Safely underway

Car • motorcycle and motor scooter • vintage car • bicycle and moped • travel • legal protection • watercraft • aircraft
There are many types of insurance. But what matters to us is that we work together with you to find the solution that is best for you. This is why we are always glad to advise you in person.
Gas, hybrid, or electric motor?
When you buy a car, you need motor vehicle insurance. We have a series of attractive solutions for you to choose from – precisely in line with your wishes and your budget.

The basics

Liability insurance is obligatory for all motorcycle and motor scooter owners according to the Road Traffic Act. That’s because traffic accidents very quickly become very expensive – especially if people are injured.

Accidental damage insurance is voluntary, but becomes really important when there is damage. You choose between comprehensive or partial accidental damage coverage and thus determine your own level of protection.

Interesting supplementary coverage

Parking damage insurance
You return from your shopping and discover deep scratches and a new dent in the passenger door. In financial terms, parking damage insurance puts you on the safe side.

Accident or passenger accident insurance offers you financial support if you as the driver are involved in an accident or your passengers are injured or killed. Although employees in particular enjoy good insurance coverage from their employer nowadays in case of an accident, accident or passenger accident insurance has a decisive advantage in such situations: It pays out immediately, even if the question of who is at fault has not yet been answered.

Mobility insurance Switzerland/Europe ensures that you will always stay mobile. Benefits such as roadside assistance, towing, vehicle recovery and repatriation are covered.

All-round protection for your Wallbox / wall charging station
Regardless of whether you used your Wallbox / wall charging station incorrectly, it was damaged by vandalism, or it was stolen: As part of this supplementary coverage, AXA meets the costs of a same-value new Wallbox and assumes the installation costs.

Additional replacement car service module
This module covers your travel and transportation costs or a rental car if your car becomes unavailable due to an insured accidental damage or breakdown event.

Good to know

Do you sometimes drive someone else’s car? A friend’s car perhaps? If the car doesn’t have accidental damage insurance, you could be in for a nasty surprise in the event of a claim. A supplement as part of personal liability insurance protects you against this risk.

Calculate your premium and obtain further information
www.axa.ch/car
For motorcycle or motor scooter insurance – as for car insurance – you choose whether you want a compact insurance solution or a modular solution.

The basics

Liability insurance is obligatory for all motorcycle and motor scooter owners according to the Road Traffic Act. That’s because traffic accidents very quickly become very expensive – especially if people are injured.

Accidental damage insurance is voluntary, but becomes really important when there is damage. You choose between comprehensive and partial accidental damage coverage and thus determine your own level of protection.

Interesting supplementary coverage:

Parking damage insurance
You return from your lunch break and discover a deep scratch on the fuel tank. Your motorcycle/scooter is just a few months old – which makes it all the worse. In financial terms, parking damage insurance puts you on the safe side.

Accident insurance offers you financial support if you as the driver are involved in an accident or your passengers are injured or killed. Although employees in particular are well insured nowadays in case of an accident, accident or passenger accident insurance has a decisive advantage in such situations: It pays out immediately, even if the question of who is at fault has not yet been answered.

Mobility insurance Switzerland/Europe ensures that you will always stay mobile. Benefits such as roadside assistance, towing, vehicle recovery, and repatriation are covered.

Example of a claim
After a motorcycle trip, Igor enjoys a break at a service station. On returning to the parking space, he is stunned: The locked storage box has been broken into – and his motorcycle helmet and expensive leather jacket have both been stolen.

Breakdown of costs

<table>
<thead>
<tr>
<th>Accidental damage</th>
<th>CHF</th>
</tr>
</thead>
<tbody>
<tr>
<td>Damage to storage box</td>
<td>250</td>
</tr>
<tr>
<td>Theft of motorcycle helmet</td>
<td>359</td>
</tr>
<tr>
<td>Theft of leather jacket</td>
<td>899</td>
</tr>
<tr>
<td>Damage total</td>
<td>1,508</td>
</tr>
<tr>
<td>Deductible</td>
<td>0</td>
</tr>
<tr>
<td>Compensation from AXA</td>
<td>1,508</td>
</tr>
</tbody>
</table>

On a motorcycle your body feels the power of your machine as you ride the streets. On a motor scooter, you sense your environment a lot more intensely than in a car. You need to apply skill and anticipation. Protection and coverage – those are our tasks.
Coverage for your vintage car

Your vintage motor vehicle is an affair of the heart. Hence, it has sentimental value, and not just material value. Everyone who shares your passion understands this. Rely on us: We are here for you and offer the very best insurance for your gem.

Your vintage car is an individual, and so is our insurance solution. You choose between comprehensive or partial accidental damage insurance that is specially tailored to your needs. You also benefit from mobility insurance and extended coverage.

Mobility insurance Switzerland/Europe ensures that you will always stay mobile. Benefits such as roadside assistance, towing, vehicle recovery and repatriation are covered.

Free extended coverage offers you protection for replacement and individual parts, transportation damage, vehicle locks and higher coverage for the increased value of your vintage car.

Arrange an appointment now with an AXA advisor and discuss the coverage appropriate to your needs.

Good to know
More than two vintage cars can be insured under a single set of interchangeable license plates. Inquire at your local driver and vehicle licensing office.

For more information visit www.axa.ch/vintage-car
Many bicycle and moped riders hardly give a second thought to insurance. But there are some issues they need to consider.

Mopeds are all the rage, and there’s no end to the e-bike boom. But the traditional bicycle is still our favorite two-wheeler. Almost every second person in Switzerland regularly mounts the saddle. But sadly, the risks are often underestimated. Do you know how you and your two-wheeler are insured?

### The basics

**Liability insurance** for bicycles, e-bikes, and mopeds (up to 25 km/h) is voluntary. If you already have personal liability insurance, coverage of bicycles, e-bikes, and mopeds (up to 25 km/h) is included automatically.

For mopeds and e-bikes (up to 45 km/h), separate liability insurance is required, e.g. via the dealer. It’s only after submitting a certificate of insurance to the department of motor vehicles that they will grant you a license plate.

**To cover damage to your bike, e-bike, or moped** you can take out the “Bicycles, e-bikes, and sports equipment” module – either separately or in combination with household contents insurance. This provides all-round protection against theft, a fall, or vandalism, including when you are on the go.

**Good to know**

Personal liability insurance protects you against claims from third parties. And it makes no difference if you are riding your own or someone else’s bicycle, e-bike, or moped (up to 25 km/h).

For more information visit [www.axa.ch/bike](http://www.axa.ch/bike)
The travel insurance for everyone

Travel, vacation, leisure time, and transportation.
We support you and your family in any emergency you may encounter in Switzerland or abroad. Quick and reliable – around the clock. With specialists ready to provide you with expert assistance.

“Our daughter broke her leg during our family vacation and had to be operated on locally as an emergency. AXA organized the journey home for us all and paid the extra costs.”

Martin B., AXA customer since 2014

Your coverage is as individual as your travel plans. It comprises three modules that you can freely combine to suit your needs:

Cancellation cost insurance
If you can’t take the trip you planned, we pay the costs of cancellation.

Personal assistance insurance
Sometimes an emergency can ruin your plans, forcing you to take expensive, immediate action. We are by your side to organize what is necessary and bear the costs incurred.

Vehicle assistance insurance
Your vehicle breaks down, or you’re on vacation with your motorhome and suffer a mechanical failure? We’ll be there to help.

Select what’s right for you and benefit from an attractive combination discount with which you can save up to 25% on your premiums.

Good to know
You’ve been looking forward to a theater performance in Verona for the past few weeks. But unfortunately you’ve caught the flu and are confined to bed during the performance. The trip has to be canceled, but your tickets are insured.

Calculate your premium and obtain further information www.axa.ch/travel
Getting your rights when you’re in the right

Legal disputes with other road users can quickly become very expensive. With AXA-ARAG legal protection insurance, you can count on a powerful partner to help you settle legal matters and disputes – a partner that is committed to defending your rights.

You can select from our various modules and put together the level of legal protection that offers the best possible coverage for your needs. We advise and support you in connection with:

- Mobility & Travel: for traffic violations during travel by road, train, boat, or air, and for contracts when buying a vehicle or for travel contracts
- Health & Personal Insurance: for illnesses, accident-related bodily injury, medical malpractice, maternity, retirement, or unemployment. In these cases, we support you in dealings with private insurers, social insurers, and pension funds.

Additional modules for all-round legal protection:

- Home & Everyday: for renting or owning property, everyday transactions (e.g. purchases), and privacy violations
- Work: for your employment and disputes with your employer
- 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
- Disputes with the Swiss tax authorities regarding income tax and wealth tax

Legal protection PLUS – comprises an analysis of your situation, examination of documentation, and legal advice. We are here to help with all issues pertaining to Swiss law. We explain the legal situation, discuss with you the various options on how to proceed as well as the opportunities and risks involved, and are available to help you find the right solution.

“The bill for a minor service included numerous other repairs that were not agreed. Luckily, AXA-ARAG assisted me in the negotiations.”

Peter U., AXA-ARAG customer since 2011
You like to spend your free time on the water. With a sail, a motor, or both: Thanks to our watercraft insurance, you are ideally covered.

Like motor vehicle insurance, watercraft insurance offers you a flexible total package for watercraft that includes liability, accidental damage, legal protection, and accident insurance.

Liability insurance is mandatory by law for the following boats:

- boats powered by an engine
- sailboats with a sail area exceeding 15 m²
- rental boats in general

It covers any damage you may cause to persons, property, or an animal with your boat.

Accidental damage insurance is voluntary and flexibly arranged. You can choose between full or partial accidental damage coverage. You can also specify the scope of insurance precisely in line with your wishes.

Accidental damage insurance is an extension to comprehensive accidental damage insurance. The module covers losses due to internal effects or external causes such as improper use, carelessness, negligence, insufficient water, oil, fuel, or other operating agents, failure of systems used for measuring, control, or safety.

Marine legal protection insurance provides the financial means necessary to defend and enforce your legal interests.

You realize your dream of flying, and we take care of your safety. Whether you pilot, own, keep, or rent an aircraft, our aviation insurance will cover your aircraft not only while it is in use but also when it is laid up.

As a pilot, you are liable to third parties for any loss that occurs in the air or on the ground. You are also responsible for your passengers and can be held liable if something unforeseen happens.

Combined third-party and passenger liability insurance offers you comprehensive protection against liability claims.

Comprehensive accidental damage insurance covers damage to the aircraft. Accidental damage insurance for aircraft that are in storage only covers damage that occurs while the aircraft is on the ground.

The insurance covers keepers and owners of aircraft, crew members, and air freight carriers, as well as persons responsible on their behalf.

Accident and passenger insurance can be taken out for passengers and crew members – as for other motor vehicle insurance. We then pay medical expenses, daily benefits (if these have been included), or a disability/lump sum or death lump sum.

Good to know
We have specially trained watercraft experts located close to virtually every shore. They are knowledgeable about boat building and informed about new developments in the industry, and are thus your professional partner if you need advice or are filing a claim. Don’t hesitate to call us if you have a question or concern.

Machinery insurance is an extension to comprehensive accidental damage insurance. The module covers losses due to internal effects or external causes such as improper use, carelessness, negligence, insufficient water, oil, fuel, or other operating agents, failure of systems used for measuring, control, or safety.

Marine legal protection insurance provides the financial means necessary to defend and enforce your legal interests.

Good to know
As the renter of aircraft owned privately or by a club, you are liable for any losses. First clarify if the aircraft has accidental damage insurance and if there are club bylaws that regulate the deductible in the event of a claim.

Accident and passenger insurance can be taken out for passengers and crew members – as for other motor vehicle insurance. We then pay medical expenses, daily benefits (if these have been included), or a disability/lump sum or death lump sum.

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AXA 24-hour phone
Whatever happens, we’ll be there to help. Contact us at www.axa.ch or 0800 0809 809, at any time around the clock.

Welcome to the number one!
1.9 million customers can’t be wrong. 93% of them are satisfied with AXA’s coverage and service. Wouldn’t it be nice to join them soon?

myAXA – our customer portal
Here you’ll find all the information concerning your contracts, data, invoices, and a whole lot more – online, anywhere, and at any time. Of course, you can also simply submit your claim via myAXA.

Parking disc and European accident statement
Practical and very important when the worst happens! Order your free parking disc today for everyday use and a European accident statement for when you need it. Give us a call.

Max the Badger
Protect your children from the dangers of road traffic. With the “Max the Badger” app, your children learn the traffic regulations in a playful, easy way. Max shows them what matters in road traffic.
www.axa.ch/max

Your partner in the event of a claim
Always report any incidents to AXA first. We will organize the repair of your car through a certified partner garage. You will thus benefit from the following additional advantages:

•  Repair using state-of-the-art standards and manufacturer specifications
•  Lifelong repair guarantee
•  Vehicle cleaning
•  Repair by our glass partner at the place of your choice

Prevention – accident research
From minor paint damage to fatal road traffic accidents. Every year AXA receives numerous claims from its insured. In order to analyze how and why the most frequent accidents occur, AXA set up an accident research unit in 1981. An international success story that’s unique in the Swiss insurance market.

Sustainable investments
AXA invests its insurance premiums and pension assets sustainably. But how exactly? Find out at www.axa.ch/sustainable-investments

Excellent insurance coverage and fair advice:
We can guarantee you both. In an emergency, what really counts is a service that you can rely on. The focus is always on you and your needs.
“Safely underway” – did you see any solutions that would help you achieve this goal? Follow the links on the pages of this brochure to go straight to the product information you want.

Do you have any other questions about insurance? About your vehicle, your pension, or your company, for example? Then visit us online or give us a call.

www.axa.ch
0800 809 809