

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 application or your policy.

1 – 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 to get the level of legal protection you need?

Our legal protection insurance for companies provides you with advice and assistance for legal issues and disputes. The commercial and motor legal protection we offer, combined with our other modules, allows you to choose the level of legal protection you want to meet the needs of your company and ensure you are optimally protected.

Your application respectively your policy sets out which legal protection modules are insured. In insured cases, we cover the costs of the insured benefits up to the sums insured specified in the General Insurance Conditions (pecuniary loss insurance).



B – Commercial legal protection

Legal issues and disputes in connection with employees, business properties, permits, insurances, and other matters concerning your company.

Legal protection for landlords (B.3)

Supplementary coverage to commercial legal protection. Legal issues and disputes in your capacity as landlord or lessor of insured properties.

C – Contract legal protection

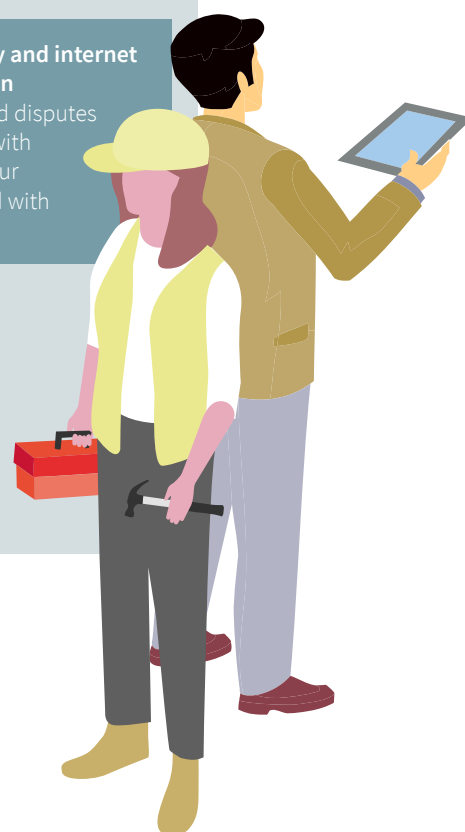
Legal issues and disputes in connection with your customers, suppliers, and other business partners.

D – Personality and internet legal protection

Legal issues and disputes in connection with violations of your personality and with cybercrime.

Debt collection legal protection (C.3)

Supplementary coverage to contract legal protection. Support with collecting outstanding payments from your customers.



E – Motor legal protection

Legal issues and disputes in connection with vehicles, business travel, and traffic violations.

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. Your communications to us will be valid if delivered 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 started.
- Legal cases against AXA-ARAG, its employees, or any persons retained in a legal case.
- The defense of non-contractual claims for damages and compensation for pain and suffering as well as contractual claims against you for damages arising from personal injury. In these cases, you are insured through your third-party liability insurance.
- Disputes between persons or organizations insured under the same policy. In such a case, you alone as the policyholder are entitled to legal protection.

5 – What should be noted with respect to the premium?

- The premium and its due date are set out in your application and your policy. The premium is payable in advance. If the premium is paid in installments, we add a surcharge to each installment payment.
- The premium is calculated and adjusted annually as of the principal due date (i.e. at the beginning of each new insurance year). The basis for the calculation of the premium is the AHV/AVS payroll amount, turnover, number of license plates of insured company-owned and non-company owned vehicles, as well as the number of additional properties not used for commercial purposes.
- Insurance coverage for any additional companies and subsidiaries, non-company owned vehicles or additional properties not used for commercial purposes that are added during the insurance year only starts after your notification thereof.

6 – What are your main obligations?

- Notify us as soon as you need legal support, and send us all documents on the legal case.
- Obtain our consent before you engage a lawyer or initiate any proceedings.
- You must notify us of any companies and subsidiaries, as well as any non-operational risks such as non-company owned vehicles or additional properties not used for commercial purposes, that are added during the insurance year in order for them to be covered.

7 – What applies with respect to the term and termination of your contract?

- The term of the contract agreed by you is set out in your application and your policy. The contract renews automatically by one year at a time unless you or we receive notice of termination by no later than three months prior to the end of the term. Notice of termination can also affect only one part of the contract (e.g. one module).
- 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.
- The insurance ends on deletion from the commercial register. If you relocate your registered office abroad, the insurance will terminate at the end of the insurance year at the latest.

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.ch/data-protection)

AXA-ARAG Legal Protection Ltd
Affolternstrasse 42, P. O. Box 6944, 8050 Zurich
Phone 0848 11 11 00, AXA-ARAG.ch

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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 [AXA-ARAG.ch](https://www.axa-arag.ch), or contact us by calling 0848 11 11 00.