



General Insurance Conditions (GIC)

Version 04.2026

Our legal protection insurance for companies provides you with advice and support in relation to legal issues and disputes. Building on the basic “Everyday Operations” module, you will be able to flexibly structure your legal protection to meet the needs of your company and ensure optimal protection.



Key Points at a Glance

Important preliminary information about your contract.



A – General Part

Important information about modules B to G.



B – Everyday Operations

Legal issues and disputes in connection with your everyday activities.

Supplementary Coverage - Business Name Law

Legal issues and disputes in connection with the name of your company.



C – Employees

Legal issues and disputes in connection with your employees.



E – Vehicles

Legal issues and disputes in connection with your vehicles, business trips and traffic offenses.



D – Customers & Suppliers

Legal issues and disputes in connection with your customers, suppliers and other service providers.

Supplementary coverage - Debt Collection PLUS

The insurance covers the collection of outstanding payments.

Supplementary coverage - Customs Law

Legal issues and disputes in connection with the Swiss customs authorities.

Supplementary coverage - Public Tenders

Legal issues and disputes in relation to public tenders (submissions).



F – Additional Properties

Legal issues and disputes in connection with your properties that you do not use exclusively yourself or for commercial purposes.

Supplementary Coverage - Rental of properties

Legal issues and disputes as landlord or lessor of properties and land.



G – Legal PLUS

Expands the insurance coverage to include additional topics and areas of law for maximum legal protection.

Legal Advice PLUS

Legal advice on areas of law not covered by the other modules and questions regarding pre-contractual legal cases (including review of contract).

Legal Protection PLUS

Legal issues and disputes in connection with areas of law not covered by the other modules (including review of contract).



Key Points at a Glance

As a supplement to the SME Insurance Framework Conditions, we are pleased to provide you with information in accordance with Article 3 of the Federal Act on Insurance Contracts (ICA) about the material content of your legal protection insurance. You will find detailed information in the General Insurance Conditions (GIC) below and in your quote or your policy.

1 – Who is your insurance carrier?

AXA-ARAG Legal Protection Ltd (hereinafter referred to as “we,” “us” or “AXA-ARAG”) is the insurance carrier for the Legal Protection Insurance module within AXA SME Insurance. Our registered office is at Ernst-Nobs-Platz 7, 8004 Zurich and we are a subsidiary of AXA Insurance Ltd (hereinafter referred to as “AXA”).

Claims arising from this legal protection insurance may only be made against AXA-ARAG. AXA cannot issue any instructions to AXA-ARAG in connection with settling a legal case. AXA-ARAG does not share any information about legal cases with AXA if doing so could disadvantage you.

2 – How to put together a legal protection insurance plan to suit your needs

Our legal protection insurance provides you with advice and assistance for legal issues and disputes. Building on the “Everyday Operations” module, you can add additional modules to the legal protection and flexibly structure your legal protection to meet the needs of your company and ensure optimal protection.

Your quote or your policy will show you which legal protection modules are insured. In the insured cases, we cover the costs of the insured benefits up to the sums insured and benefit limits set out in your policy (professional indemnity insurance).

3 – Who is insured?

The insurance covers, in particular:

- you, as policyholder
- the co-insured businesses and subsidiaries named in the policy

Additional insureds can be found under A2 of these GIC.

4 – What is insured?

For all legal cases that are processed under the same policy and occur in the same insurance year, a total sum insured of no more than CHF 1,500,000 applies.

In insured legal cases, we provide, among other things, the following benefits and compensation for costs up to the sum insured specified in the policy:

- legal advice and representation by our lawyers
- coverage of the necessary lawyers’ fees
- court fees or other costs of proceedings

Additional benefits can be found under A5 of these GIC.

5 – What is not insured?

The following, for example, are not insured:

- legal issues and disputes that are not specified in the GIC as being insured, or are explicitly excluded
- legal cases that occurred before the insurance started
- legal cases against AXA-ARAG, its employees or any persons retained in a legal case

6 – What are your main obligations?

Notify us immediately as soon as you need legal assistance. Send us all the documents relating to the legal case (e.g. contracts, correspondence, fine orders, summonses and rulings), and provide us with all the necessary information as well as powers of attorney. You can contact us as follows:

- online via [AXA-ARAG.ch](https://www.axa-arag.ch)
- online via the myAXA app
- in writing by letter or e-mail
- by phone at 0848 11 11 00 (subject to charges)

Obtain our consent before you consult a lawyer or commence any proceeding, and discuss possible measures with us in advance. Further obligations can be found under A8 of these GIC and in the Insurance Contract Act.

7 – When are you insured?

Coverage is available for legal cases whose triggering event and the need for legal protection arose 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 triggering event is defined as the first actual or alleged breach of law or breach of contract. The date of the occurrence of the insured event is decisive for disputes regarding insurance benefits.



A - General Part

As a supplement to the “SME Insurance Framework Conditions”, this General Part provides you with important information that applies to all of the legal protection insurance modules (B to G).

A1 – Who is your insurance carrier?

AXA-ARAG Legal Protection Ltd (hereinafter referred to as “we,” “us” or “AXA-ARAG”) is the insurance carrier for the Legal Protection Insurance module within AXA SME Insurance. Our registered office is at Ernst-Nobs-Platz 7, 8004 Zurich and we are a subsidiary of AXA Insurance Ltd.

A2 – Who is insured?

The following persons and organizations are insured as part of your business activities (including business trips and travel):

- you, as policyholder
- all companies and subsidiaries named in the policy (your contract with us), respectively with their branches with registered offices in Switzerland or the Principality of Liechtenstein
- partners, associates, foundation board members
- members of boards of directors and executive boards (including associations), the executives of municipalities as well as other members of authorities and employees of the administration
- employees, volunteers, voluntary workers, temporary personnel and members of the insured organization

If an insured dies as a result of an insured event, the survivors may avail themselves of the legal protection insurance in connection with this death. Any other transfer of claims against us is not permitted.

Insurance coverage for the insured properties or vehicles is set out in the “Everyday Operations”, “Additional Properties” or “Vehicles” modules.

A3 – Where is your coverage valid?

In your policy, you can see in which countries you are insured (territorial scope). Your coverage applies if the place of jurisdiction, the place of enforcement and the applicable law is in one of the countries within the territorial scope.

The terms include:

- Switzerland = Switzerland, Principality of Liechtenstein
- Switzerland and neighboring countries = Switzerland, Principality of Liechtenstein, Germany, Austria, France, Italy
- Europe = Switzerland, Principality of Liechtenstein, United Kingdom, member states of the European Union (EU), member states of the European Free Trade Association (EFTA)
- World = entire world

A4 – When are you insured?

Coverage is available for legal cases whose triggering event and the need for legal protection arose 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. Legal cases that were foreseeable already at the time the contract was concluded, or whose occurrence you knew or ought to have known about, are not insured.

The triggering event is defined as the first actual or alleged breach of law or breach of contract. The date of the occurrence of the insured event is decisive for disputes regarding insurance benefits.

A5 – What is insured?

- The insurance covers legal cases that are defined in these GIC as being insured. Your policy lists the legal protection modules you purchased.
- Special Insurance Conditions (SIC) are valid if they are specified in the policy.
- In the insured cases, we cover the costs of the services listed below up to the sums insured and indemnity limits set out in the policy, unless indicated otherwise below or in the modules. The hourly rate charged for the services provided by our Legal Services is CHF 200. You must obtain our prior consent for the coverage of any external costs.
- If any other persons or organizations are also involved in a dispute in addition to you, we cover the costs on a proportionate basis.

- Multiple legal cases arising from the same cause and/or the same triggering event, or which are related to such cause or event, are considered to constitute a single legal case. For each legal case, the benefits for all insureds are added together and the respective highest sum insured is paid a maximum of once.
- For all legal cases that are processed under the same policy and occur in the same insurance year, a total sum insured of no more than CHF 1,500,000 applies.

	We cover the costs of the following services:	What you should know.
A5.1	Legal advice for and processing of your legal case	<ul style="list-style-type: none"> • Our lawyers, legal experts and specialists answer your specific legal questions by phone, review the legal situation and negotiate in your interest. • We also support you with useful tips, even in cases that are not insured.
A5.2	Involvement of an external lawyer	<p>If it becomes necessary, in our view, to involve an external lawyer, we will cover the lawyers' fees at the standard local rates within the scope of the cost approval issued. If you choose one of the lawyers recommended by us, we will cover the full amount of their fees. If you choose your own lawyer, you will have to pay a deductible of 10%, at a minimum of CHF 500 and a maximum of CHF 10,000.</p> <p>Our cost approvals may be issued with restrictions, conditions or requirements. You can find further information about involvement of an external lawyer under A7 in these GIC.</p>
A5.3	Expert reports	<ul style="list-style-type: none"> • We cover the costs of an expert report if the assessment of a specialist is necessary or the expert report was ordered by a court. • The costs of medical examinations, analyses and tests to establish if a person is fit to drive and capable of driving are excluded.
A5.4	Proceedings before state courts and authorities	<ul style="list-style-type: none"> • We cover the costs of the proceedings. • We cover the costs relating to a summary penalty order or order from the Department of Motor Vehicles of up to CHF 500 per legal case. We do not pay fines. • Proceedings before supranational or international courts (e.g. the European Court of Human Rights) and authorities are not covered.
A5.5	Non-court costs and legal expenses of an opposing party	<ul style="list-style-type: none"> • If you are required by a court to compensate an opposing party for their legal expenses and attorney fees, we will cover these costs. • If legal expenses and opposing party legal expenses are awarded to you, you must refund or assign these expenses to us up to the amount of the benefits we have already paid.
A5.6	Mediations and arbitration proceedings	These costs are covered by us if the respective proceeding was agreed to between the parties in writing prior to the occurrence of the legal case, is required by law, or has been approved by us.
A5.7	Immediate right to an attorney	We pay an advance of up to CHF 10,000 for a criminal defense lawyer who you necessarily consult for the first examination hearing. In the event of a final conviction for a willful felony or misdemeanor (something that was done intentionally or accepted), these advance payments must be refunded to us.
A5.8	Bail	In order to avoid pretrial detention, you may apply to us for an advance for bail. The advance you receive must be refunded to us prior to the conclusion of the legal case.
A5.9	Translations	We will cover all the costs for an interpreter ordered by a court. In all other cases, we will cover the costs for an interpreter up to CHF 10,000.
A5.10	Travel expenses	We cover the necessary costs of up to CHF 5,000 for travel to court hearings abroad.
A5.11	Collection (e.g. debt collection proceedings)	We cover the costs for the collection of the amount due from an insured legal case until a certificate of shortfall or a bankruptcy warning has been received. Attachment procedures are also insured.

A6 – What is not insured?

Costs

The insurance does not cover:

- A6.1 the costs of public notarizations (costs of notaries, for example), entries in and deletions from public registers, as well as costs for inspections and permits.
- A6.2 costs that have to be borne by a liable party or a liability insurer.
- A6.3 fines, contractual penalties and other costs of a punitive nature (such as penalty taxes).
- A6.4 damages and compensation for pain and suffering.

Legal cases

The insurance does not cover legal cases:

- A6.5 that are not listed as being insured or that are excluded.
- A6.6 that relate to the defense of non-contractual claims for damages and for pain and suffering as well as contractual claims for damages arising from bodily injury that are made against you. In these cases, you can depend on your liability insurance. The insurance covers the legal cases listed under B2.6.1 in these GIC.
- A6.7 where the driver was not authorized to drive or repeatedly drove a vehicle while intoxicated or under the influence of medications or drugs. However, the insurance does cover those insureds who did not know or could not have known about this.
- A6.8 arising from work as an architect or a civil engineer if there is no professional liability insurance with coverage for construction and installation defects as well as pure financial loss.
- A6.9 against AXA-ARAG, its employees or any persons retained in a legal case. The protection of your interests in relation to other companies of the AXA Group is insured.
- A6.10 arising from disputes between persons or organizations insured under the same policy. In such a case, coverage is provided for the policyholder only.
- A6.11 in which the provision of our benefits would expose us to any sanction, prohibition or restriction under any UN resolution or any trade or economic sanctions, laws or regulations of the European Union, the United Kingdom, the United States of America, Switzerland or the Principality of Liechtenstein.
- A6.12 in connection with time-barred claims and receivables due from companies that are insolvent or are under a moratorium on debt enforcement.
- A6.13 in connection with felonies, including speeding offenses of which you are accused in a criminal proceeding and the resulting legal consequences.
- A6.14 in connection with war, warlike occurrences as well as unrest of any kind (e.g. demonstrations, strikes or riots).
- A6.15 in connection with loss or damage due to radioactive or ionizing radiation.
- A6.16 in connection with warranty claims (i.e. defects) under real estate purchase agreements or in connection with real estate abroad, i.e. outside Switzerland.

In principle not insured, but insurable with the “Legal Protection PLUS” module, are legal cases in connection with:

- A6.17 agreements with respect to the participation in or takeover of companies or the valuation and auditing of companies, the purchase and sale of securities and crypto currencies, other financial, speculative and investment transactions, surety contracts, unlicensed gambling and betting, as well as money-laundering and disputes with the Financial Market Supervisory Authority.
- A6.18 claims, debts and liabilities that were assigned to you or assumed by you, or were transferred to you in some other way.
- A6.19 taking part in races and driving on race tracks.
- A6.20 the forced sale of real estate and time-sharing agreements.
- A6.21 the commercial rental of aircraft or watercraft.
- A6.22 relationships involving companies, cooperatives, associations and foundations, ordinary partnerships, as well as liability claims against the relevant governing bodies. The insurance covers the legal cases listed under B.2.6.5 in these GIC.
- A6.23 construction and work that is carried out by a group of several companies in which you are involved (consortiums).

A7 – How do we work together to process your legal case?

- A7.1 Notify us immediately as soon as you need legal assistance. Send us all the documents relating to the legal case (e.g. contracts, correspondence, fine orders, summonses and rulings), and provide us with all the necessary information as well as powers of attorney.
- A7.2 You must obtain our consent before you consult a lawyer, commence court proceedings or conclude a settlement for which we are supposed to cover costs or accept any other obligations.
- A7.3 We waive the right to reduce our benefits in the event that the legal case was caused by gross negligence.
- A7.4 You will be advised and represented by our legal experts. In some legal cases, it is advisable to consult an external lawyer. If we consider this to be necessary, we will suggest a suitable lawyer.

You are free to choose your own lawyer in the following three cases:

- for court or administrative proceedings where a lawyer must be used
- if your opposing party is an AXA Group company (other than AXA-ARAG)
- in legal cases where AXA-ARAG must also provide insurance coverage to your opposing party

If we reject the lawyer you selected, you can suggest three further lawyers. These lawyers may not belong to the same law firm. We must accept one of these three suggestions.

If you choose your own lawyer in a case approved by us, you will have to pay a deductible of 10%, at a minimum of CHF 500 and a maximum of CHF 10,000.

With respect to your legal case, you will be required to release your lawyer from attorney-client privilege and to have them undertake to keep us informed about the case on an ongoing basis. Furthermore, you must provide us with the information and documents that we require for our decision-making.

- A7.5 We accept no liability either for the choice and engagement of a lawyer or for the choice and engagement of an interpreter. Furthermore, we accept no liability for the prompt communication of information or transfer of cash payments.
- A7.6 If you are in breach of any duties to provide information or any rules of conduct, we may reduce or deny benefits. We will not do so if, under the circumstances, the breach was beyond your control or if you can prove that the legal case did not arise as a result of it, and that the amount of the benefits owed was not affected.
- A7.7 Instead of the insured benefits, we may pay all or part of the amount in dispute to you (buyout of claim). In this case, we take into consideration your risk of litigation and collection risk. In addition, we can have the benefits paid through external service providers (e.g. lawyer).

Claims arising from this legal protection insurance may only be made against AXA-ARAG. AXA cannot issue any instructions to AXA-ARAG in connection with settling a legal case. AXA-ARAG does not share any information about legal cases with AXA if doing so could disadvantage you.

A8 – What happens if there are differences of opinion?

- A8.1 A difference of opinion arises if we consider a legal case to be futile or if you do not agree with us about the measures planned by us to deal with your legal case. In this event, you have the right to have your chances of success assessed by an independent expert to be designated jointly. Within 20 days of receiving our letter, with reasons, regarding the futility or measures, you must ask us in writing to initiate dispute resolution proceedings; if we do not hear from you, you will be deemed to have waived this option. From the date of our letter, you yourself are responsible for meeting the deadlines in your legal case.
- A8.2 If you request a dispute resolution proceeding, we must each pay one half of the costs in advance, with the ultimate costs to be borne by the unsuccessful party. In this proceeding, no legal expenses are awarded to the opposing party.

A9 – What applies to termination of your contract?

- A9.1 Either of the contracting parties may terminate the contract in the event of a legal case. If an insured legal case occurs for which we must indemnify, either contracting party may terminate the contract in writing at the latest when the final payment is made. Notice of termination may also expressly relate to only one part of the contract. Coverage ends 14 days after notice of termination is communicated to the other contracting party.
- A9.2 The insurance ends on deletion of the insured business 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.
- A9.3 The contract ends if you merge with another organization or a legal reason arises that justifies termination.



B - Everyday Operations

Your protection for legal issues and disputes in connection with your everyday activities. The “Everyday Operations” module is the basic module and may be supplemented with additional legal protection modules.

B1 – What is important?

The insurance covers:

- persons and organizations pursuant to A2 in these GIC

For legal issues and disputes in connection with:

- *your employees, you need the “Employees” module.*
- *properties that you do not use exclusively yourself or do not use for commercial purposes and/or in connection with your capacity as landlord or lessor, you need the “Additional Properties” module.*
- *vehicles that are not insured under B2.2, you need the “Vehicles” module.*

B2 – What is insured?

	Which cases are insured?	What you should know.
B2.1	Properties Legal issues and disputes in connection with insured properties in Switzerland:	The insurance covers properties (including undeveloped and developed land, storage areas, garages, parking spaces) that your company itself uses exclusively and in connection with your business activities, and which are located in Switzerland or the Principality of Liechtenstein, even if they are not mentioned in the policy.
B2.1.1	as tenant or lessee	As landlord of properties, you need the “ Additional Properties ” module (module F) with the supplementary “ Rental of Properties ” module
B2.1.2	arising from a purchase, sale and reservation (including brokerage contracts)	The insurance does not cover issues and disputes in connection with warranty claims.
B2.1.3	as construction owner arising from new builds, extensions and conversions as well as in the event of objections to own construction projects	Your building application must be submitted during the period of coverage. The insurance also covers procedures relating to the registration and enforcement of builder's liens.
B2.1.4	arising from the maintenance of buildings	
B2.1.5	in connection with objections to construction projects by directly adjacent neighbors	Properties that are separated from your property by a road, stream or similar, and in respect of which you are entitled to object, are also considered to be directly adjacent.
B2.1.6	with neighbors (e.g. noise complaints)	The insurance also covers private legal disputes.
B2.1.7	arising from possession and ownership, including condominium ownership	
B2.1.8	in the event of expropriation by the state	

	Which cases are insured?	What you should know.
B2.2	<p>Equipment and infrastructure Legal issues and disputes about your equipment and infrastructure such as:</p> <ul style="list-style-type: none"> • furniture • machinery • livestock • software, internet access and other subscriptions • vehicles without license plates 	Vehicles without license plates are all vehicles used for commercial purposes (such as bicycles, all categories of e-bikes or open category drones) that do not need to be registered in Switzerland or the Principality of Liechtenstein. The insurance also covers vehicles that belong to you or the co-insured businesses and that are only used on company-owned premises that are not open to public traffic. The insurance does not cover test drives with vehicles that have not been registered.
B2.3	<p>Intellectual property Defense against and enforcement of claims arising from</p> <ul style="list-style-type: none"> • trademark rights • design rights • patent rights • copyright 	The insurance also covers your defense in criminal proceedings.
B2.4	<p>Consumer protection and competition Legal issues and disputes:</p>	
B2.4.1	in connection with the defense against and enforcement of claims arising from unfair competition	The insurance also covers your defense in criminal proceedings.
B2.4.2	arising from infringements relating to the declaration of goods and services or the duty to provide information (consumer protection)	The insurance covers criminal and administrative proceedings.
B2.4.3	in the event of allegations of abusive pricing or breach of duty to provide information (Price Supervision Act)	The insurance covers administrative proceedings.
B2.4.4	arising from antitrust law in connection with <ul style="list-style-type: none"> • averting and enforcing non-contractual claims for damages arising from obstruction of competition • notification of company mergers as a company involved • defense in investigations by antitrust authorities • representation of your interests before the antitrust authorities in the case of restrictions on competition by competitors • defense in proceedings for criminal sanctions under antitrust law 	
B2.5	<p>Data protection and cyber security Legal issues and disputes relating to:</p>	
B2.5.1	breaches of data protection	The insurance also covers your defense in criminal proceedings.
B2.5.2	credit card and identity fraud	We will assist you in filing any criminal complaints and in making claims for damages.
B2.5.3	violations of your personality (including defense against claims for damages) in online and offline media that can be identified by others	The insurance covers personality violations relevant under criminal law such as verbal abuse, libel and slander.
B2.5.4	your domains	The insurance covers the costs of WIPO dispute resolution proceedings and UDRP arbitration proceedings.
B2.6	<p>Everyday business Legal issues and disputes relating to:</p>	

	Which cases are insured?	What you should know.
B2.6.1	damages and compensation for pain and suffering	<ul style="list-style-type: none"> • We provide you with support for claiming and enforcing your non-contractual claims for damages and compensation for pain and suffering and for victim assistance. We also take over the filing of any criminal complaint. • We provide you with assistance to defend non-contractual claims for damages if an existing liability insurance denies coverage for an insured risk (i.e. on a subsidiary basis). • The damage must have been caused during the period of coverage.
B2.6.2	defense in criminal and related administrative proceedings in the case of negligence offenses (something that happened by mistake).	If you are accused of an intentional offense, we will subsequently reimburse your costs if the criminal proceedings are discontinued or you are acquitted. The discontinuation of proceedings or acquittal must not be associated with any financial or material compensation to the plaintiff or any other parties or be because of a limitation period. This applies even if the “Legal Protection PLUS” module (module G) was taken out.
B2.6.3	existing operating permits or professional licenses	
B2.6.4	Insurance <ul style="list-style-type: none"> • private insurance providers • Swiss social insurance providers • other Swiss public-law insurance providers 	Disputes that involve your employees are insured under the “Employees” module (module C). Non-occupational accidents involving employees are not covered.
B2.6.5	liability under company law (directors and officers liability) if existing directors and officers liability insurance does not provide coverage.	Directors and officers liability applies for members of boards of directors of a joint stock company, partners of a limited liability company, members of association boards, foundation boards and administrators of cooperatives. Management functions are not insured.
B2.6.6	the Commercial Register	There must be an order registered that can be appealed. <i>The supplementary “Business Name Law” coverage is needed for disputes in connection with the name of your company.</i>
B2.6.7	the tax authorities	You are insured following conclusion of the objection procedure.
B2.6.8	business trips and travel (not including commutes to and from work)	The insurance covers: <ul style="list-style-type: none"> • disputes under insurance law, enforcement of your non-contractual claims for damages as injured party • criminal or administrative proceedings based on traffic law following accidents or traffic offenses on business trips and travel using rental vehicles or private vehicles of employees • disputes under contract law arising from vehicle rentals (including car sharing), the transport of persons, or in connection with accommodation
B2.7	<p>Business information</p> <p>Online information about the solvency of private persons and companies around the world.</p> <p>Your annual credit is CHF 220 per insurance year. Any unused portion of this credit lapses at the end of the insurance year.</p>	The information can be obtained from our partner companies. The general terms and conditions and rates of the partner company that you accept by using their services apply. We accept no liability for their services.

B3 – Supplementary coverage

This supplementary coverage may be purchased as a supplement to the “Everyday Operations” module.

	Which cases are insured?	What you should know.
B3.1	Business Name Law Legal issues and disputes in connection with the enforcement or defense of claims relating to the name of your company.	The insurance covers the defense of claims against you if the incorporation of your company took place no more than six months before the start of the insurance and the need for legal protection arose during the period of coverage.



C - Employees

You may purchase this module as a supplement to the “Everyday Operations” module. Your protection for legal issues and disputes in connection with your employees.

C1 - What is important?

You need the “**Customers & Suppliers**” module for legal issues and disputes in connection with freelance employees.

C2 - What is insured?

	Which cases are insured?	What you should know.
C2.1	Employment relationship Legal issues and disputes as employer in connection with:	
C2.1.1	<ul style="list-style-type: none"> • your employees • temporary personnel and personnel leasing companies • professional commissions pursuant to collective employment agreements (CEA) 	
C2.1.2	the violation of minimum working and wage conditions as well as in relation to liability as the primary contractor for subcontractors (Posted Workers Act)	
C2.1.3	your defense in a criminal or administrative proceeding	
C2.1.4	the non-renewal of residence permits of employees	There must be already be an official order. As of the second violation of the Foreign Nationals and Integration Act, we pay only the costs of the proceeding.
C2.1.5	criminal proceedings and associated administrative proceedings relating to work permits of employees.	As of the second violation of the Foreign Nationals and Integration Act, we pay only the costs of the proceeding.
C2.1.6	Insurance <ul style="list-style-type: none"> • private insurance providers • Swiss social insurance providers • other Swiss public-law insurance providers such as pension funds, for example 	The insurance covers your employees for any dispute arising from an occupational accident or occupational disease. In all other cases, we only represent your interests as employer.
C2.2	Neutral prevention coaching for conflicts with employees The insurance covers neutral, non-legal session through AXA WeCare	The service includes a coaching session of a maximum of three hours (including pre- and post-processing) per insurance year.



D – Customers & Suppliers

You may purchase this module as a supplement to the “Everyday Operations” module. Your protection for legal issues and disputes with customers, suppliers as well as other service providers.

D1 – What is important?

For contracts relating to:

- *commercial properties, equipment and infrastructure, you are insured under the “Everyday Operations” module (module B)*
- *employees, you need the “Employees” module (module C)*
- *vehicles, you need the “Vehicles” module (module E)*

D2 – What is insured?

	Which cases are insured?	What you should know.
D2.1	Contracts Legal issues and disputes arising from contracts with customers, suppliers and other service providers (e.g. licensors) that are not already insured under the “Everyday Operations” module (Part B)	The insurance covers the registration and enforcement of builder's liens, provided that none of the opposing parties is in bankruptcy or composition proceedings.
D2.2	Collection The collection of three overdue and undisputed receivables (outstanding payments) per insurance year	You must send the first reminder yourself. The insurance does not cover collection cases in connection with property rent, subscription contracts, tax claims and your activity as a person subject to professional secrecy.

D3 – Supplementary coverage

This supplementary coverage may be purchased as a supplement to the basic “Everyday Operations” module and the “Customers & Suppliers” module.

	Which cases are insured?	What you should know.
D3.1	Debt Collection PLUS The supplementary “Debt Collection PLUS” coverage extends your insurance coverage for debt collection to include an unlimited number of overdue and undisputed receivables	You must send the first reminder yourself. The insurance does not cover collection cases relating to property rent, subscription contracts, tax claims and your activity as a person subject to professional secrecy.
D3.2	Customs law Legal issues and disputes in connection with rulings by Swiss customs authorities	
D3.3	Public tenders Legal issues and disputes in connection with participation in public tenders (submissions)	



E – Vehicles

You may purchase this module as a supplement to the “Everyday Operations” module. Your protection for legal issues and disputes concerning your vehicles, business trips and road traffic offenses.

E1 – What is important?

Persons

The following are insured within the scope of their business activities:

- persons and organizations pursuant to A2 of these GIC in connection with insured vehicles
- authorized drivers as well as passengers of insured vehicles

Vehicles

The following vehicles listed in the policy and registered in Switzerland or the Principality of Liechtenstein are insured:

- motor vehicles including trailers (even a third-party trailer hitched to an insured vehicle)
- aircraft with a takeoff weight of up to 5.7 tons (including "special category" drones requiring authorization from the Federal Office of Civil Aviation (FOCA))
- watercraft

The insurance also covers the following:

- replacement vehicles for your insured vehicles that are under repair
- licensed aircraft, watercraft and road vehicles (including car sharing and subscriptions) rented by you
- private vehicles on business trips and travel (not including commutes to and from work)

The following are already insured in the “Everyday Operations” module in accordance with B2.2 of these GIC:

- vehicles that do not require a license plate (e.g. forklift) or vehicles that are not registered.
- all categories of bicycles and e-bikes
- open category drones

E2 – What is insured?

	Which cases are insured?	What you should know.
E2.1	Participation in road traffic Legal issues and disputes in connection with:	
E2.1.1	criminal proceedings and associated administrative measures proceedings	If you are accused of an intentional offense, we will subsequently reimburse your costs if the criminal proceedings are discontinued or you are acquitted. The discontinuation of proceedings or acquittal must not be associated with any financial or material compensation to the plaintiff or any other parties or be because of a limitation period. This applies even if the “ Legal Protection PLUS ” module (module G) was taken out.
E2.1.2	damages, compensation for pain and suffering and insurance benefits in connection with an accident	In the event of an accident, we provide you with assistance to assert your <ul style="list-style-type: none"> • claims for damages, pain and suffering and victim assistance • claims against private insurance and public-law insurance providers such as disability insurance providers or pension funds
E2.2	Vehicles In the event of legal issues and disputes:	
E2.2.1	arising from contracts (e.g. purchase, exchange, rent, lease, loan, repair, subscription contracts) relating to your insured vehicles	The insurance covers the rental of replacement vehicles for customer vehicles undergoing repair. Contracts entered into with customers on a commercial basis are not covered under this. For this you need the “ Customers & Suppliers ” module (module D).

	Which cases are insured?	What you should know.
E2.2.2	arising from possession and ownership	
E2.2.3	in connection with the taxation of your vehicles or with road usage fees	
E2.2.4	in connection with private insurance	
E2.3	<p>Business trips and travel (not including commutes to and from work)</p> <p>When on business trips, you are also insured for transportation and accommodation.</p>	



F – Additional Properties

You may purchase this module as a supplement to the “Everyday Operations” module. Your protection for legal issues and disputes in connection with your properties not used exclusively by you or for commercial purposes.

F1 – What is important?

Contingent insurance

If you have purchased the “**Additional Properties**” module, you can take advantage of contingent insurance. Properties that you purchase after concluding your legal protection insurance are covered by the insurance on a provisional basis, even if they are not yet listed in the policy. The date of purchase is deemed to be the date of the public notarization. If you do not notify us about such properties by the end of the insurance year or if they are not included in the policy, the contingent insurance will lapse and these properties will be deemed to be uninsured. We can charge an additional premium for inclusion of any additional property in the policy with retroactive effect from the date of purchase.

A precondition for the contingent insurance in the event of a legal claim is inclusion of the property concerned in the policy.

F2 – What is insured?

	Which cases are insured?	What you should know.
F2.1	Properties In the event of legal issues and disputes:	<p>The insurance covers properties (including undeveloped and developed land, storage areas, garages, parking spaces) that your company does not use exclusively itself or for commercial purposes</p> <p>They must be located in Switzerland or the Principality of Liechtenstein.</p> <p>A property may consist of several units (e.g. multi-family dwelling with several apartments).</p> <p>The number of insured properties and units can be found in your policy.</p>
F2.1.1	as tenant or lessee	As landlord of properties, you need the “ Additional Properties ” module (module F) with the supplementary “ Rental of Properties ” coverage.
F2.1.2	arising from a purchase, sale and reservation (including brokerage contracts)	The insurance does not cover legal issues and disputes in connection with warranty claims.
F2.1.3	as construction owner arising from new builds, extensions and conversions as well as in the event of objections to own construction projects	<ul style="list-style-type: none"> Your building application must be submitted during the period of coverage. Your construction projects are insured to a construction cost of maximum CHF 5 million (not including the price of acquisition of the land). The insurance also covers procedures relating to the registration and enforcement of builder's liens.
F2.1.4	arising from the maintenance of buildings	
F2.1.5	relating to objections to construction projects by directly adjacent neighbors	Properties that are separated from your property by a road, stream or similar, and in respect of which you are entitled to object, are also considered to be directly adjacent.
F2.1.6	with neighbors (e.g. noise complaints)	The insurance also covers private legal disputes.

	Which cases are insured?	What you should know.
F2.1.7	arising from possession, ownership (including condominium ownership)	
F2.1.8	in the event of expropriation by the state	
F2.1.9	relating to damages and compensation for pain and suffering	<ul style="list-style-type: none"> • We provide you with support for claiming and enforcing your non-contractual claims for damages and compensation for pain and suffering and for victim assistance. We also take over the filing of any criminal complaint. • We provide you with assistance to defend non-contractual claims for damages if an existing liability insurance denies coverage for an insured risk (i.e. on a subsidiary basis).
F2.1.10	in connection with the defense in criminal and administrative proceedings in the case of negligence offenses (something that happened by mistake)	If you are accused of an intentional offense, we will subsequently reimburse your costs if the criminal proceedings are discontinued or you are acquitted. The discontinuation of proceedings or acquittal must not be associated with any financial or material compensation to the plaintiff or any other parties or be because of a limitation period. This applies even if the “Legal Protection PLUS” module (module G) was taken out.
F2.1.11	with private and building insurance providers	

F3 – Supplementary coverage

This supplementary coverage may be purchased as a supplement to the basic “Everyday Operations” module and the “Additional Properties” module.

	Which cases are insured?	What you should know.
F3.1	Rental of properties Legal issues and disputes in your capacity as landlord or lessor under rental and lease agreements for insured properties	



G – Legal PLUS

You may purchase this module as a supplement to the “Everyday Operations” module so you can expand your insurance coverage to include additional areas of the law for maximum legal protection.

G1 – What is important?

- If topics are covered in other modules, they will not be included here.
- The number of hours of advice (including the expense to review the contract) or the sum insured for “Legal Protection PLUS” apply per insurance year. This means that all expenses incurred in this year are added together. For each legal issue or case, the benefits for all insureds are added together and the sum insured is paid no more than once.
- The services are billed based on the actual expenses incurred. These include, in addition to discussions with you, the time, for example, that we need to study documents, clarify the factual and legal situation as well as the expenses of external service providers.

G2 – What is insured?

	Which cases are insured?	What you should know.
G2.1	Legal Advice PLUS	
G2.1.1	Advice from our staff on all legal issues within the territorial scope chosen. We will explain the legal situation to you and discuss options for action, opportunities and risks with you, and we will advise you about the next steps.	<ul style="list-style-type: none"> • We provide advisory services up to the number of hours per insurance year specified in the policy. • For pre-contractual legal cases whose triggering event occurred before the insurance was purchased, we provide you with advice on all issues of Swiss law.
G2.1.2	Preventative review by our staff of contracts with place of jurisdiction in Switzerland and which are governed by Swiss law	We provide you with advice on a preventative basis by clarifying questions and ambiguities together with you regarding contracts or contract components, identifying potential risks and reducing them where possible. The drafting of contracts is not insured.
G2.2	Legal Protection PLUS	
G2.2.1	Comprehensive legal protection for security-conscious entrepreneurs. In addition to G2.1.1 and G2.1.2, the insurance also covers legal disputes in the territorial scope chosen up to the sum insured selected.	<ul style="list-style-type: none"> • We provide advisory services and assistance in disputed legal cases up to the sum insured per insurance year specified in the policy. • For pre-contractual legal cases whose triggering event occurred before the insurance was purchased, we provide you with advice on all issues of Swiss law. • The costs and legal cases listed under A6.1 to A6.16 are not covered under G2.2 “Legal Protection PLUS”. The legal cases listed under A6.17 to A6.23 are insured here. • The collection of overdue and undisputed receivables is not covered under this module. For this you need the “Customers & Suppliers” module (module D), or Supplementary Coverage D3.1. “Debt Collection PLUS”. • In connection with consortiums with joint and several liability, we cover your costs on a proportionate basis.



- You may send legally valid notices to us at the address set out in the policy or in the General Insurance Conditions.
- 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 (subject to charges).

AXA Insurance Ltd
General-Guisan-Strasse 40
P.O. Box 357, 8401 Winterthur
AXA.ch

Legal entity:
AXA-ARAG Legal Protection Ltd
AXA-ARAG.ch