



ARAG



Carefree mobility

If you're traveling by road, train, boat or air, if you're involved in a traffic violation or a traffic accident with injuries, if you're buying a car or traveling: it can happen very quickly and suddenly you're involved in a legal dispute through no fault of your own. To make sure you can continue to enjoy carefree mobility, you need a strong partner at your side to advise you and defend your rights.

Your carefree mobility package comprises the following modules:

- Road Traffic & Travel
- Health & Personal Insurance (this module covers all legal disputes arising from traffic incidents with injuries)

How you benefit

- Financial protection in legal cases
- 140 legal experts are available to assist you
- Outstanding benefits compared to the market



Choose more modules and benefit from a module discount.



Carefree mobility

Protection with respect to legal issues and disputes in connection with vehicles, road traffic offenses and travel contracts Disputes often arise when you travel by car, train, ship or plane, or when you purchase a vehicle or book a trip. If a lawsuit ensues, you need a strong partner at your side to advise you and defend your rights. With the Mobility & Travel module, you don't have to worry.

What is insured?

Which cases are insured?	Example
Disputes arising out of contracts (e.g. purchases and services) in connection with vehicles registered to you in Switzerland	I bought an e-bike, but the electric motor started playing up after two months. The sales outlet refused to rectify the problem.
Disputes arising from contracts in connection with rental vehicles	I caused an accident with a van I rented. The rental company is claiming CHF 18,500 from me in damages.
Criminal proceedings and proceedings regarding the revocation of Swiss driver's licenses and vehicle registrations	The driver and vehicle licensing office is threatening to revoke my license after I ran into the back of another car.
Disputes arising from transportation and accommodation contracts, and package travel contracts	I booked a holiday that included transportation and meals. The offer included a three-day self-driving tour with a rental car, but no car was available at the destination.
Disputes with vehicle and travel insurers	I had to cancel my summer vacation because my travel companion needed emergency surgery. Now my travel insurer refuses to cover the cancellation costs.
Disputes regarding the taxation of vehicles registered to you in Switzerland	I moved to another canton. Now the driver and vehicle licensing office has sent me what I think is an exorbitant vehicle tax bill.
Enforcing your non-contractual claims for damages (e.g. repair costs following a car accident)	When turning out of our garage, I collided with an excavator bucket that was concealed from view. The driver of the excavator had left it on the sidewalk for later use.
Disputes arising from the possession and ownership of vehicles registered to you in Switzerland, including their accessories	I lent my car to a colleague. He refuses to hand it back, claiming I gifted it to him.

Good to know

You need to take out the Health & Personal Insurance module to cover disputes in connection with illnesses and accident-related injuries.



Carefree well-being

Protection with respect to all legal issues and disputes that arise in connection with illnesses, accident-related bodily injury, medical malpractice, maternity, retirement or unemployment. In cases like these we support you in disputes with private insurers, social insurance providers and pension funds. If a lawsuit ensues, you need a strong partner at your side to advise you and defend your rights. With the Health & Personal Insurance module, you don't have to worry at all.

What is insured?

Which cases are insured?	Example
Disputes with private providers of personal insurance, Swiss social insurers and pension funds	My health insurer refuses to cover the cost of treating the scars from my appendix operation.
Disputes relating to insurance law in connection with pre-existing congenital defects	The disability insurance scheme refuses to pay the cost of an electric wheelchair because it is either too expensive or overly complex and unsuitable.
Legal disputes in connection with the reduction or discontinuation of insurance benefits for existing health impairments	The disability and accident insurance schemes have reviewed my case and now want to stop paying my pension after 15 years, even though my condition hasn't improved.
Enforcement of claims for damages and compensation, e.g. in connection with an occupational illness, bodily injury, death or the violation of your mental or sexual integrity	I recently had a car accident after I hit a rut in the surface of the road, leaving me with concussion and a fractured shoulder.
Enforcement of compensation under the Victim Assistance Act	I was attacked at night by someone unknown for no reason at all and seriously injured. I want to know what my rights are in a situation like this and whether I can claim compensation for lasting injuries.
Disputes in your capacity as a patient with hospitals, doctors, and other recognized providers of medical services	My GP refuses to hand over the medical report, even though I need it to obtain further treatment.
Disputes with Swiss adult protection authorities if you yourself are affected	I do not have confidence in the guardian the adult protection authorities have appointed for me. I'd like a different one.