

Key points at a glance

Version 2021

We would like to inform you about the content of your legal protection insurance. You can find detailed information in the General Insurance Conditions (GIC) and in your contract with us (policy).

A1 – Who is your insurer?

AXA-ARAG Legal Protection Ltd., Affolternstrasse 42, 8050 Zurich, telephone 0848 11 11 00, info@axa-arag.ch, AXA-ARAG.ch

2 – How can you assemble your legal protection?

Under legal protection insurance for private individuals, we advise and support you in connection with legal issues and disputes. The different modules we offer enable you to assemble your legal protection flexibly to meet your individual requirements, so you have the best possible protection: the modules can be combined or taken out individually. Your policy shows you which modules you have insured.

In the insured cases, we cover the costs of the insured benefits up to the sums insured set out in your policy and in the General Insurance Conditions (professional indemnity insurance).



Home & Everyday

Legal issues and disputes in connection with tenancy or ownership of residential property, everyday transactions (such as purchases) and privacy violations

Supplementary coverage for landlords

Legal issues and disputes arising from your capacity as a landlord



Mobility & Travel

Legal issues and disputes in connection with vehicles, road traffic offenses and travel contracts



Health & Personal Insurance

Legal issues and disputes in connection with an impairment of your health and in case of maternity, retirement or unemployment



Work

Legal issues in connection with your employment and disputes with your employer(s)

Supplementary coverage for management function

Legal issues and disputes in your capacity as a member of management



Partnership & Family

Legal issues and disputes in connection with school authorities and child protection agencies, and mediation in connection with separation or divorce. The insurance also covers legal issues and disputes in connection with inheritance law.



Tax

Legal issues and disputes with the Swiss tax authorities regarding income tax and wealth tax



Legal Advice PLUS

Legal advice on all matters relating to Swiss law

3 – How can you exercise your right of withdrawal?

You may withdraw from your contract with us within 14 days of your acceptance. This deadline will be met if you communicate the withdrawal to us in writing or in another text form (for example by e-mail) by the last day of the withdrawal period at the latest. You may validly deliver communications to us by sending them to the address indicated under "Who is your insurer?".

4 – What are the most important exclusions?

The insurance does not cover:

- legal cases that occurred before the insurance began.
- legal cases against AXA-ARAG, its employees or individuals mandated in a legal case.
- the defense of non-contractual claims for damages and for pain and suffering that are made against you. In these cases, you are insured through your third-party liability insurance.
- disputes between persons insured under the same policy. In such a case, only you, as policyholder, are entitled to legal protection.

5 – Which points should be noted regarding the premium?

The premium and its due dates are stated in your policy. The premium is payable in advance. If the premium is paid in installments, we add a surcharge to each installment payment.

6 – What are your main obligations?

- Notify us as soon as you need legal assistance and send us all the documents relating to the legal case.
- Obtain our consent before you engage a lawyer or commence proceedings.
- If any of the information stated in your policy changes (e. g. a new home address, additional persons or properties), you must notify us immediately.

7 – What is applicable as regards the term and termination of your contract?

- The policy informs you of the term that was agreed. The contract renews automatically by one year at a time unless you or we receive notice of termination no later than 3 months before the term ends. Notice of termination can also affect only one module or one supplementary coverage.
- If the term of the contract is more than three years, you and we may terminate the contract as of the end of the third year or the end of any year thereafter.
- Coverage is available for legal cases whose triggering event and the need for legal protection arise during the period of coverage and which you notified us of during this period or at the latest three months following termination of the insurance contract.
- If coinsured persons move out of the shared household, they continue to be insured with us for 30 further days.

8 – How do we use your data?

We use your data in accordance with the applicable legal provisions. For more information, visit [AXA.ch/data-protection](https://www.axa-arag.ch/data-protection)

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Do you want to notify us of a legal case, or do you have a legal question? Use our online form at www.axa-arag.ch or contact our Legal Services by calling 0848 11 11 00.