BASIC legal protection for private individuals

Defending your right, also online

With AXA-ARAG, you can count on a powerful partner to help you settle private legal disputes, one that is committed to defending your rights. Whether you settle out of court or take the matter to trial, AXA-ARAG is there to support you with its vast experience and expertise, and it will cover the cost.

Services

Unfortunately, disputes all too often end up in court, despite the parties' best efforts to reach an out-of-court settlement. You can count on AXA-ARAG to advise and represent you.

Costs that are covered

- Costs of legal proceedings
- Lawyer's fees
- Compensation for proceedings
- Expert opinions

Insured persons

You can insure yourself as an individual or as a family. The family includes:

- The policyholder
- The spouse or registered partner
- The cohabiting partner
- Unmarried children between age 20 and 30 who are not gainfully employed
- Other household members below age 20

You can now also cover internet risks

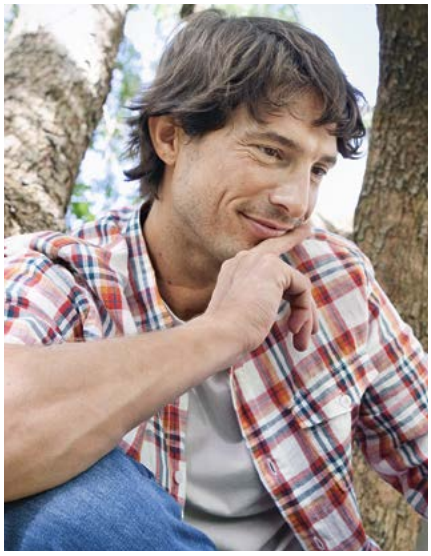
Legal protection at an affordable rate

AXA ARAG

redefining legal protection

Use your right to be care-free

You can relax and let AXA-ARAG handle everything in case you become embroiled in a private dispute, including all the hassle and cost. And you can also protect your rights in your private life, while out and about or as an internet user.



Personal legal protection

The insurance covers you fully as employee, tenant, patient, sportsperson, animal keeper, consumer or passenger, among other things.

Case examples

"A treatment error by an eye doctor has impaired my eyesight."

"My neighbor's hedge is too high and blocks my vision when I leave the garage. I've asked him to cut it numerous times – without effect."

"My employer has terminated my contract and refuses to pay the outstanding overtime and thirteenth month's salary."

"We've been living in this apartment for almost 30 years. Now the building is about to be renovated – resulting in a massive rent hike."

Traffic legal protection

You can benefit from reliable protection whether you're the owner or keeper of a vehicle, the driver or passenger of your own or a third-party vehicle, a pedestrian, or a passenger in a public or private means of transportation.

Case examples

"While driving correctly, I was sideswiped by a car coming from the other direction that was driving too fast. The other party denies all responsibility, and there are no witnesses."

"I ran a red light and am now facing criminal proceedings and the loss of my license."

Overview of BASIC coverage	Basic modules		Supplementary module for personal legal protection
	Personal legal protection	Traffic legal protection	Internet legal protection
Amount of insurance for Switzerland and Europe	CHF 300,000	CHF 300,000	CHF 10,000
Legal advice	CHF 500	CHF 500	CHF 500
Deductible	15%, min. CHF 2,000	15%, min. CHF 2,000	CHF 0

Internet legal protection

This supplementary module for your personal legal protection insurance covers you for disputes in the capacity as private internet user, e.g. in case of privacy violations, identity or credit card fraud, and copyright violations in connection with downloads.

Case examples

“I was shocked when I noticed that someone had misused my user profile on Twitter and smeared my reputation with racist statements.”

“After a heavy night of partying, my ex-girlfriend has posted embarrassing pictures on Facebook and refuses to remove them.”

“My daughter regularly downloaded music over the internet onto her notebook computer. I was shocked when I receive a letter from a lawyer about a claim for damages of several thousand francs.”

“Only after I had paid my credit card bill did I notice that there were two airfares on it that I had never booked.”

Would you like even more comprehensive coverage that is valid worldwide?
If so, please ask for OPTIMA legal protection for private individuals.

Free access to MyRight.ch

Countless possibilities

- Answers to standard legal questions
- Get a template
- Draw up personalized contracts interactively

Online legal portal

Unrestricted access and downloads around the clock. User-friendly, reliable and up-to-date: Simply log on and benefit from all the advantages!

Postage required

Recipient:

AXA ARAG

redefining / legal protection

Insurance application

BASIC legal protection for private individuals

Applicant ☐ Mr. ☐ Ms.

Last name _____ First name _____

Street address _____

Postcode, town _____

Phone (home) _____ Mobile _____

Email _____

Date of birth _____ Nationality _____

Do you already have policies with AXA or AXA-ARAG?

☐ No ☐ Yes → Please provide a policy number _____

Has your legal protection insurance ever been canceled after a claim?

☐ No ☐ Yes → Please provide the company name _____

Personal legal protection

☐ One individual per year CHF 125*
☐ Family/life partnership per year CHF 150*

Traffic legal protection

☐ One individual per year CHF 80*
☐ Family/life partnership per year CHF 97*

Combined legal protection for private individuals and traffic

☐ One individual per year CHF 182*
☐ Family/life partnership per year CHF 224*

Internet legal protection (supplementary module)

☐ One individual per year CHF 47*
☐ Family/life partnership per year CHF 58*

Insurance term: 5 years.

The applicant has received the General Insurance Provisions and the Special Insurance Provisions and information on compliance with the duty to disclose information prior to purchasing the policy pursuant to Art. 3 of the Federal Insurance Contract Act. The applicant is bound by this application for 14 days. The applicant authorizes AXA-ARAG to obtain relevant information from the authorities and third parties – in particular as regards the claims experience with previous insurers – in connection with evaluating the application. This does not release him from the obligation to answer the application questions completely and truthfully and to confirm having done so with his or her signature. The applicant agrees that AXA Group companies may grant each other access to data (name, address, etc.) in order to identify clients and to basic contract data (excluding application and claims data) in order to simplify administrative procedures and for marketing purposes. AXA-ARAG undertakes to treat all the information it receives as confidential. MyRight.ch is a free online service for AXA-ARAG clients and is not part of this insurance contract. AXA-ARAG can discontinue MyRight.ch at any time or apply a user fee.

_____
Place, date and signature

Please separate, seal and submit the signed application.

Please leave blank. For internal use only.

Dir.	DE.-Ag.	V1	V2	V3

*Excl. 5% federal stamp duty

Moisten here

Moisten here

Submit your application today

Enjoy the comfort of knowing that you can let AXA-ARAG deal with the trouble and cost of any future legal disputes.

AXA-ARAG is on your side

Legal protection coverage from AXA-ARAG will save you a lot of trouble, time and money should you become embroiled in a dispute. AXA-ARAG offers you four key advantages:

1 Professionalism
A legal specialist will assist you right from the start in every legal case.

2 Online MyRight.ch
The MyRight.ch legal portal is available around the clock.

3 Specialization
Experienced legal experts know the particular legal area you need help with.

4 Minimum of red tape
You will receive straightforward advice and support in managing the dispute.

Legal protection insurance from AXA-ARAG offers professional assistance and protects you against costly legal disputes.

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