



Are you looking for suitable motor vehicle insurance?

Conventional, hybrid or electric? 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 passenger cars

Liability

Guaranteed amount	✓ CHF 100 million
Deductible 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	+
DrivePartner	+
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 Plus, 100% new-for-old coverage in the first two years, or purchase price guarantee
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, 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/CHF 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

Computers and other electronic devices, etc., as well as items used for professional purposes are also covered

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



Compensation in the event of a total loss

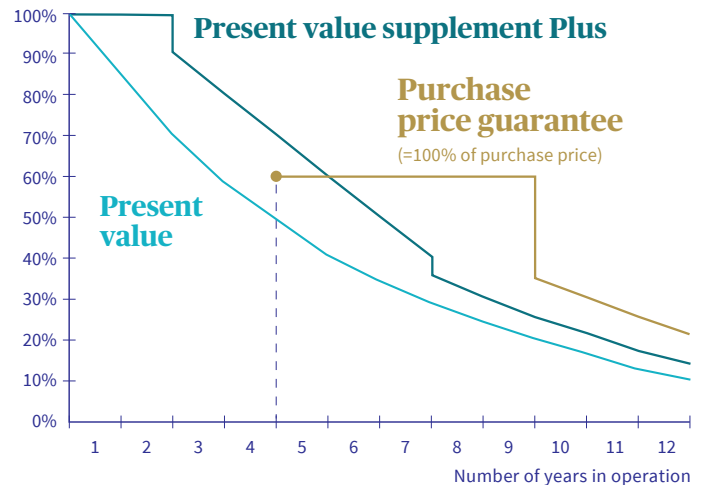
Present value supplement Plus

- 100% in the first 2 years (max. purchase price)
- From year 3, much higher compensation than the standard present value

Purchase price guarantee

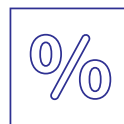
- 100% for the first 5 years from purchase date
- From year 6, much higher compensation than the standard present value (+ 30%)
- For new and second-hand cars
- Purchase price up to CHF 100,000
- Not possible if leasing

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 arranges the car repair through a certified partner:
 - Free 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 assistance anywhere in Europe
- Higher compensation in the event of a total loss
 - 100% new-for-old indemnity in the first 2 years with present value supplement Plus
 - 100% purchase price in the first 5 years from purchase date with purchase price guarantee



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)
- Premium discount for young persons under age 26: 15% on inclusion of Crash Recorder or DrivePartner

www.axa.ch
24-hour phone:
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Customer portal:
www.myaxa.ch

AXA Insurance Ltd.

 **Calculate your premium and obtain further information**
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