



Information sheet on legal protection service

AXA Healthcare

Version 10.2024

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Legal protection service

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Information sheet on legal protection service

This information sheet contains details of the conditions for the legal protection service. By sending the insurance application and by concluding the insurance contract, the insured person agrees to the conditions for the legal protection service as outlined in this information sheet.

Legal protection

As part of its service package, AXA provides the “legal protection service” free of charge as set out below. The legal protection service is not insurance cover, but a free service from AXA.

1 Entitlement to the service

Individuals who have supplementary health insurance from AXA over and above their compulsory healthcare insurance and who have concluded a service package (hereinafter “insured person” or “insured persons”) are entitled to use the legal protection service from AXA-ARAG.

2 Legal protection service provider

All legal protection services are currently provided by AXA-ARAG Legal Protection Ltd (hereinafter “AXA-ARAG”). AXA has concluded with AXA-ARAG a contract for the benefit of the insured persons. AXA reserves the right to provide the services itself – either in full or in part – at any time or to have the services provided – in full or in part – by a third party.

3 Benefits

This free service helps you with potential disputes with your basic health insurer in connection with the switching or invoicing service or a recognized service provider in connection with a medical treatment. The legal protection service covers services up to a maximum of CHF 20,000 per legal case but no more than CHF 40,000 per insured person and calendar year. Services will be provided exclusively in connection with disputes involving places of legal jurisdiction within Switzerland.

Within the framework of the legal protection service provided, legal services (provision of advice to the insured person and processing of the legal case) will be taken over by AXA-ARAG. If court or administrative proceedings before an ordinary Swiss court are necessary, the legal protection service encompasses compensation for the requisite attorney’s and court costs, including any inter partes costs. Decisions regarding whether proceedings are necessary are taken solely by AXA-ARAG.

If an insured person instructs an attorney or initiates proceedings without AXA-ARAG’s approval, entitlement to the reimbursement of costs lapses. Costs owed by a liable party or a liability insurer will not be covered. The legal protection service is provided for disputes encountered by the insured person during the period in which the legal protection service is in force (see section C5); a dispute at the time of a first-time breach of contract or violation of the law by the basic insurer is deemed as having validly occurred.

4 Obligations of the insured person

Insured persons may notify AXA-ARAG of legal cases directly (0848 111 100). After a legal case has been reported, the insured person must provide AXA-ARAG with all the necessary information and powers of attorney. AXA-ARAG discusses the next steps with the insured person after having reviewed the legal situation. All negotiations for a valid settlement are led by AXA-ARAG. If the negotiations fail, AXA-ARAG will decide on the chances of success of legal proceedings, the necessity of consulting an attorney, and the next steps. Where necessary, AXA-ARAG selects a suitable attorney; the insured person commissions said attorney and releases him/her from his/her professional obligation to maintain confidentiality in respect of AXA-ARAG.

5 Start and end of legal protection service

AXA will provide the legal protection service from the day on which the insured person concludes the service package for supplementary health insurance from AXA, but no earlier than October 1, 2018. If the service package is concluded at a later date, this date shall be the effective start date.

The legal protection service ends for the insured person when all of the insured person's supplementary health insurance options with AXA are terminated or on the termination of the overall service package or legal protection service.

Since the legal protection service is a free service and not insurance cover, AXA may terminate the legal protection service for one or all insured persons at any time, without being required to state its reasons for doing so, subject to a notice period of 30 days to the end of each month.

C6 No right of inspection on the part of AXA

AXA has no right to inspect the legal cases and AXA-ARAG will only issue AXA with any information regarding legal cases with the express consent of the insured person. AXA cannot issue AXA-ARAG with any instructions regarding how to proceed with individual legal cases. AXA undertakes to ensure that AXA-ARAG is informed as to the contents of the data privacy information sheet.



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