



# Want more financial flexibility?

**Our rental guarantee insurance gives you the financial freedom to use your savings as you please.** You don't need to make a security deposit for the property you want to rent.

Rental guarantee insurance from AXA is not traditional insurance but a type of surety. You pay an annual premium for it, and you can benefit from special terms and discounts.

## More financial freedom

Keep the money you have saved up instead of depositing it into an account where you can't touch it for the entire term of your lease.

## What AXA pays for

AXA will pay your landlord any justified claims, such as tenant damage or any unpaid rent you owe up front, and it then bills you for this amount later.

## Annual premium

4 % of the required security deposit plus 5 % federal stamp duty.

## No additional costs

- No initial fee
- Adjustments are free if your lease changes, i.e. new landlord
- Can be terminated at any time after consultation with the landlord. The annual premium you paid will be prorated and refunded

## Using your existing security deposit

After consultation with your landlord, you can have your existing security deposit refunded at any time. Then all you need to do is replace this security deposit with a rental guarantee from AXA.

## Quick and easy

- Apply for rental guarantee insurance through your advisor or online at <https://www.axa.ch/en/private-customers/offers/property-living/rental-guarantee.html>
- Following AXA's conclusive assessment, your landlord will receive the surety document within two working days.



## Advantages for your landlord

- Same security as with a security deposit
- Tenant has already had credit check

## Advantages for you

- 24-hour hotline for immediate assistance and claims notification: In Switzerland: 0800 809 809  
Abroad: +41 800 809 809
- Affordable annual premium
- Immediate payment in case of claim
- Cancel anytime after consulting your landlord



## Recommendations and discount

- Claims for damages can be very expensive. Personal liability insurance protects you and your loved ones who live with you in situations like this.
- And we'll give you a 10 % discount on your rental guarantee insurance if you bundle it with our personal liability insurance.



**Any other questions?**  
Your advisor will be happy to help.



Calculate your premium now at <https://www.axa.ch/en/private-customers/offers/property-living/rental-guarantee.html>