



Are you looking for suitable motor vehicle insurance?

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.

Benefits

OPTIMA for passenger cars

Liability

Guaranteed amount	✓ CHF 100 million
Deductibles for drivers under age 25	★ CHF 500, 1000, 1500, 2000, 5000
Deductible for other drivers	★ CHF 0, 500, 1000, 2000, 5000
Bonus protection	+
Crash Recorder	+
Hazardous goods	+

Partial accidental damage

Theft	✓
Natural forces, fire, snowslide	✓
Animal / marten damage	✓
Glass breakage (windows)	+
Glass breakage Plus (all glass)	✓
Malicious damage	✓
Transported belongings	+ CHF 2000, 5000, 10000
Transported belongings Plus	+ CHF 2000, 5000, 10000
Replacement car service	✓
Extras	✓ incl. 10% of the vehicle's list price
Mobility	✓ Europe
Compensation in the event of a total loss	✓ Present value supplement with 100% new value coverage in year one or present value
Deductible for partial accidental damage	★ CHF 0, 300, 500, 1000, 2000

Comprehensive accidental damage

Partial accidental damage	As above
Collision	★ Deductible (CHF 500, 1000, 2000, 3000, 5000) + Bonus protection/gross negligence

Parking damage

Parking damage	+ One claim per year up to CHF 1000
Parking damage Plus	+ With deductible of CHF 0, 300 Unlimited cases and loss amount

Transported belongings

Damage or destruction due to accident or theft, provided these items were locked inside the vehicle or fixed to the vehicle

Transported belongings Plus

Also covered are computers, electronic devices, etc., and items used for professional purposes

Replacement car service

Travel/transportation costs or rental car if vehicle unusable due to an insured accidental damage event or breakdown.

Bonus protection/gross negligence

Protection of the current no-claims discount in the event of a liability or collision damage claim. AXA waives its right of recovery and indemnity reductions if a traffic accident or collision is caused through gross negligence (subject to statutory provisions)

Accident

All passengers	✓
Medical expenses	✓
Death lump sum	+ CHF 10,000 to 150,000
Disability lump sum	+ CHF 50,000 to 500,000
Daily hospital benefits/daily benefits	+ CHF 20 to 75
Treatment costs for pets	✓ Per pet CHF 2,500 or maximum CHF 5,000 per event
Driving third-party vehicles	✓
Coverage against loss while abroad	+

✓ insured

★ insured, amount of your choice

+ optional

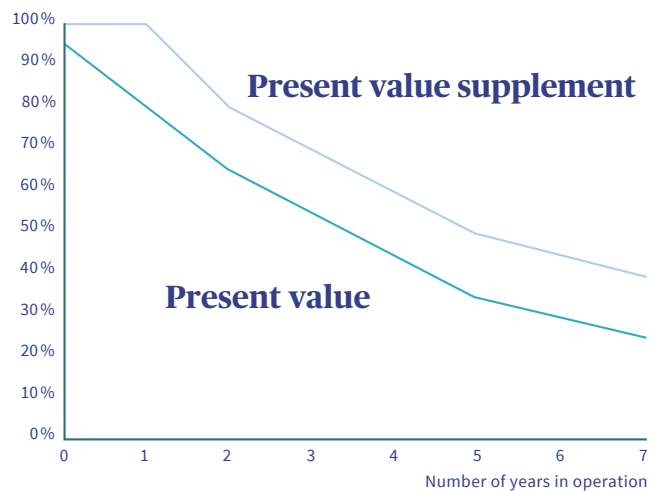


Present value supplement

Higher compensation in the event of a total loss.

The precise amount of the present value supplement depends on the number of years in operation and the vehicle's condition. In year one, you receive 100% of the insured vehicle's value. Compensation cannot exceed the purchase price.

Percent of vehicle's value




Additional benefits

- 24-hour phone for immediate assistance and claim notification
- Roadside assistance throughout Switzerland – and you're back on the road within an hour
- For insured accidental damage, AXA organizes the vehicle repair through a certified partner
 - YFree car pickup and delivery service
 - Lifelong guarantee on the work carried out
 - Free replacement car
 - Vehicle cleaning
 - Mobile repair/replacement of glass damage on the spot
- Free emergency roadside service anywhere in Europe
- 100% new-for-old indemnity during year one



Discounts

- New-customer discount: The older the driver, the higher the discount
- Kilometer discount: Infrequent drivers are rewarded
- Vehicle age discount: The older the vehicle, the lower the premium
- No-claims discount: Up to 70% for liability and comprehensive accidental damage (collision)

 **Calculate your premium and obtain further information**
www.AXA.ch/auto