

#### The Work module can assist you further here (case studies)

- You lose your job out of the blue
- You're given a poor work reference
- You're not paid your overtime or guaranteed 13th monthly salary
- Your remaining holiday entitlement is canceled when the employment relationship ends
- You're accused of damaging work equipment and are expected to pay for the damage
- After a workplace accident, the injured person makes a complaint about you
- You have a secondary occupation on a self-employed basis and would like to protect yourself against legal disputes

#### How you benefit

- Financial protection in legal cases
- Sit back and relax 140 legal experts are there to support you
- Well protected at work



**Tip:** Combine with the Health & Persona Insurance module and enjoy all-round protection at work.





# 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 $13^{\rm th}$ 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.