



Happy at home

Household contents · Personal liability · Legal protection insurance
Rental guarantee · Payment protection · Cyber insurance · Mortgages
Valuables insurance · Accident insurance for domestic staff

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**Having a home and feeling
entirely at ease in it - these are
priceless assets. That's why we
offer individual solutions to meet
every requirement.**



You have more possessions than you realize

Mobile phone damage, bicycle theft, house fire:

These are just some of the risks against which you can gain protection with our household contents insurance. We will offer you a comprehensive solution. A flexible solution that you can add to – exactly as you wish.

The basics

Household contents insurance protects you against fire, theft and water damage. In case of damage or loss, we pay the new-for-old value. Household contents include all personal movable property (including digitally acquired data such as songs, e-books, etc.) that belongs to you or to your family members who share the same household. This also includes items that are leased or rented, items you have been entrusted with, and items that your guests have brought with them. And your household contents are insured not only in your home, but also anywhere else in the world. If you move house within Switzerland, the insurance is also valid during the relocation.

Household contents All-Risk offers protection for the household with a higher living standard. Your household contents enjoy all-round protection – and that includes coverage against damage you yourself cause as well as in the event of loss. We will be pleased to advise you in person.

Personal liability can be combined with household contents insurance.

Attractive supplementary coverage:

Certain risks call for special protection, and these can also be included. Examples:

- Theft away from home
- Breakage of glass/stone elements in furniture
- Breakage of windows, washbasins and building glass
- Gross negligence
- Loss of keys and key service
- Tradesmen emergency service
- Bike and e-bike assistance

Individual all-round protection

Whether it's an e-bike, hearing aid, or expensive photo equipment. Your most important items can also be insured against damage caused by yourself or external influences (e.g. the camera falls to the ground).

Example of a claim

After his lunch break, Mr. Zbinden finds to his horror that his new bike has vanished – together with its lock and lights. He had left it in the underground bike park for just one hour.

Statement of costs

Theft loss

Replacement of bike	CHF 2,600
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Replacement of bike accessories (lock and lights)	CHF 100
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Total loss	CHF 2,700
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Deductible	CHF 200
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Compensation from AXA	CHF 2,500
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Calculate the premium and get more information
www.axa.ch/household

Get protection for yourself and your family

A mishap can occur very quickly. The consequences can be personal injury or property damage for which you must accept responsibility. Or someone submits an unjustified claim against you. We support you with individual solutions in both these cases.

The basics

Our personal liability insurance protects you against claims for personal injuries or property damage that you cause to others, and defends you against unsubstantiated claims. You are insured as a:

- property owner
- tenant
- animal keeper
- kite surfer
- drone owner
- bike, e-bike or moped rider

Attractive supplementary coverage

You can add the following modules to your liability insurance.

- Use of private third-party vehicles
- Use of carsharing and rental vehicles
- Pet damage to rented accommodation
- Loss of keys & key service
- Gross negligence
- Hunters
- Horse lessees

“We always had a rather difficult relationship with our neighbor. But when he accused our daughter of spraying paint on the wall of his house, we’d had more than enough. Fortunately, AXA helped us.”

Markus E.,
AXA customer since 2010

Example of a claim


Just a moment of absentmindedness, and Ms. Peyer knocks a vase of flowers and its contents onto the lounge floor in her rented apartment. A major portion of the parquet floor (solid wood) needs replacing.

Statement of costs

Value of the damaged parquet (40m ²)	CHF	9,800
Repair of the wall due to splashes	CHF	500

Total damage	CHF 10,300
Deductible	CHF 200
Compensation from AXA	CHF 10,100



 Calculate the premium and get more information www.axa.ch/personal-liability



“The 13th monthly salary was agreed in the contract I had with my former employer. When I decided to give notice and take up a new job, my boss was no longer willing to pay me the prorated 13th monthly salary. Fortunately, AXA-ARAG gave me professional legal support.”

Lara M.,
AXA-ARAG customer since 2015

Getting your rights when you're in the right

With AXA-ARAG legal protection insurance, you can count on a powerful partner to help you settle legal matters and disputes – a partner that is committed to defending your rights. Legal disputes with the employer, a hospital or the landlady can quickly become very expensive. With our modules you have the flexibility to put together the legal protection that suits your personal requirements and affords you optimal coverage.

We advise and support you in legal matters and disputes in connection with the following areas:

- Home & Everyday: in connection with renting or owning property, everyday transactions (e.g. purchases) and privacy violations
- Mobility & Travel: in connection with vehicles, traffic offenses and travel contracts
- Health & Personal Insurance: in connection with your health, maternity, retirement, or unemployment
- Work: in connection with your employment and disputes with your employer

Additional modules for all-round legal protection:

- Partnership & Family: support in legal matters and disputes in connection with school authorities and child protection agencies as well as mediation in the event of separation or divorce
- Tax: support in legal matters and disputes in connection with the Swiss tax authorities regarding income tax and wealth tax

Legal Advice PLUS – comprises an analysis of your situation, examination of documentation, and legal advice concerning all areas of Swiss law.

Good to know

All modules can be taken out individually or in combination. For basic coverage, we recommend the modules “Home & Everyday,” “Mobility & Travel,” “Health & Personal Insurance,” and “Work.” The other modules allow you to tailor your legal protection to your individual needs and ensure comprehensive coverage no matter what situation you are facing.



Additional information
www.AXA-ARAG.ch

More financial freedom – renting without a bank deposit

Tenants often have to deposit up to three months' rent with the bank as a guarantee. Money that's permanently blocked. If you would like to invest this money more profitably, or if you don't have the necessary liquidity available at present, our rental guarantee is the right solution for you.

With a rental guarantee from AXA, you have free access to your savings instead of having to deposit the amount for the full duration of the tenancy. We undertake to pay your landlord any justified claims, e.g. for tenant damage or rental arrears. We only claim these amounts back from you later on. A rental guarantee from AXA is not an insurance but a surety. You pay an annual fee of 4% of the guarantee amount for it. This also entitles you to benefit from attractive discounts.

Sample calculation

Monthly rent of CHF 2,500
Three months' rent as deposit

Deposit required CHF 7,500
(Without our rental guarantee, you would have to deposit this amount with the bank)

Costs with an AXA rental guarantee CHF 300
(Personal liability insurance from another provider)
Annual premium: 4% of the required deposit plus 5% stamp duty CHF 15

Costs with an AXA rental guarantee and a 10% combination discount CHF 270
Personal liability insurance with AXA, annual premium: 3.6% of the required deposit plus 5% stamp duty CHF 13.50



Calculate the premium and get more information
www.axa.ch/rental-guarantee

Stay financially independent in difficult times

Take care of difficult situations in life: If you can no longer work due to illness or accident or lose your job through no fault of your own, you could soon face financial difficulties. Your rent, leasing installments or the premium for your health insurance still have to be paid at the end of the month. Our payment protection insurance takes over in these instances.

Payment protection insurance offers four modules that you can combine individually:

1. **Leasing & car subscription:** Insure the monthly leasing installment for your motor vehicle or the cost of a car subscription.
2. **Rent and mortgage:** Insure the monthly rent including ancillary costs or mortgage installment including amortization.
3. **Health insurance:** Insure the monthly premium of your supplementary health insurance or the supplementary health insurance of your whole family.
4. **Other expenses:** Insure a monthly flat-rate amount for various recurring expenses, such as subscriptions for cell phone, fitness studio, public transport or magazines, streaming services and study costs as well as insurance premiums. You decide how to use this flat-rate amount.

Examples of damage/loss

Car leasing

Thomas took out a leasing contract for his new car six months ago. Due to a reorganization, he loses his job. While he's looking for a new job, AXA pays the leasing installment for him.

Rent and mortgage

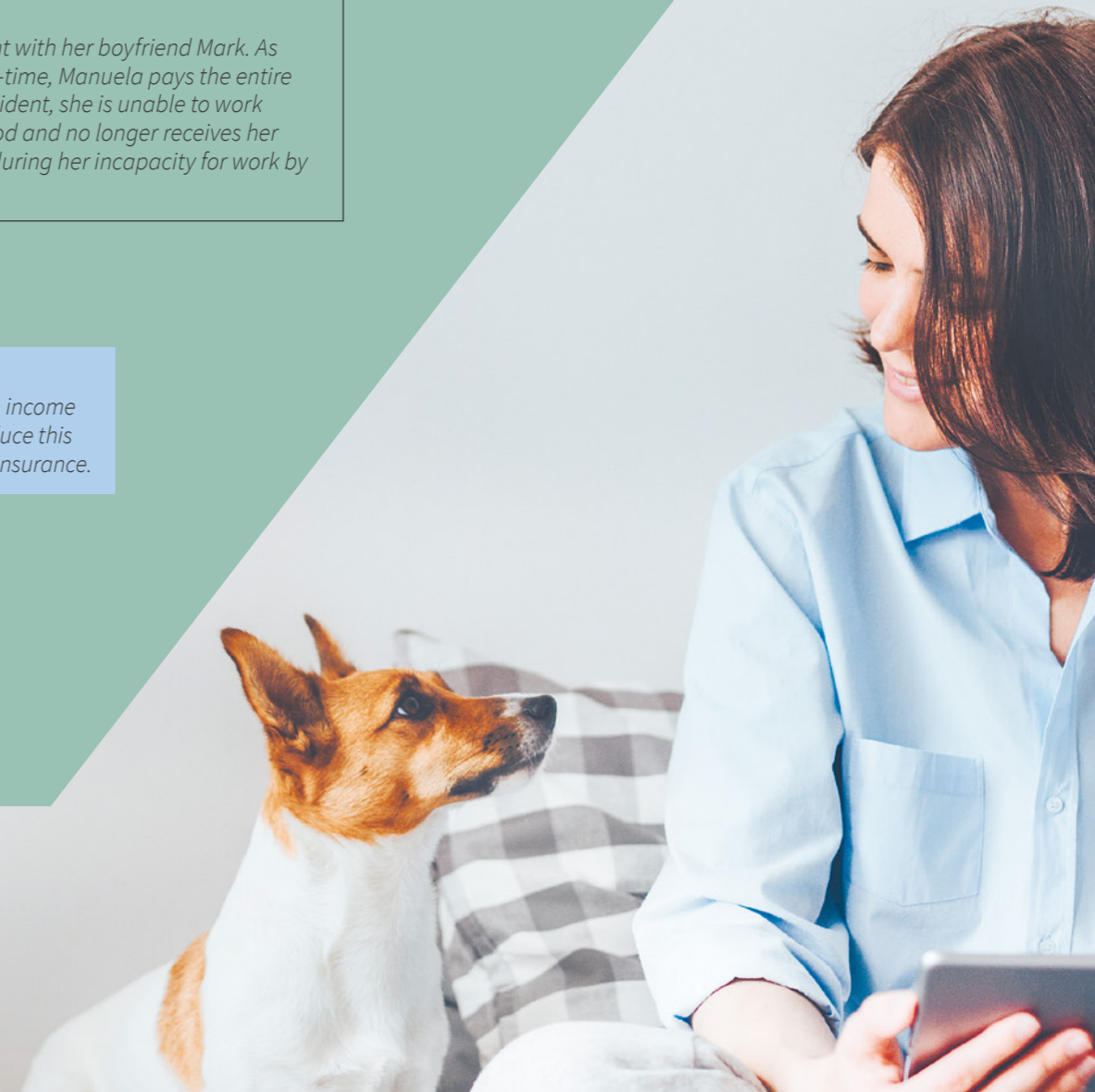
Manuela lives in an apartment with her boyfriend Mark. As Mark is currently studying full-time, Manuela pays the entire rent. After a serious skiing accident, she is unable to work full-time for a significant period and no longer receives her full salary. AXA supports her during her incapacity for work by paying her rent.

Good to know

If you lose your job, the drop in income can be up to 30%. You can reduce this gap with payment protection insurance.



For more information visit
www.axa.ch/zahlungsschutz



Protect yourself against risks on the net

Now we can't imagine life without the internet. But there are many risks lurking in the online world: What if you're taken in by a fake shop? What if cybercriminals hack your credit card? Or what if your child becomes a victim of cyberbullying? In these instances, we support you as a strong partner and protect you against financial loss.

Cyber insurance Plus offers all-round protection against cybercriminality. It comprises four modules, each of which can also be taken out individually.

- **Online Accounts & Credit Cards:** AXA Cyber Plus insurance helps when your personal, account or credit card details are stolen or misused.
- **Cyberbullying & Copyrights:** We're here to help if your copyrights have been violated on the internet or if you're being cyberbullied.
- **Online Shopping:** AXA Cyber Plus insurance takes the worry out of online shopping by protecting you against financial losses caused by buying from dubious online shops.
- **Data Recovery, Virus Removal & IT Assistance:** We offer assistance with data recovery, virus removal, technical faults, and other IT support issues relating to electronic devices like computers and laptops.

Regardless of which module or modules you choose, Cyber Plus insurance offers all-round protection against cyber risks through a combination of AXA insurance coverage, AXA-ARAG legal protection, and prevention services.

Exclusive prevention services

As an AXA customer, you benefit from unique prevention services. With these, you'll receive a push message if your credit card details are stolen, your e-mail address or telephone number is affected by a data leak, or if online posts are found that damage your reputation or violate your personal rights.



For more information visit
www.axa.ch/cyber



The dream of building your own home can quickly turn into a nightmare. Because when so many people are working together, errors often occur that lead to damage and loss. As the builder-owner, you are liable for damage to third parties caused by your construction project.

Good to know

We offer attractive ways to finance your construction project. Learn about our mortgage models or partial financing with your pension fund assets.

Builder's risk insurance offers you – as a builder-owner – financial protection if a building under construction is damaged or destroyed on account of a sudden unforeseen event.

Basic coverage

- Losses and damage caused by construction accidents
- Acts of vandalism on building works
- Burglary and theft of property already built into the construction
- Damage from fire and natural forces, depending on the cantonal regulations
- Advances of amounts for which the liability insurer of a party involved in the construction is liable. This protects your capital and ensures that the work can be continued.

The following can also be included

- Damage to existing structures
- Damage from spray painting and graffiti
- Construction substrate and soil mass
- Scratches on surfaces
- Additional inclusions are possible

Supplementary insurance

Examples of additional insurance that can be taken out include: construction defect coverage, legal protection for builders (private individuals) and contractors' guarantee insurance (work guarantee).

All-round protection during the construction phase

Builder's liability insurance covers financial claims for personal injury and property damage against you as builder-owner or owner of the construction land. It also defends you against unsubstantiated claims for damages.

Basic coverage

- Third-party claims due to damage from construction and assembly work
- Environmental damage
- Loss prevention costs – measures taken to prevent immediately imminent damage or loss
- Legal protection for criminal proceedings

The following can also be included

- Your personal contribution as builder-owner
- Pure financial losses
- Damage due to drilling for geothermal energy use
- Accidents involving visitors and customers

Main risks

As builder-owner, you are responsible in case of damage to third parties due to construction work or in case of damage to the object under construction caused by a construction accident, regardless of whether you are at fault. The same also applies to loss or damage due to architects, building contractors or tradesmen acting on your behalf.

For example:

- Damage due to unexpected behavior of the construction substrate
- Damage due to accidents during construction activities
- Claims by third parties in case of cracks in neighboring buildings, and also on account of unsubstantiated or excessive claims
- Acts of vandalism, thefts
- Building contractor's failure to perform due to bankruptcy



For more information, visit
www.axa.ch/construction

You are proud of your own home. And you have taken on major financial commitments for it. Fire or water damage would be catastrophic. Protect your own home.

We use the term 'building insurance' to group together all insurances for loss or damage due (for example) to fire, events caused by natural forces, water, burglary or glass breakage. Coverage also includes claims for damages asserted against you as the building owner.

Building property insurance offers various insurance modules that you can combine as you wish:

- Fire insurance (including damage from natural forces)
- Water insurance
- Earthquake insurance
- Burglary insurance
- Building technology failure
- Glass breakage insurance
- Extended coverage against malicious damage and damage due to vandalism or rodents

Differences between cantons

In most cantons, building owners are required to take out building insurance against fire and damage from natural forces. The cantons of Geneva, Ticino, Appenzell Innerrhoden and Valais are exceptions to this rule – there you can insure yourself voluntarily. In the cantons of Uri, Schwyz and Obwalden, you can choose your coverage yourself. In the remaining 19 cantons, you are required to take out the corresponding cantonal buildings insurance.

Overinsurance

In the event of a claim, you receive no more than the actual new-for-old value. For this reason, you should avoid overinsurance – doing so will reduce your premium and save you money.

Underinsurance

In the event of a total loss, compensation is limited to the amount of insurance. Partial loss or damage is only indemnified in the same proportion as the ratio of the amount of insurance to the replacement value of the building. When you take out fire insurance, for example, we advise you to opt for automatic adjustment of the amount of insurance. That way, you will avoid underinsurance due to inflation.

Supplementary insurance

As a general rule, our coverage corresponds to that provided by the cantonal buildings insurance. For single-family houses, the occupants' goods and stored supplies are covered by the household contents insurance. You can obtain supplementary insurance for these items:

- Stored supplies of fuel (heating oil, wood, etc.)
- Equipment and tools for maintaining the property (lawnmowers, garden tools, cleaning materials, etc.)
- Physical structures and the surroundings

Building liability insurance covers claims for damages arising from personal injury and property damage which are brought against you as the property owner under provisions of liability law. However, a distinction must be made between

• Single-family houses

Our personal liability insurance already includes single-family houses which you yourself occupy.

• Condominium property

For this type of property, building liability insurance must be taken out in the names of all co-owners in every case.

Good to know

We also offer some attractive solutions for financing your construction project. Learn about our mortgage models or partial financing with your pension fund assets.

Carefree living



For more information, visit
www.axa.ch/building

Make the dream of your own home come true

Many people dream of owning their own four walls.

But many of them imagine that mortgage loans are only granted by banks. This is not actually true. As an insurance company, we are interested in appropriate ways of investing our pension and premium assets. In order to do so, we operate a lending policy that shows responsibility towards all parties involved. Borrowers often benefit from very attractive conditions.

Financing example

Purchase price	CHF 1,200,000
Own funds – at least 20% of the purchase price**	CHF 240,000
Borrowed capital	CHF 960,000
Costs	
Interest on 1 st mortgage CHF 800,000 at 5.00%**	CHF 40,000
Interest on 2 nd mortgage CHF 160,000 at 5.50%*	CHF 8,800
Amortization within max. 15 years or by 60 th birthday	CHF 10,670
Annual ancillary costs/ maintenance approx. 1% of purchase price	CHF 12,000
Total cost per year	CHF 71,470
Total cost per month	CHF 5,956

* The credit check is based on a long-term average interest rate of at least 5%.

** Fees (notary and land register fees, property transfer tax, etc.) must also be paid out of your own pocket.

If the pleasure of owning your own home is to remain undimmed as the years go by, the financial outlay should be affordable for you over the long term. Tried and tested rules apply to the individual budget calculation so you can gauge your financial possibilities correctly.

- **The 20:80 rule**
20% of the purchase price should be covered by your own funds. You may finance the remaining 80% with borrowed capital (1st and 2nd mortgages).
- **The 1/3 rule**
The running costs for your new home should not exceed one third of your gross annual income. These costs include the interest on the 1st and 2nd mortgages, the ancillary costs, and the repayments for the 2nd mortgage.

Our mortgage products

The fixed-rate mortgage

With a fixed-rate mortgage, the loan amount, interest rate and term are agreed when the contract is signed. You can choose between one and ten years as the term, depending on the loan amount. The interest rate is not exposed to any fluctuations until the end of the agreed term.

• Advantage

The interest costs for the whole term can be budgeted right from the beginning. Interest rates can be set for up to 12 months in advance, subject to a corresponding premium.

• Risk

Early termination incurs costs.

The variable-rate mortgage

With a variable-rate mortgage, you are not tied to a fixed interest rate or a specific term.

• Benefit

There is no fixed term, which means your finances remain flexible (e.g., if you are planning on selling your home).

• Risk

With a variable-rate mortgage, the rate of interest rises and falls along with the general level of interest rates.



Calculate the premium and get more information
www.axa.ch/mortgages

For the possessions that simply mean more to you

The ideal complement to your household contents insurance is valuables insurance to cover financial loss in case of theft or loss of your personal treasures, or if they are damaged – coverage also applies while you are traveling. Each valuable is recorded separately, making it easier to provide proof of value in the event of a claim.

Valuables are highly sought after: Burglaries are on the increase and thieves know where they have to look. Once a treasured possession has been lost, no insurance can restore its sentimental value. But it is reassuring to know that we will at least indemnify the material loss.

Scope of coverage

Valuables insurance covers financial loss arising from the theft, robbery, loss, misplacement or destruction of your precious items, or of damage to them. It is also valid while you are traveling. Except for paintings, the coverage is valid worldwide. You can include:

- Jewelry
- Watches
- Furs
- Paintings
- Musical instruments



For more information, visit
www.axa.ch/valuables



Protection for domestic staff

One of the nice things in life is to be able to benefit from the services of a cleaning lady or gardener.

But have you ever given any thought to what would happen in case of an accident?

Accident insurance for domestic staff

For just a small sum, you can insure your domestic staff (such as cleaning ladies, gardeners or babysitters) against accidents at work and on the way to and from work. What many people do not know: This coverage is stipulated by law and is obligatory for all employers. The insurance can be terminated at any time if you cease to employ domestic staff.

Benefits of mandatory accident insurance (UVG)

- Medical expenses (medical treatment, hospital stays in the general ward)
- Daily benefits (maximum 80% of insured earnings from the third day)
- Disability pension (maximum 80% of insured earnings)
- Surviving dependants' pension
- Compensation for physical or mental impairment and helplessness allowance



For more information, visit
www.axa.ch/domestic-staff

“We’ve relied on help with the gardening for many years. So we’re glad we have a gardener. But on one occasion, he slipped so badly on our outdoor steps that he broke his wrist. Fortunately, we were insured.”

Peter U.,
AXA customer since 2011



**The AXA 24-hour phone**

We are there for you 24 hours a day – just call 0800 809 809.

**myAXA – our customer portal**

Here you'll find all the information concerning your contracts, data, invoices and a whole lot more – online, anywhere, and at any time.

**The densest sales network in Switzerland**

With more than 340 independent general agencies and agents plus around 3,000 employees working exclusively for AXA Switzerland, we have the densest distribution network among Swiss insurance companies.

**Welcome to the number one!**

1.9 million customers can't be wrong. 93% of them say they are satisfied with AXA's benefits and service. We'd love to welcome you on board.

Service makes all the difference

Excellent insurance benefits and fair advice – we can guarantee that you will receive both. But what really counts in an emergency is service you can rely on. The focus is always on you and your needs.

