AXA
Safely underway
Car · Motorcycle and motor scooter · Vintage car ·
Bicycle and moped · Travel · Legal protection · Watercraft · Aircraft

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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.

Driving made worry-free

Gas, hybrid or electric motor?
When you buy a car, you need motor vehicle insurance. We have a range of attractive solutions for you to choose from that are precisely in line with your wishes and your budget.

Liability insurance covers damage you cause to other people or property with your insured vehicle and is mandatory for registering your vehicle in accordance with the Road Traffic Act. That's because traffic accidents can become very expensive very quickly – especially if people are injured.

Accidental damage insurance covers damage to your vehicle. You choose between partial accidental damage (damage to your vehicle caused by natural hazards, animals and unknown persons) and comprehensive accidental damage (including damage caused by you to your vehicle).

Additional coverage

Damage to parked vehicle:
You return from your shopping and discover deep scratches and a new dent in the passenger door. With parking damage insurance (damage to a parked vehicle), this type of damage is also covered.

Roadside assistance including onward travel: Roadside assistance including onward travel (Switzerland/Europe) ensures that you stay mobile if your insured vehicle breaks down.
We organize and pay for roadside assistance as well as the direct journey home or the continuation of your journey.

Bonus protection:
Avoid having your insurance premium go up after an accident because your no claims level drops.

Gross negligence:
Benefits are not reduced for damage caused by gross negligence (such as driving through a red light).

Vehicle legal protection
With this add-on, our experts will give you legal advice on the next steps and assist you if there are any disputes involving your vehicle, such as enforcing your claim following a car accident or contesting the excessive bill you've received from your car repair shop.

With the Safe Driver Bonus, young drivers under the age of 26 receive a 15% discount on their AXA car insurance if they take part in a prevention program on safe driving, among other measures.

Add-ons for electric vehicles:
Regardless of whether you have damaged your home or mobile charging station due to improper use, or it has been vandalized or stolen, AXA will pay for an equivalent replacement including installation within the scope of the **charging station add-on.** With the battery add-on, you cover damage to your high-voltage battery caused by operating errors, power surges, overcurrent, total discharge, malfunctioning of the charging device or exceptional loss of capacity.

Expand your insurance coverage with our flexible add-ons – precisely in line with your needs.

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 if you have an accident. Supplementing your personal liability insurance protects you against this risk.

Calculate your premium and obtain further information
AXA.ch/car

As with car insurance, you can put together your own motorcycle and motor scooter insurance protection based on your exact needs.

Liability insurance covers damage you cause to other people or property with your insured motorcycle or motor scooter and is mandatory for registering your motorcycle or motor scooter in accordance with the Road Traffic Act.
That's because traffic accidents can become very expensive very quickly – especially if people are injured.

Accidental damage insurance covers damage to your motorcycle or motor scooter. You choose between partial accidental damage (damage to your motorcycle or motor scooter caused by natural hazards, animals and unknown persons) and comprehensive accidental damage (including damage caused by you to your motorcycle or motor scooter).

Additional coverage

Damage to parked motorcycle or motor scooter
You return from your lunch break and discover a deep scratch on the fuel tank. Your motorcycle or motor scooter is just a few months old – which makes it all the worse. With parking damage insurance (damage to a parked vehicle), this type of damage is also covered.

Roadside assistance including onward travel (Switzerland / Europe) ensures that you stay mobile if your insured motorcycle breaks down. We organize and pay for roadside assistance as well as the direct journey home or the continuation of your journey.

With the motorcycle clothing add-on, your motorcycle clothing (including helmet, boots, etc.) is insured if it is stolen or damaged in an accident.

You can expand your insurance coverage with our add-ons for motorcycles or motor scooters – precisely in line with your needs.

Claim scenario
After a motorcycle trip, Igor takes a break at a service station. On returning to the parking lot, he finds a nasty surprise: The locked storage box has been broken into – and his motorcycle helmet and expensive leather jacket have both been stolen.

Breakdown of costs

Aaccidental damage		
Damage to storage box	CHF	250
Theft of motorcycle helmet	CHF	359
Theft of leather jacket	CHF	899
Claim total	**CHF**	**1,508**
Deductible	CHF	0
Compensation from AXA	**CHF**	**1,508**

Calculate your premium and obtain further information
AXA.ch/motorcycle

Rev up your coverage

Riding the streets on a motorcycle gives you a heightened sense of the powerful machine under you. And even on a motor scooter, you are much more attuned to your environment than in a car. You do your part by driving with skill and caution. Coverage and protection – that's up to us.

Coverage for your classic car

Do you love cars and motorcycles that have been around a while and have their own stories to tell? We share your passion. So you can count on us to provide you with first-class protection for your pride and joy.

Your antique automobile is unique, and so is our insurance solution. Thanks to our modular and flexible options, you can optimally tailor the insurance coverage to your vintage car and your needs.

Classic car comprehensive protection is automatically included when you take out accidental damage insurance. It includes: Insurance services for replacement and individual parts, for transportation damage, as well as an increase in coverage if your vintage car grows in value.

With our **Operating damage add-on**, **y**ou are optimally covered in the event of damage caused by incorrect gear changes, misfueling, overheating and material fractures. Or in the event of subsequent damage caused by fluid leaks (oil, water, fuel, etc.).

Arrange your appointment with an AXA advisor today to discuss the options that provide the best coverage for your beloved vehicle.

Good to know
More than two vintage cars can be insured under a single set of interchangeable license plates. Inquire at your local department of motor vehicles.

For more information visit
AXA.ch/vintage-car

Cruising in the saddle

Many bicycle and moped riders don’t give a second thought to insurance. But there are several issues they need to consider.

Mopeds are all the rage, and the e-bike boom is still going strong. But the traditional bicycle is still our favorite two-wheeler. Almost every second person in Switzerland rides their bike or moped on a regular basis. But sadly, the risks are often underestimated. Do you know how you and your two-wheeler are insured?

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/hr).

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 for bicycles, e-bikes and mopeds (up to 25 km/h) is included automatically.

For mopeds and e-bikes (up to 45 km/hr), separate liability insurance is required, e.g. via the dealer. You will need to submit a certificate of insurance to the department of motor vehicles to get a license plate.

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

For more information visit
AXA.ch/bike

Seamless travel coverage

Whether you're planning a summer vacation on the beach, a trip to a European city or a cycling tour across Switzerland, with our travel insurance, you can relax and enjoy your vacation and travels.

Travel protection tailored to your needs
Create a travel insurance package that best serves your needs. You can purchase each of these basic modules individually or in any combination. Add-on modules can only be purchased together with at least one basic module.

Basic modules

Travel cancellation insurance
We cover the costs of your vacation, travel and language stays anywhere in the world if you are unable to begin them, cannot continue them as booked or have to cancel them prematurely.

Personal assistance
AXA is ready to provide you with travel insurance no matter where you are in the world. And if you have an emergency while traveling, AXA will pay the costs.

Roadside assistance
Regardless of whether your car breaks down, you're involved in an accident with your motorcycle, your e-bike gets stolen or your racing bike is damaged in a collision, we are there for you around the clock 365 days a year.

Attractive bundled discounts: *If you select all the basic modules, you get a 25% discount. If you take out two of the basic modules, you'll receive a 10% discount.*

Add-on modules

Luggage
Losing your luggage is not only frustrating, it's also generally expensive. Our add-on modules will pay for your loss if your carry-ons and checked luggage are lost or arrive late.

Rental car deductible
We cover the costs of the deductible charged by the car rental or car share company in the event of accidental damage incurred while traveling or on vacation.

Travel legal protection
Problems with the hotel, airline or travel agency? Our Travel legal protection add-on module gives you access to legal assistance and help with legal disputes wherever you are in the world. It covers you while you're on vacation and even after you're home.

Medical treatment costs abroad
The Medical treatment costs abroad add-on module provides worldwide coverage for the expenses that your health or accident insurance will not pay for. This module can only be purchased together with the Personal assistance basic module.

Our single-trip travel insurance (short-term contract) gives you insurance coverage around the globe
- *for a single trip,*
- *for up to eleven other travelers and*
- *for a trip lasting up to 125 days.*

There are seven modules that you can combine as you like to create your travel insurance policy, and you can simply pay for it with a credit card online.

Calculate your premium and obtain further information
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

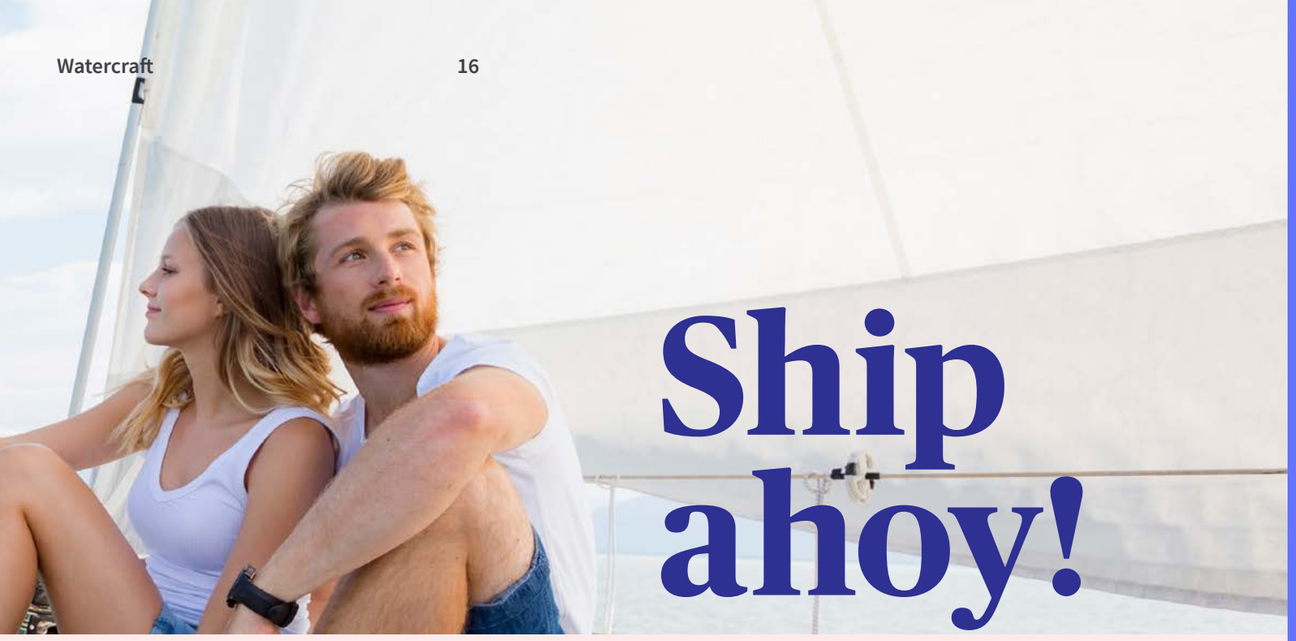
Legal protection PLUS – comprises an analysis of your situation, examination of documentation, and legal advice. We are here to help with all issues pertaining to Swiss law. We explain the legal situation, discuss with you the various options on how to proceed as well as the opportunities and risks involved,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

Calculate your premium and obtain further information
AXA.ch/legal-protection

"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

Good to know
All modules can be taken out individually or in any combination. If you're interested in traffic legal protection, we suggest our Mobility & Travel and Health & Personal Insurance modules. These 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.



Ship ahoy!

Good to know
We have specially trained watercraft experts located close to virtually every shore. So when you need professional advice or help filing a claim, you can rely on them and their extensive expertise in shipbuilding and their latest knowledge about the industry. Don't hesitate to call us if you have a question or concern.

So you've fulfilled your dream of owning your own boat, but you're still looking for the right insurance? AXA will steer you in the right direction: Our individual solutions offer you optimal insurance coverage.

Liability insurance is mandatory by law for the following boats:
- boats powered by an engine
- sailboats with a sail area of over 15 m^2
- rental boats in general

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

With **AXA All Risk**, you are covered against anything that isn't explicitly excluded – so you can enjoy care-free outings on your boat. All Risk covers you against the following financial risks:
- Collision
- All events under partial accidental damage insurance
- Other damage and losses provided they are not excluded

With partial accidental damage insurance, your boat is insured for the following types of loss or damage, among others: theft, fire damage, damage caused by natural hazards, snowslides and malicious damage.

Breakdown assistance covers the costs of towing by the water police, maritime rescue service or a boatyard if you are unable to independently drive your boat back to the port or repair yard due to a breakdown.

Machinery insurance is a supplemental coverage option for All Risk insurance. The module covers damage to motors 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.

For more information visit
AXA.ch/watercraft

Above the clouds

You've realized your dream of flying – now we'll take care of your safety. Whether you pilot, own or keep 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.

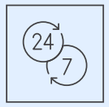
Comprehensive accidental damage insurance covers damage to the aircraft. Accidental damage insurance for aircraft that are in storage only covers damage that occurs while the aircraft is on the ground.

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 – the same as for motor vehicle insurance. We then pay the medical expenses or a disability lump sum or death lump sum.

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.

For more information visit
AXA.ch/aviation



AXA 24-hour hotline
Whatever happens, we'll be there to help. Contact us at AXA.ch or 0800 809 809 – any time day or night.

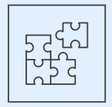
Your partner in the event of a claim
Always report any incidents to AXA first. We will organize the repair of your car through a certified partner garage. This way you benefit from the following advantages:

- Repair using state-of-the-art standards and manufacturer's specifications
- Lifelong repair guarantee
- Replacement vehicle, including pickup and delivery service (except at CARGLASS and DESA)
- Vehicle cleaning
- Repair by our glass partner at the place of your choice

Welcome to the number one!
2 million customers can't be wrong. 93% of them are satisfied with AXA's coverage and service. We hope you'll be one of them soon.

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. Of course, you can also 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.



Greater road safety
Since 1973, the AXA Foundation for Prevention has been committed to greater road safety – for example with Max the Badger, who playfully teaches children the correct behaviour in road traffic. AXA.ch/max

Research & Prevention
From minor paint damage to fatal road traffic accidents, every year AXA receives numerous claims from its insureds. In order to analyze how and why accidents occur, AXA set up an accident research unit in 1982, which today is known as Research & Prevention. An international success story that's unique in the Swiss insurance market.

Sustainable investments
AXA invests insurance premiums and pension assets sustainably. How exactly? Find out at AXA.ch/sustainable-investments

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.

“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.

AXA.ch
0800 809 809

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