



ARAG



# Enjoy a carefree life

If there's a dispute with neighbors, trouble after making a purchase, problems in road traffic or at work: it can happen very quickly and suddenly you're involved in a legal dispute through no fault of your own. To enable you to continue enjoying a carefree life, you need a strong partner at your side to advise you and defend your rights.

## Your carefree life package comprises the following modules:

- Home & Everyday
- Road Traffic & Travel
- Health & Personal Insurance
- Work

## How you benefit

- Financial protection in legal cases
- 140 legal experts are available to assist you
- Outstanding benefits compared to the market



Choose more modules and benefit from a module discount.



# A carefree private life

**Protection with respect to legal issues and disputes in connection with tenancy or ownership of residential property, everyday transactions (such as purchases) and privacy violations.** Disputes often arise in private life. For instance, legal disputes with neighbors, your landlord or in relation to your own home, and with items or services you purchase. If a lawsuit ensues, you need a strong partner at your side to advise you and defend your rights. With the Home & Everyday module, you won't have a care in the world.

## What is insured?

Which cases are insured?	Example
Disputes with your landlord relating to tenancy law	Our landlord terminated the lease on our apartment because he wants to renovate the property. We want to contest the termination.
Disputes with your co-tenants arising from the common rental agreement	I want to move out of an apartment I rented together with someone else, but they refuse to terminate the lease.
Disputes with your subtenant relating to tenancy law	I sublet a room in my apartment and now the subtenant has stopped paying rent.
Contractual disputes in connection with your buildings and structures	We planned to extend our balcony and obtained a quotation. After the work was completed, the final bill was much higher than the quotation.
Contractual disputes relating to the reservation, purchase or sale of private properties (e.g. withdrawal from the purchase of an apartment or brokerage contracts)	We wanted to sell our house and the real estate agent said he'd found us a buyer, but then the buyer pulled out. Now the agent is demanding we pay the commission.
Disputes in connection with the financing of your residential property (e.g. construction loans or mortgages)	I terminated my mortgage prematurely and now the bank wants to charge me a prepayment penalty.
Proceedings in the event of objections to your own construction project	I want to have a shed built in my garden. Now my neighbor has lodged an objection to my building permit.
Objections against construction projects by your directly adjoining neighbors	My neighbor is planning to extend his house, which will block my view. I'd like to lodge an objection.
Disputes with your neighbor	My neighbor's hedge is too high and blocks my vision when I drive out of the garage. I've asked him to trim the hedge numerous times – but to no avail.
Disputes arising from expropriation by the federal government, canton or municipality	I am a property owner and the local authorities want to widen the sidewalk and take away part of my land.
Disputes relating to property law that concern either real estate (e.g. condominium property) or movable property (e.g. furniture)	My condominium owners' association decided to install an elevator in our building. One of the owners says this is pure luxury and has objected to the decision.

## Legal expenses insurance for private individuals Home & Everyday module

Which cases are insured?	Example
Legal disputes in your capacity as an employer of domestic staff	Our household help always arrives late, which results in delays in our schedule. Do I have to give her a warning before I terminate her contract?
Legal disputes with insurers (e.g. personal liability insurance and buildings insurance)	We accidentally damaged a large section of the parquet floor in our rented apartment. Our liability insurer refuses to pay the claim in full.
Disputes arising from written loan agreements, credit agreements and deeds of donation	I lent my friend money and we signed a written loan agreement. Now my friend refuses to repay the loan.
Disputes arising from contracts for your private use (e.g. purchases, online shopping, subscriptions for mobile telephones and gym memberships, visits to restaurants and hairdressers, leisure offers)	The notebook computer I just bought doesn't work, but the seller tells me it's because of something I did wrong.
Enforce your non-contractual claims for damages	Our dog was not on a leash and playing happily with another dog. Someone else whose dog was on a leash joined us and suddenly that dog bit ours. We want the owner of the other dog to pay us damages.
Legal disputes in connection with violation of your privacy (insults, slander, defamation)	Someone I know mentioned me by name in his blog and insulted me. I demanded that he delete my name, but he hasn't complied.
Defense in criminal proceedings for negligence offenses (things you do "by accident")	In a hockey competition, I accidentally hit another player's head with my stick, causing a gash. Now I've been accused of negligent bodily injury.
Disputes with authorities in connection with keeping pets	The veterinary authorities allege that we have not been keeping our three cats in an appropriate manner. As we don't agree with them, we want to defend ourselves against the potential consequences (e.g. confiscation of the animals).
Disputes in connection with breaches of copyright	My daughter regularly downloaded music from the internet to her notebook computer. I was shocked when I received a letter from a lawyer claiming several thousand francs in damages.

### Supplementary Landlord coverage

By taking out this supplementary coverage, you are not only insured against the above-mentioned lawsuits, but also in your capacity as the landlord of the rental properties listed in your policy.



### Good to know

You need to take out the Health & Personal Insurance module to cover disputes in connection with illnesses and accident-related injuries.



# Carefree mobility

**Protection with respect to legal issues and disputes in connection with vehicles, road traffic offenses and travel contracts** Disputes often arise when you travel by car, train, ship or plane, or when you purchase a vehicle or book a trip. If a lawsuit ensues, you need a strong partner at your side to advise you and defend your rights. With the Mobility & Travel module, you don't have to worry.

## What is insured?

Which cases are insured?	Example
Disputes arising out of contracts (e.g. purchases and services) in connection with vehicles registered to you in Switzerland	I bought an e-bike, but the electric motor started playing up after two months. The sales outlet refused to rectify the problem.
Disputes arising from contracts in connection with rental vehicles	I caused an accident with a van I rented. The rental company is claiming CHF 18,500 from me in damages.
Criminal proceedings and proceedings regarding the revocation of Swiss driver's licenses and vehicle registrations	The driver and vehicle licensing office is threatening to revoke my license after I ran into the back of another car.
Disputes arising from transportation and accommodation contracts, and package travel contracts	I booked a holiday that included transportation and meals. The offer included a three-day self-driving tour with a rental car, but no car was available at the destination.
Disputes with vehicle and travel insurers	I had to cancel my summer vacation because my travel companion needed emergency surgery. Now my travel insurer refuses to cover the cancellation costs.
Disputes regarding the taxation of vehicles registered to you in Switzerland	I moved to another canton. Now the driver and vehicle licensing office has sent me what I think is an exorbitant vehicle tax bill.
Enforcing your non-contractual claims for damages (e.g. repair costs following a car accident)	When turning out of our garage, I collided with an excavator bucket that was concealed from view. The driver of the excavator had left it on the sidewalk for later use.
Disputes arising from the possession and ownership of vehicles registered to you in Switzerland, including their accessories	I lent my car to a colleague. He refuses to hand it back, claiming I gifted it to him.

### Good to know

You need to take out the Health & Personal Insurance module to cover disputes in connection with illnesses and accident-related injuries.



# Carefree well-being

**Protection with respect to all legal issues and disputes that arise in connection with illnesses, accident-related bodily injury, medical malpractice, maternity, retirement or unemployment.** In cases like these we support you in disputes with private insurers, social insurance providers and pension funds. If a lawsuit ensues, you need a strong partner at your side to advise you and defend your rights. With the Health & Personal Insurance module, you don't have to worry at all.

## What is insured?

Which cases are insured?	Example
Disputes with private providers of personal insurance, Swiss social insurers and pension funds	My health insurer refuses to cover the cost of treating the scars from my appendix operation.
Disputes relating to insurance law in connection with pre-existing congenital defects	The disability insurance scheme refuses to pay the cost of an electric wheelchair because it is either too expensive or overly complex and unsuitable.
Legal disputes in connection with the reduction or discontinuation of insurance benefits for existing health impairments	The disability and accident insurance schemes have reviewed my case and now want to stop paying my pension after 15 years, even though my condition hasn't improved.
Enforcement of claims for damages and compensation, e.g. in connection with an occupational illness, bodily injury, death or the violation of your mental or sexual integrity	I recently had a car accident after I hit a rut in the surface of the road, leaving me with concussion and a fractured shoulder.
Enforcement of compensation under the Victim Assistance Act	I was attacked at night by someone unknown for no reason at all and seriously injured. I want to know what my rights are in a situation like this and whether I can claim compensation for lasting injuries.
Disputes in your capacity as a patient with hospitals, doctors, and other recognized providers of medical services	My GP refuses to hand over the medical report, even though I need it to obtain further treatment.
Disputes with Swiss adult protection authorities if you yourself are affected	I do not have confidence in the guardian the adult protection authorities have appointed for me. I'd like a different one.



# Carefree at work

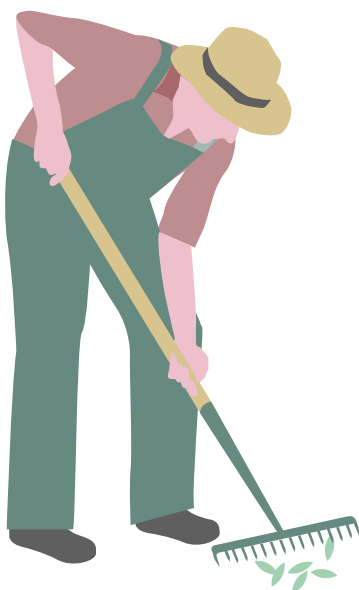
**Protection with respect to all legal issues and disputes that arise in connection with your employer or self-employment, up to an annual turnover of CHF 36,000.** Work situations in particular can give rise to disputes. If such disputes become lawsuits, you need a strong partner at your side to advise you and defend your rights. With our Work module, you don't have to worry.

## What is insured?

Which cases are insured?	Example
Legal disputes with your employer in your capacity as an employee	My employer has terminated my contract and refuses to pay the outstanding overtime and part of my 13 <sup>th</sup> month's salary.
Criminal proceedings against you in connection with your job	Because of alleged inattentiveness in my capacity as a foreman, a worker fell into a trench and suffered serious injuries. So I've been taken to court for negligent bodily injury.
Disputes concerning contracts in connection with self-employment	I engaged a web designer to set up a website for my nail salon for a fixed price. Now he's demanding more than the amount we agreed.

## Supplementary Management Function coverage

If you take out this supplementary coverage, you will also be insured in your capacity as an employed general manager or executive board member.



### Good to know

You need to take out the Health & Personal Insurance module to cover disputes in connection with illnesses and accident-related injuries.