

# No worries when you're on the go

**Disputes can often arise when traveling by road, train, boat or airplane.** The Vehicles module takes the worry and legal uncertainty out of vehicle usage, business trips and traffic violations and supports you when legal questions and cases arise. It can be taken out to supplement the Everyday Operations module and combined with other modules.

Which cases are insured?	Examples
<b>Participation in road traffic</b> Legal issues and disputes in connection with	
<ul style="list-style-type: none"><li>criminal proceedings and associated administrative measures proceedings</li><li>damages, compensation for pain and suffering and insurance benefits in connection with an accident</li></ul>	<p>Your driver accidentally overloaded one of your delivery vans, which tipped over going around a curve. The driver faces criminal charges and could lose his license.</p> <p>On a business trip, an employee was involved in a traffic accident that was not his fault. He is expected to suffer lasting health issues that will restrict his ability to work.</p>
<b>Vehicles</b> If you have legal issues or disputes	
<ul style="list-style-type: none"><li>arising from contracts (e.g. purchase, exchange, rent, lease, loan, repair, subscription contracts) relating to your insured vehicles</li><li>arising from possession and ownership</li><li>in connection with the taxation of your vehicles or with road usage fees</li><li>in connection with personal insurance</li></ul>	<p>After having a vehicle repaired, it turns out that shoddy workmanship has led to consequential damage. The garage refuses to pay for the damage.</p> <p>You bought a new car. Several months later, you receive a letter from a man stating that the vehicle is his and that it was recently stolen.</p> <p>The Department of Motor Vehicles charges a fee that is too large because it has incorrectly categorized your vehicle.</p> <p>Following an accident in a company car in which you were badly injured, your accident insurer refuses to pay out.</p>
<b>business trips and travel (not including commutes)</b> On your business trips, you are also insured for transportation and accommodation.	Because your flight was canceled, you have to cancel your hotel reservation. Both the hotel and the airline refuse to reimburse you.

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