



# Go about your daily business worry free

**Whether you have questions about permits, a dispute about a commercial property or problems due to a data protection breach, the Everyday Operations module** takes care of your legal uncertainties and worries related to your commercial activities and supports you when legal questions and cases arise. It is the basic module for legal protection insurance and can be combined with other modules.

Which cases are insured?	Examples
<b>Properties</b> Legal issues and disputes in connection with insured properties in Switzerland	
<ul style="list-style-type: none"><li>as tenant or leaseholder</li></ul>	Your commercial lease has been terminated, and you want to appeal the decision.
<ul style="list-style-type: none"><li>arising from a purchase, sale and reservation (including brokerage agreements)</li></ul>	The seller of a property suddenly demands a higher reservation fee than you originally agreed and paid.
<ul style="list-style-type: none"><li>as construction owner arising from new builds, extensions and conversions as well as in the event of objections to own construction projects</li></ul>	You are planning to remodel your factory. A neighbor disagrees with this and officially objects to your building plans.
<ul style="list-style-type: none"><li>arising from the maintenance of buildings</li></ul>	The maintenance contract for the heating becomes unjustifiably more expensive and you would like to protest.
<ul style="list-style-type: none"><li>with neighbors (e.g. noise complaints) or for objections to construction projects by immediate neighbors</li></ul>	A neighbor complains about the noise caused by your delivery vans starting up early in the morning and insists that you restrict the vans' operating hours.
<ul style="list-style-type: none"><li>arising from possession and ownership including condominium ownership</li></ul>	Your shop is part of a condominium. Following a renovation of the property, the condominium owners' association decides that you should bear a considerable portion of the renovation costs.
<ul style="list-style-type: none"><li>in the event of expropriation by the state</li></ul>	You own a number of warehouses. Now the canton intends to build a road and is planning to demolish one of your warehouses.
<b>Equipment and infrastructure</b> Legal issues and disputes about your equipment and infrastructure such as:	You have ordered some urgently needed furnishings for your company. They are delivered damaged.
<ul style="list-style-type: none"><li>furniture</li><li>machinery</li><li>livestock</li><li>software, internet access and other subscriptions</li><li>vehicles without license plates</li></ul>	
<b>Intellectual property</b> Defense against and enforcement of claims arising from	You have founded a company and designed a great logo. Now a large corporation is accusing you of violating trademark law because your brand is too similar to theirs.
<ul style="list-style-type: none"><li>trademark rights</li><li>design rights</li><li>patent rights</li><li>copyright</li></ul>	

Which cases are insured?	Examples
<b>Consumer protection and competition</b> Legal questions and disputes	
<ul style="list-style-type: none"> <li>in connection with the defense against and enforcement of claims arising from unfair competition</li> </ul>	A rival company is making your products look bad in its advertising.
<ul style="list-style-type: none"> <li>arising from infringements relating to the declaration of goods and services or the duty to provide information (consumer protection)</li> </ul>	The administrative authority fines you for false declaration of goods.
<ul style="list-style-type: none"> <li>in the event of allegations of abusive pricing or breach of the duty to provide information (Price Supervision Act)</li> </ul>	A rival company has reported you to the price supervisor for price-gouging. The price supervisor launches an investigation, and you could face a fine.
<ul style="list-style-type: none"> <li>arising from antitrust law</li> </ul>	The antitrust authorities open investigation proceedings against you and you need help.
<b>Data protection and cyber security</b> Legal issues and disputes in connection with: <ul style="list-style-type: none"> <li>breaches of data protection</li> <li>credit card and identity fraud</li> <li>violations of your personality rights (including defense against claims for damages) in on and offline media that can be identified by others</li> <li>your domains</li> </ul>	
<b>Daily business</b> Legal issues and disputes in connection with:	
<ul style="list-style-type: none"> <li>damages and compensation for pain and suffering</li> </ul>	A customer stumbles in your store, hurting herself, and then demands compensation for the injury.
<ul style="list-style-type: none"> <li>defense in criminal and related administrative proceedings in the case of negligence offenses (something that happened by mistake)</li> </ul>	Due to the negligence of an employee, your office catches on fire. Although the fire department was able to put the fire out, a criminal investigation is launched against you and your employees.
<ul style="list-style-type: none"> <li>existing operating permits or professional licenses</li> </ul>	Following an audit by an oversight agency, your company is threatened with the loss of its current operating license due to the alleged violation of requirements.
<ul style="list-style-type: none"> <li>Insurance               <ul style="list-style-type: none"> <li>Private insurance</li> <li>Swiss social insurance</li> <li>Other Swiss public-sector insurance</li> </ul> </li> </ul>	The insurance fails to pay for damage to a piece of machinery despite the fact that it is insured.
<ul style="list-style-type: none"> <li>liability under company law (directors and officers liability) if existing directors and officers liability insurance does not provide coverage</li> </ul>	The shareholders feel that the Board of Directors failed to properly perform its duties and now they want to hold the Board accountable.
<ul style="list-style-type: none"> <li>the Commercial Register</li> </ul>	The Commercial Register has served your company with an order objecting to the lack of vital information.
<ul style="list-style-type: none"> <li>the tax authorities</li> </ul>	You do not agree with the tax authority's ruling on your objection and wish to contest it before the Administrative Court.
<ul style="list-style-type: none"> <li>business trips and travel (not including commutes)</li> </ul>	On a business trip, your employee was involved in an accident. The legal situation is unclear and he stands to lose his driver's license.

**Good to know**

You benefit from online information on the solvency of individuals and companies worldwide. Your personal login gives you quick and easy access to the online database at any time.

**Supplemental policies for comprehensive coverage of your daily business**

Which cases are insured?	Examples
<b>Business name law</b> Legal issues and disputes in connection with the enforcement of or defense against claims regarding the name of your company.	You had your new company name entered in the Commercial Register. A little while later, a competitor warns you that the name you have chosen could be confused with his company's. He claims that the name of your company is too similar to the name of his company.

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