



Safely underway

Car · motorcycle and motor scooter · vintage car · bicycle and moped · travel · legal protection · watercraft · aircraft

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There are many types of insurance. But what matters to us is that we work **together** with you to find the solution that is best for you. This is why we are always glad to advise you **in person**.

Ready for the off

Gas, hybrid, or electric motor?

When you buy a car, you need motor vehicle insurance. We have a series of attractive solutions for you to choose from – precisely in line with your wishes and your budget.

Liability insurance covers damage you cause to other people or property with your insured vehicle and is mandatory for your vehicle's registration in accordance with the Road Traffic Act. That's because traffic accidents very quickly become very expensive – especially if people are injured.

Accidental damage insurance covers damage to your vehicle. You choose between partial accidental damage (damage to your vehicle caused by natural hazards, animals, and unknown persons) and comprehensive accidental damage (including damage caused by you to your vehicle).

Additional coverage

Damage to parked vehicle
You return from your shopping and discover deep scratches and a new dent in the passenger door. With parking damage insurance (damage to a parked vehicle), this type of damage is also covered.

Roadside assistance including onward travel (Switzerland/Europe) ensures that you stay mobile if your insured vehicle breaks down. We organize and pay for roadside assistance as well as the direct journey home or the continuation of your journey.

With **bonus protection**, your premium will not increase in the event of a claim. This means your no claims bonus is not affected.

Gross negligence

Benefits are not reduced for damage caused by gross negligence (such as driving through a red light).

Vehicle legal protection

This add-on gives you legal protection when you're driving your car or riding your motorbike. Our experts advise you on legal questions about the next steps and assist you if there are any disputes about your vehicle, such as if you'd like to contest the excessive bill you've received from your car repair shop.

With the Safe Driver Bonus, young drivers under the age of 26 receive a 15% discount on their AXA car insurance. At the same time, they can also participate in a prevention program on safe driving.

Add-ons for electric vehicles

Regardless of whether you have misused your home or mobile charging station, or they have been damaged or stolen: AXA will pay for an equivalent replacement including installation within the scope of the **charging station add-on**. With the **battery add-on**, you cover damage to your high-voltage battery caused by operating errors, power surges, overcurrent, total discharge, malfunctioning of the charging device, or exceptional loss of capacity.

Expand your insurance coverage with our flexible add-ons – precisely in line with your needs.

Good to know

Do you sometimes drive someone else's car? A friend's car perhaps? If the car doesn't have accidental damage insurance, you could be in for a nasty surprise in the event of a claim. A supplement as part of personal liability insurance protects you against this risk.



Calculate your premium and obtain further information
www.axa.ch/car

As with car insurance, you can arrange an individual solution for motorcycle and motor scooter insurance – precisely tailored to your needs.

Liability insurance covers damage you cause to other people or property with your insured motorcycle or motor scooter and is mandatory for the registration of your motorcycle or motor scooter in accordance with the Road Traffic Act. That's because traffic accidents very quickly become very expensive – especially if people are injured.

Accidental damage insurance covers damage to your motorcycle or motor scooter. You choose between partial accidental damage (damage to your motorcycle or motor scooter caused by natural hazards, animals, and unknown persons) and comprehensive accidental damage (including damage caused by you to your motorcycle or motor scooter).

Additional coverage

Damage to parked motorcycle or motor scooter

You return from your lunch break and discover a deep scratch on the fuel tank. Your motorcycle or motor scooter is just a few months old – which makes it all the worse. With parking damage insurance (damage to a parked vehicle), this type of damage is also covered.

Roadside assistance including onward travel (Switzerland Europe) ensures that you stay mobile if your insured motorcycle breaks down. We organize and pay for roadside assistance as well as the direct journey home or the continuation of your journey.

With the motorcycle clothing add-on, your motorcycle clothing (including helmet, boots, etc.) is insured if it is stolen or damaged during an accident.

You can expand your insurance coverage with our add-ons for motorcycles or motor scooters – precisely in line with your needs.

Claim scenario

After a motorcycle trip, Igor enjoys a break in a service station. On returning to the parking space, he is stunned: The locked storage box has been broken into – and his motorcycle helmet and expensive leather jacket have both been stolen.

Breakdown of costs

Accidental damage

Damage to storage box	CHF	250
Theft of motorcycle helmet	CHF	359
Theft of leather jacket	CHF	899

Total damage	CHF	1 508
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Deductible	CHF	0
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Compensation from AXA	CHF	1 508
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High power, high-level protection

On a motorcycle your body feels the power of your machine as you ride the streets. On a motor scooter, you sense your environment a lot more intensely than in a car. You need to apply skill and anticipation. Protection and coverage – those are our tasks.



Calculate your premium and obtain further information
www.axa.ch/motorcycle

Coverage for your vintage car

Your vintage motor vehicle is an affair of the heart. Hence, it has sentimental value, and not just material value. Everyone who shares your passion understands this. Rely on us: We are here for you and offer the very best insurance for your gem.

Your vintage car is an individual, and so is our insurance solution. Thanks to the modular and flexible set-up, you can optimally tailor the insurance coverage to your vintage car and your needs.

Classic car complete protection is free of charge when you take out accidental damage insurance. It includes: Insurance services for replacement and individual parts, for transportation damage, as well as an increase in coverage if your vintage car grows in value.

With the **supplementary insurance for damage resulting from operation**, you are optimally covered in the event of damage caused by incorrect gear changes, choosing the wrong fuel, overheating, and material fractures. Or in the event of subsequent damage caused by fluid leaks (oil, water, fuel, etc.).

Arrange an appointment now with an AXA advisor and discuss the options that provide the best coverage for your beloved vehicle.

Good to know

More than two vintage cars can be insured under a single set of interchangeable license plates. Inquire at your local driver and vehicle licensing office.



For more information visit
www.axa.ch/vintage-car



Riding on the saddle

Many bicycle and moped riders hardly give a second thought to insurance. But there are some issues they need to consider.

Mopeds are all the rage, and there's no end to the e-bike boom. But the traditional bicycle is still our favorite two-wheeler. Almost every second person in Switzerland regularly mounts the saddle. But sadly, the risks are often underestimated. Do you know how you and your two-wheeler are insured?

Good to know

Personal liability insurance protects you against claims from third parties. And it makes no difference if you are riding your own or someone else's bicycle, e-bike, or moped (up to 25 km/h).

The basics

Liability insurance for bicycles, e-bikes, and mopeds (up to 25 km/h) is voluntary. If you already have personal liability insurance, coverage of bicycles, e-bikes, and mopeds (up to 25 km/h) is included automatically.

For mopeds and e-bikes (up to 45 km/h), separate liability insurance is required, e.g. via the dealer. It's only after submitting a certificate of insurance to the department of motor vehicles that they will grant you a license plate.

To cover damage to your bike, e-bike, or moped you can take out the "Bicycles, e-bikes, and sports equipment" module – either separately or in combination with household contents insurance. This provides all-round protection against theft, a fall, or vandalism, including when you are on the go.



For more information visit
www.axa.ch/bicycle



The travel insurance for everyone

Travel, vacation, leisure time, and transportation.

We support you and your family in any emergency you may encounter in Switzerland or abroad. Quick and reliable – around the clock. With specialists ready to provide you with expert assistance.

“Our daughter broke her leg during our family vacation and had to be operated on locally as an emergency. AXA organized the journey home for us all and paid the extra costs.”

Martin B.,
AXA customer since 2014

Your coverage is as individual as your travel plans. It comprises three modules that you can freely combine to suit your needs:

Cancellation cost insurance

If you can't take the trip you planned, we pay the costs of cancellation.

Personal assistance insurance

Sometimes an emergency can ruin your plans, forcing you to take expensive, immediate action. We are by your side to organize what is necessary and bear the costs incurred.

Vehicle assistance insurance

Your vehicle breaks down, or you're on vacation with your motorhome and suffer a mechanical failure? We'll be there to help.

Select what's right for you and benefit from an attractive combination discount with which you can save up to 25% on your premiums.

Good to know

You've been looking forward to a theater performance in Verona for the past few weeks. But unfortunately you've caught the flu and are confined to bed during the performance. The trip has to be canceled, but your tickets are insured.



Calculate your premium and obtain further information
www.axa.ch/travel

Getting your rights when you're in the right

Legal disputes with other road users can quickly become very expensive. 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.

You can select from our various modules and put together the level of legal protection that offers the best possible coverage for your needs. We advise and support you in connection with:

- **Mobility & Travel:** for traffic violations during travel by road, train, boat, or air, and for contracts when buying a vehicle or for travel contracts
- **Health & Personal Insurance:** for illnesses, accident-related bodily injury, medical malpractice, maternity, retirement, or unemployment. In these cases, we support you in dealings with private insurers, social insurers, and pension funds.

Additional modules for all-round legal protection

- * **Home & Everyday:** for renting or owning property, everyday transactions (e.g. purchases), and privacy violations
- * **Work:** for your employment and disputes with your employer
- * **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
- * **Disputes with the Swiss tax authorities** regarding income tax and wealth tax

Legal protection PLUS – comprises an analysis of your situation, examination of documentation, and legal advice. We are here to help with all issues pertaining to Swiss law. We explain the legal situation, discuss with you the various options on how to proceed as well as the opportunities and risks involved, and are available to help you find the right solution.



Calculate your premium and obtain further information
www.axa.ch/legal-protection

“The bill for a minor service included numerous other repairs that were not agreed. Luckily, AXA-ARAG assisted me in the negotiations.”

Peter U.,
 AXA-ARAG customer since 2011



Good to know

All modules can be taken out individually or in combination. For traffic legal protection insurance, we recommend the modules “Traffic & Travel” and “Health & Personal Insurance.” The other modules allow you to tailor your legal protection to your individual needs and ensure comprehensive coverage in any situation.

Ship ahoy!

Good to know

We have specially trained watercraft experts located close to virtually every shore. They are knowledgeable about boat building and informed about new developments in the industry, and are thus your professional partner if you need advice or are filing a claim. Don't hesitate to call us if you have a question or concern.

Machinery insurance is an extension to comprehensive accidental damage insurance. The module covers losses due to internal effects or external causes such as improper use, carelessness, negligence, insufficient water, oil, fuel, or other operating agents, failure of systems used for measuring, control, or safety.

Marine legal protection insurance provides the financial means necessary to defend and enforce your legal interests.

Breakdown assistance

covers the costs of towing by the water police, maritime rescue service, or a boatyard if you are unable to independently drive your boat back to the port or repair yard due to a breakdown.

You have fulfilled your dream of owning your own boat, but are you still looking for the right insurance?

AXA is your reliable guide: Our individual solutions offer you optimal insurance coverage.

Like motor vehicle insurance, watercraft insurance offers you a flexible total package for watercraft that includes liability, accidental damage, legal protection, and accident insurance.

Liability insurance is mandatory by law for the following boats:

- boats powered by an engine
- sailboats with a sail area exceeding 15 m²
- rental boats in general

It covers any damage you may cause to persons, property, or an animal with your boat.

With **AXA All Risk**, you are covered against anything that isn't explicitly excluded – so you can enjoy a care-free boat tours. All Risk covers you against the following financial risks:

- Collision
- All events under partial accidental damage insurance
- Other damage and losses provided they are not excluded



For more information visit
www.axa.ch/watercraft

Above the clouds

You realize your dream of flying, and we take care of your safety. Whether you pilot, own, keep, or rent an aircraft, our aviation insurance will cover your aircraft not only while it is in use but also when it is laid up.

As a pilot, you are liable to third parties for any loss that occurs in the air or on the ground. You are also responsible for your passengers and can be held liable if something unforeseen happens.

Combined third-party and passenger liability insurance offers you comprehensive protection against liability claims.

Comprehensive accidental damage insurance covers damage to the aircraft. Accidental damage insurance for aircraft that are in storage only covers damage that occurs while the aircraft is on the ground.

The **insurance covers** keepers and owners of aircraft, crew members, and air freight carriers, as well as persons responsible on their behalf.

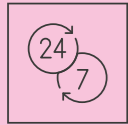
Accident and passenger insurance can be taken out for passengers and crew members – as for other motor vehicle insurance. We then pay medical expenses, daily benefits (if these have been included), or a disability lump sum or death lump sum.

Good to know

As the renter of aircraft owned privately or by a club, you are liable for any losses. First clarify if the aircraft has accidental damage insurance and if there are club bylaws that regulate the deductible in the event of a claim.



For more information visit
www.axa.ch/aviation



AXA 24-hour phone

Whatever happens, we'll be there to help. Contact us at www.axa.ch or 0800 0809 809, at any time around the clock.



Your partner in the event of a claim

Always report any incidents to AXA first. We will organize the repair of your car through a certified partner garage. You will thus benefit from the following additional advantages:

- Repair using state-of-the-art standards and manufacturer's specifications
- Lifelong repair guarantee
- Replacement vehicle, including pickup and delivery service
- Vehicle cleaning
- Repair by our glass partner at the place of your choice



Welcome to the number one!

1.9 million customers can't be wrong. 93% of them are satisfied with AXA's coverage and service. Wouldn't it be nice to join them soon?



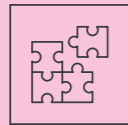
myAXA – our customer portal

Here you'll find all the information concerning your contracts, data, invoices, and a whole lot more – online, anywhere, and at any time. Of course, you can also simply submit your claim via myAXA.



Parking disc and European accident statement

Practical and very important when the worst happens! Order your free parking disc today for everyday use and a European accident statement for when you need it. Give us a call.



Max the Badger

Protect your children from the dangers of road traffic. With the "Max the Badger" app, your children learn the traffic regulations in a playful, easy way. Max shows them what matters in road traffic. www.axa.ch/max



Prevention – accident research

From minor paint damage to fatal road traffic accidents: Every year AXA receives numerous claims from its insured. In order to analyze how and why the most frequent accidents occur, AXA set up an accident research unit in 1981. An international success story that's unique in the Swiss insurance market.



Sustainable investments

AXA invests its insurance premiums and pension assets sustainably. But how exactly? Find out at www.axa.ch/sustainable-investments

Service makes all the difference

Excellent insurance coverage and fair advice:

We can guarantee you both. In an emergency, what really counts is a service that you can rely on. The focus is always on you and your needs.

“Safely underway” – did you see any solutions that would help you achieve this goal? Follow the links on the pages of this brochure to go straight to the product information you want.

Do you have any other questions about insurance? About your vehicle, your pension, or your company, for example? Then visit us online or give us a call.

www.axa.ch
0800 809 809