



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
Properties Legal issues and disputes in connection with insured properties in Switzerland	
• as tenant or leaseholder	Your commercial lease has been terminated, and you want to appeal the decision.
• arising from a purchase, sale and reservation (including brokerage agreements)	The seller of a property suddenly demands a higher reservation fee than you originally agreed and paid.
• as construction owner arising from new builds, extensions and conversions as well as in the event of objections to own construction projects	You are planning to remodel your factory. A neighbor disagrees with this and officially objects to your building plans.
• arising from the maintenance of buildings	The maintenance contract for the heating becomes unjustifiably more expensive and you would like to protest.
• with neighbors (e.g. noise complaints) or for objections to construction projects by immediate neighbors	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.
• arising from possession and ownership including condominium ownership	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.
• in the event of expropriation by the state	You own a number of warehouses. Now the canton intends to build a road and is planning to demolish one of your warehouses.
Equipment and infrastructure 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.
• furniture • machinery • livestock • software, internet access and other subscriptions • vehicles without license plates	
Intellectual property 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.
• trademark rights • design rights • patent rights • copyright	

Which cases are insured?	Examples
Consumer protection and competition Legal questions and disputes	<ul style="list-style-type: none">in connection with the defense against and enforcement of claims arising from unfair competitionarising from infringements relating to the declaration of goods and services or the duty to provide information (consumer protection)in the event of allegations of abusive pricing or breach of the duty to provide information (Price Supervision Act)arising from antitrust law
Data protection and cyber security Legal issues and disputes in connection with: <ul style="list-style-type: none">breaches of data protectioncredit card and identity fraudviolations of your personality rights (including defense against claims for damages) in on and offline media that can be identified by othersyour domains	Your online shop has been hacked, and you are accused of not doing enough to protect your customers' confidential data.
Daily business Legal issues and disputes in connection with: <ul style="list-style-type: none">damages and compensation for pain and sufferingdefense in criminal and related administrative proceedings in the case of negligence offenses (something that happened by mistake)existing operating permits or professional licenses	<p>A customer stumbles in your store, hurting herself, and then demands compensation for the injury.</p> <p>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.</p> <p>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.</p>
<ul style="list-style-type: none">Insurance<ul style="list-style-type: none">Private insuranceSwiss social insuranceOther Swiss public-sector insuranceliability under company law (directors and officers liability) if existing directors and officers liability insurance does not provide coveragethe Commercial Registerthe tax authoritiesbusiness trips and travel (not including commutes)	<p>The insurance fails to pay for damage to a piece of machinery despite the fact that it is insured.</p> <p>The shareholders feel that the Board of Directors failed to properly perform its duties and now they want to hold the Board accountable.</p> <p>The Commercial Register has served your company with an order objecting to the lack of vital information.</p> <p>You do not agree with the tax authority's ruling on your objection and wish to contest it before the Administrative Court.</p> <p>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.</p>

Good to know

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Supplemental policies for comprehensive coverage of your daily business

Which cases are insured?	Examples
Business name law 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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