



ARAG

Legal protection for companies

As a company, you can suddenly be involved in a legal dispute through no fault of your own due to claims by employees, landlords, suppliers or customers, business or supply chain interruptions, data misuse, or violations of personal rights. We're the strong partner you can rely on to advise you and defend your rights so you can quit worrying and continue to focus on your core business.

Our all-inclusive, no-worry package has different modules you can tailor to your individual needs. Here are some of the advantages:

- Financial protection in legal cases
- Legal advice and support from our legal experts
- Planning to keep your company safe

Know You Can



Your protection against
legal issues and disputes

Our benefits

Modules	What is insured?	Maximum sum insured per legal case
General part Applies to all modules of legal protection insurance for companies	<ul style="list-style-type: none"> • Legal advice and representation in all areas of the law covered by the insurance • Lawyers' fees • Cost of expert opinions • Costs of proceedings and court fees • Reimbursement of non-court costs to the opposing party • Travel costs to attend court proceedings abroad • Translation costs 	
Commercial legal protection	<ul style="list-style-type: none"> • Employment law • Relevant areas of the law that are essential to running your business • Legal protection for real estate, including construction projects with a permit and maintenance of your properties • Business travel • Data protection 	CHF 1,000,000
Legal protection for landlords Supplementary coverage to commercial legal protection	For properties you rent out	CHF 150,000
Contract legal protection Available as a supplement to commercial legal protection	<ul style="list-style-type: none"> • Legal issues and disputes in connection with <ul style="list-style-type: none"> – customers, suppliers, and other business partners – the commercial register office or liability as a director or officer of the company – patent, trademark, or design infringement – Swiss tax authorities (e.g. tax assessments) – unfair competition • Online information on the solvency of individuals and companies 	CHF 500,000
Debt collection legal protection Supplementary coverage to contract legal protection	Collection of uncontested claims (outstanding payments) arising from contracts with your customers	CHF 150,000
Personality and internet legal protection Available as a supplement to commercial legal protection	<ul style="list-style-type: none"> • Violations of personal rights • Misuse of identity • Credit card misuse • Internet domains 	CHF 150,000
Motor legal protection	<ul style="list-style-type: none"> • You as owner, keeper, or driver of the insured vehicles • All forms of business travel, including with private vehicles 	CHF 1,000,000

Examples of cases: When does legal protection insurance help you?

One of your staff has handed in her notice. After leaving the company, she makes a substantial claim for salary and overtime.

Your customer is not happy with your work and refuses to pay for it.

One of your employees is attacked by name on an online rating platform based on having supposedly provided bad service. You want to defend yourself.

An employee is at risk of having their license revoked for "failure to control a vehicle" and you want to take action against this.