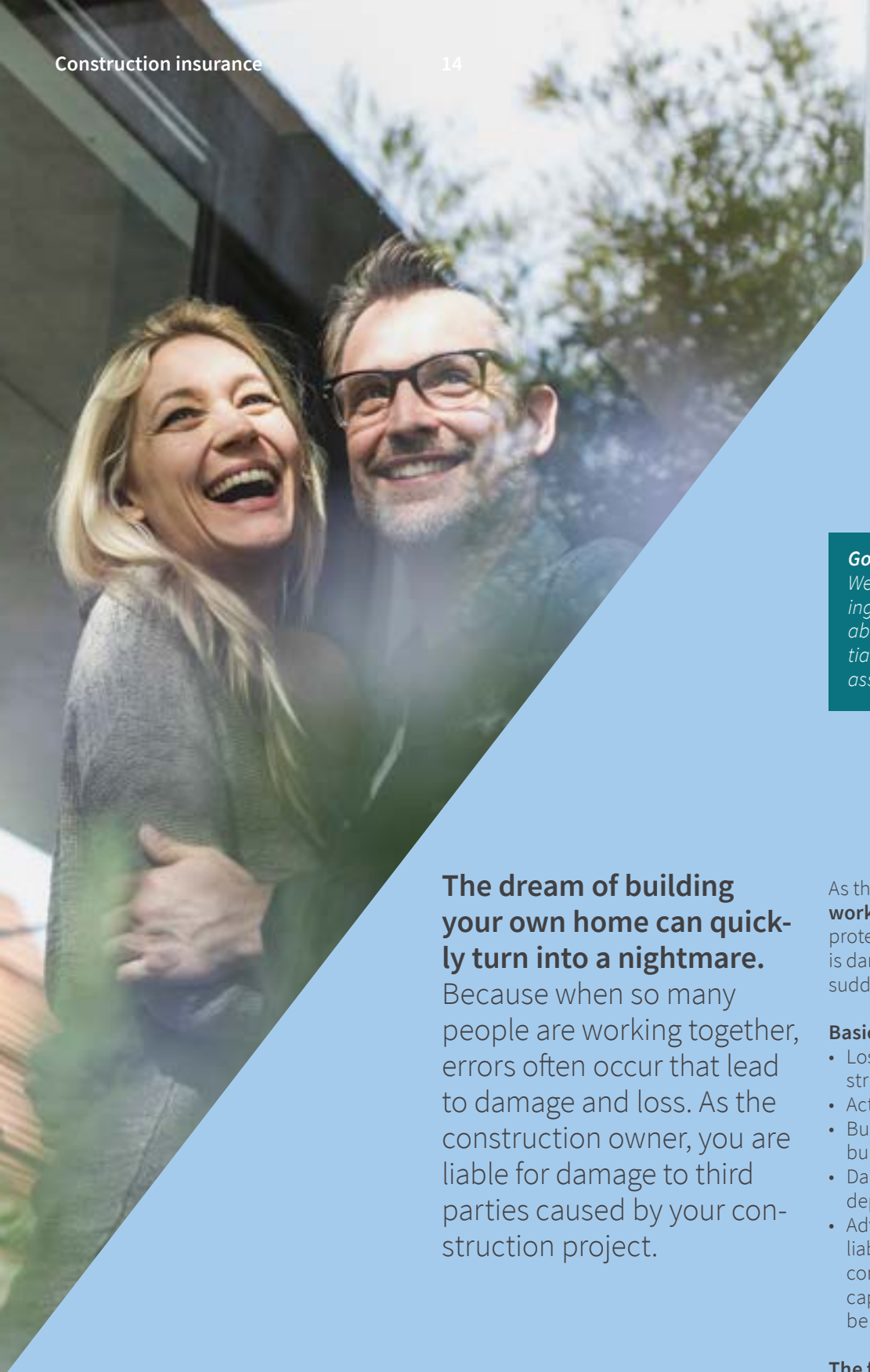
## **Exclusive prevention services**

*As an AXA customer, you benefit from unique prevention services. With these, you will receive a push message if your credit card details are stolen, your e-mail address or telephone number is affected by a data leak, or if online posts are found that damage your reputation or violate your personal rights.*



For more information visit  
[AXA.ch/cyber](https://www.axa.ch/cyber)



**Good to know**

We offer attractive solutions for financing your construction project. Learn about our mortgage models or partial financing with your pension fund assets.

### The dream of building your own home can quickly turn into a nightmare.

Because when so many people are working together, errors often occur that lead to damage and loss. As the construction owner, you are liable for damage to third parties caused by your construction project.

As the construction owner, **contract works insurance** offers you financial protection if a building under construction is damaged or destroyed on account of a sudden unforeseen event.

**Basic coverage**

- Losses and damage caused by construction accidents
- Acts of vandalism on building works
- Burglary and theft of property already built into the construction
- Damage from fire and natural forces, depending on the cantonal regulations
- Advances of amounts for which the liability insurer of a party involved in the construction is liable. This protects your capital and ensures that the work can be continued.

**The following can also be included:**

- Damage to existing structures
- Damage from spray painting and graffiti
- Construction substrate and soil mass
- Scratches on surfaces
- Additional inclusions are possible

**Add-on coverages**

Some add-on coverages that can be taken out include: legal protection for builders and contractors' guarantee insurance (work guarantee).

# All-round protection during the construction phase

**Construction owner's liability insurance**

covers financial claims for personal injury and property damage against you as the construction owner or owner of the construction land. It also defends you against unsubstantiated claims for damages.

**Basic coverage**

- Third-party claims due to damage from construction and assembly work
- Environmental damage
- Loss prevention costs, i.e. measures taken to prevent immediately imminent damage or loss
- Legal protection in criminal proceedings

**The following can also be included:**

- Pure financial losses
- Damage due to drilling for geothermal energy use
- Accidents involving visitors and customers

**Main risks**

As the construction owner, you are responsible for any damage to third parties due to construction work or damage to the construction project caused by a construction accident, regardless of whether you are at fault. The same also applies to loss or damage caused by architects, building contractors or tradespeople acting on your behalf.

**For example:**

- Damage due to unexpected behavior of the construction substrate
- Damage due to accidents during construction activities
- Claims by third parties for cracks in neighboring buildings, and also on account of unsubstantiated or excessive claims
- Acts of vandalism, thefts
- Building contractor's failure to perform due to bankruptcy



For more information, visit  
[AXA.ch/construction](https://www.axa.ch/construction)



**Protect what you care about!** Fire or water damage is not only a threat to your personal safety, it can also put your financial future at risk. Protect your home for peace of mind and a life without any unwelcome surprises.

Our building insurance provides you with comprehensive coverage for everything that is permanently installed in your building, including photovoltaic installations, window panes and much more. If you like, you can also insure the grounds around your building. Protect yourself against financial risks and set up your building insurance based on your needs.

#### Fire and natural hazards

Almost all of the cantons in Switzerland require you to insure your house against damage caused by fire and natural hazards, such as flooding, hail or falling rocks. You can take out this insurance through AXA in the cantons of Geneva, Uri, Schwyz, Ticino, Appenzell Innerrhoden, Valais and Obwalden. In the remaining cantons, you are required to insure your property against fire or natural hazards with the cantonal buildings insurance authority.

#### Additional building insurance coverages

- Water damage: Whether your water pipes burst or freeze
- Damage due to glass breakage: Damage to glass, such as window panes or sanitary installations
- Damage to building due to burglary or attempted burglary
- Extended coverage: Malicious damage or damage resulting from martens, rodents and insects, among other things, is also covered
- Earthquake

#### Supplemental coverage

- Building technology failure
- Damage to the surrounding areas
- Equipment for building maintenance (for multi-family homes)
- Damage to external blinds caused by singeing
- Additional costs for temporary housing
- Additional costs resulting from the loss of rent

#### Photovoltaics, solar power systems and heat pumps

Our comprehensive coverage for building technology insures, among other things, your systems that use renewable energies. In addition to damage and destruction, you can also insure loss of earnings due to lost power generation.

#### Premises liability insurance

The law clearly states when you can be held liable for damage caused by an

accident if you own a house or property. This type of damage often is the result of structural defects or a lack of maintenance. If, for example, you forget to salt your icy forecourt and someone slips, falls and injures themselves, you are liable. Liability insurance from AXA will protect you against these types of claims for damages from third parties and defend you against unsubstantiated claims. If you own and live in a single-family house, these types of claims are already included in our personal liability insurance. Building liability insurance provides all the condominium owners with coverage for such claims.

# Carefree living

#### Good to know

We also have attractive solutions for financing your construction project. Learn about our mortgage models or partial financing using your pension fund assets.



For more information, visit  
[AXA.ch/building](https://www.axa.ch/building)



# Make the dream of owning your own home a reality

**Many people dream of owning their own home.** But a lot of them think they can only get a mortgage from a bank. This is not actually true. As an insurance company, we are committed to finding suitable ways of investing our pension and premium assets. This is why our lending policy provides accountability for all parties involved. We often have very attractive terms for borrowers.

## Financing example

<b>Purchase price</b>	<b>CHF 1,200,000</b>
Down payment – at least 20% of the purchase price*	CHF 240,000
Loan amount	CHF 960,000

## Costs

Interest on first mortgage CHF 800,000 at 5.00%*	CHF	40,000
Interest on second mortgage CHF 160,000 at 5.50%**	CHF	8,800
Amortization within no more than 15 years or up to age 60		CHF 10,670
Annual ancillary costs / maintenance approx. 1% of the purchase price	CHF	12,000

<b>Total annual costs</b>	<b>CHF</b>	<b>71,470</b>
<b>Total monthly costs</b>	<b>CHF</b>	<b>5,956</b>

\* Fees (notary and land register fees, property transfer tax, etc.) must also be paid out of your own pocket.  
\*\* The credit check is based on a long-term average interest rate of at least 5%.

Owning your own home should be a joy, not a chore. This means the financial outlay needs to be affordable for you over the long term. Tried and tested rules apply when calculating your individual budget so you can gauge your financial options correctly:

- **The 20/80 rule**  
20 percent of the purchase price should be covered by your own funds. You may finance the remaining 80 percent with borrowed capital (1<sup>st</sup> and 2<sup>nd</sup> mortgages).
- **The 1/3 rule**  
The regular expenses for your own home should not exceed 1/3 of your gross annual income. These costs include the interest on the 1st and 2nd mortgages, the ancillary costs and the repayments for the 2nd mortgage.

## Our mortgage products

### Fixed-rate mortgages

With a fixed-rate mortgage, the loan amount, interest rate and term are agreed when the contract is signed. You can choose between one and ten years as the term, depending on the loan amount. The interest rate is not exposed to any fluctuations until the end of the agreed term.

- **Advantage**  
The amount of interest due for the whole term can be budgeted right from the beginning. Interest rates can be fixed up to 12 months in advance, subject to a corresponding premium.
- **Risk**  
There is a prepayment penalty for early termination.

### SARON mortgage

With a SARON mortgage, you are not tied to a fixed interest rate or a specific term.

- **Advantage**  
There is no fixed term, which gives you financial flexibility (e.g. if you are planning on selling your home).
- **Risk**  
With a variable-rate mortgage, the rate of interest rises and falls along with the general level of interest rates

### Sustainability discount

Whether you are replacing your heating system with renewable energy or installing more efficient thermal insulation or a photovoltaic system, we support your sustainable efforts with attractive discounts.



Calculate the premium  
and get more information  
[AXA.ch/mortgages](https://www.axa.ch/mortgages)



# For your most cherished possessions

The ideal complement to your household contents insurance is valuables insurance which covers financial loss in case of theft or loss of or damage to the belongings you hold most near and dear – even while you are traveling.

Each item is recorded separately, making it easier to provide proof of value in the event of a claim.

Valuables are a sought-after commodity: Burglaries are on the rise, and thieves know where to look. Once something is lost, no insurance can replace the sentimental value. But it is reassuring to know that we will at least indemnify the material loss.

#### Scope of coverage

Valuables insurance covers financial losses arising from theft, robbery, loss, misplacement, destruction or damage to your most precious possessions. It also applies while you are traveling. Coverage is worldwide except for paintings.

The following items are insurable:

- Jewelry
- Watches
- Furs
- Paintings
- Musical instruments



For more information, visit  
[AXA.ch/valuables](https://www.axa.ch/valuables)



# Protection for domestic staff

One of the comforts in life is to be able to benefit from the services of a housekeeper or gardener. But have you ever given any thought to what would happen if there were an accident?

## Accident insurance for domestic staff

For just a small sum, you can insure domestic staff (such as housekeepers, gardeners or babysitters) against accidents at work and on the way to and from work. What many people don't know: **This coverage is stipulated by law and is obligatory for all employers.** This insurance is for all of your household staff who work up to eight hours per week and do not earn more than CHF 15,000 per year. If a time comes when you no longer have domestic staff, you can cancel the insurance policy at any time.

## Benefits of mandatory accident insurance under the Accident Insurance Act

- Medical expenses (medical treatment, hospital stays in the general ward)
- Daily benefits (maximum 80% of insured earnings from the third day)
- Disability pension (maximum 80% of insured earnings)
- Surviving dependents' pension
- Compensation for physical or mental impairment and helplessness allowance

“We’ve relied on help with the gardening for many years. So we’re glad we have a gardener. But one day he slipped on our outdoor steps and broke his wrist. Fortunately, we were insured.”

Peter U.,  
AXA customer since 2011



For more information, visit  
[AXA.ch/domestic-staff](https://www.axa.ch/domestic-staff)





**The AXA 24-hour phone**

We are available for you round the clock on 0800 809 809.

**The densest network of advisors in Switzerland**

With more than 340 independent general agencies and agents plus around 3,000 employees working exclusively for AXA Switzerland, we have the densest distribution network among Swiss insurance companies.

**myAXA – our customer portal**

Here you will find all information about your contracts, data, invoices and a whole lot more – online, anywhere and at any time.

**Welcome to the number one!**

2 million customers can't be wrong. 93% of them are satisfied with AXA's benefits and service. We hope you'll be one of them soon.

# Service makes all the difference

**Excellent insurance coverage and fair advice:** we can guarantee you both. In an emergency, what really counts is service that you can rely on. The focus is always on you and your needs.

