



Cyber insurance Plus

Cyber insurance Plus for private individuals protects you against risks and threats on the Internet. You can select different modules and put together the level of cyber protection that offers the best possible coverage for your needs. All modules can be taken out individually or in combination.

In addition to legal protection and financial benefits, Cyber insurance Plus also offers **prevention services**. With these, you'll receive a push message if your credit card details are stolen, your e-mail address or phone number is affected by a data leak, or posts are found that damage your reputation or violate your personal rights.

How can you put together your cyber protection insurance?

Online Accounts & Credit Cards	Cyberbullying & Copyrights
Online Shopping	Data Recovery, Virus Removal & IT Assistance

Online Accounts & Credit Cards

This module protects you against theft and misuse of your online accounts, phone numbers, login information, and credit cards.

	Prevention and intervention		Legal protection		Financial benefits
Deductible	Fixed	0	Fixed	0	Selectable from 50 to 5,000
Insured sum	-		Fixed	20,000	Fixed 20,000

Example of data theft:

A data leak leads to 50,000 Zalando customers' details being stolen. The perpetrators have already ordered goods using Carina Weber's account but specified a different delivery address. Carina receives bills and reminders for goods she didn't order or receive.

Example of misuse of online accounts:

Michael Egli replied to what looked like a genuine e-mail from an online shop he already had an account with. It asked him to confirm his correct details. Unfortunately, it turned out to be from cyber criminals, who used his login details to access his account. It wasn't long until he started receiving bills for goods he never ordered or received.

Prevention & intervention: We inform customers if their e-mail addresses have been affected by data theft, recommend changing passwords, and remain on hand to provide advice.

Legal protection: We help the two customers to enforce their claims against the perpetrator or perpetrators as well as their third party.

Financial benefits: AXA covers any financial loss.

Cyberbullying & Copyrights

This module protects you against content that damages your reputation or violates your legal personality rights.

	Prevention and intervention		Legal protection		Financial benefits
Deductible	Fixed	0	Fixed	0	-
Insured sum	-		Fixed	20,000	-

Example of cyberbullying – active social media user:

Anouk Keller makes controversial statements about current affairs on X (formerly Twitter). This sparks a debate with other users that ends up being more about her as a person than the original topic. She receives hateful comments and threats.

Example of cyberbullying – passive social media user:

Herbert Müller has worked in security for years and intends to set up a small firm of his own next year. While working as a bouncer at a club, he has to throw a customer out. Another customer takes a photo of the scene and posts it to Facebook with the caption "excessive force used at peaceful party", tagging Herbert and insulting him severely. Herbert is concerned about his good reputation in the industry, especially given his plans to go into business for himself.

Prevention & intervention: We inform both customers about the hurtful comments. If they decide to take action, the people who wrote the comments will be asked to delete them. In justified cases, we also cover the cost of psychological assistance over the phone from trained experts.

Legal protection: If the comments aren't deleted as requested, AXA-ARAG will take legal action against the cyber bullies.

Online Shopping

This module protects you against non-delivery as well as incorrect or faulty deliveries by dubious online shops or e-commerce fraudsters.

	Prevention and intervention		Legal protection		Financial benefits
Deductible	Fixed	0	Fixed	0	Selectable from 50 to 5,000
Insured sum	–		Fixed	20,000	Fixed 5,000

Example exchange refused:

Oliver Bertschinger orders a pair of the latest Apple AirPods from a Swiss online shop but receives last year's model. The shop refuses to exchange the earphones, claiming it delivered the right ones.

Example – defective goods:

Karin Huber is moving into a new apartment and orders a sofa from a furniture store's website. While assembling the delivered sofa, she notices that the backrest has been broken in transit. She complains and demands a replacement, but the store refuses and says that Karin is responsible for the damage.

Prevention & intervention: We contact online shops on the customer's behalf and try to solve the problem.

Legal protection: When an online shop doesn't respond, our legal protection insurance attempts to enforce the customer's claims.

Financial benefits: AXA covers any financial loss.

Data Recovery, Virus Removal & IT Assistance

This module provides you with professional support for removing viruses, recovering your data, and other IT issues.

	Financial benefits	
Deductible	Fixed	0
Insured sum	Fixed	3,000

Benefits are restricted to a maximum of two claims per year.

Example – virus attack:

Marc Fischer's computer has been damaged by a virus, and all his important personal documents and photos have either been deleted or rendered unusable.

Example – IT assistance:

Ursina Schmid buys a laptop for herself. Problems occur while she's setting it up, and she can't use it at all.

Financial benefits: AXA provides expert advice, arranges virus removal, data recovery, and installation, and covers the cost of these services.

Premium discount

Criterion	Explanation	Options	Impact on premium
Contract term	The duration of the contract you agree with us	• 1–5 years	The longer the contract term, the bigger the discount you receive.



Your advantages at a glance

- Modular product: you only choose and pay for what you need
- Assistance in relation to online insults thanks to our cyber prevention services
- Comprehensive online protection: unique on the Swiss market

AXA.ch
24-hour phone:
0800 809 809
Customer portal:
myAXA.ch

AXA Insurance Ltd.