



# Have you caused loss or damage?

**With our personal liability insurance, you are protected if you unintentionally cause loss or damage to third parties or their property.**

After all, the consequential costs of a mistake or error can cost you a lot of money.

## Basic coverage

Deductible	CHF 200, 300, 400, 500, 1000, 2000, 5000
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Insured sum	CHF 5 / 10 / 20 million
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## Insured risks

Property damage	✓
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Personal injury	✓
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Defense against unjustified claims against you	✓
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Tenant damage and damage as homeowner	✓
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Damage as bicycle, e-bike or moped driver	✓
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Damage as animal keeper	✓
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Damage caused by drones or model aircraft up to 30 kg	✓
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Damage as a kitesurfer	✓
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Damage from self-employment up to CHF 12,000 annual sales	✓
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✓ included

## Defense against unjustified claims

If you are subject to unjustified liability claims, AXA provides you with legal support up to the sum insured.

## Use of private third-party vehicles

AXA covers damage to a borrowed car, e.g. if it has no comprehensive accidental damage insurance or the owner suffers a loss of bonus.

## Car sharing and rental vehicles

This module closes insurance gaps of car sharing and rental car companies and replaces their supplementary insurance.

Supplementary modules to basic personal liability coverage	Deductible	Insured sum
Use of private third-party vehicles	CHF 200 – 500	CHF 5 million
Use of car sharing and rental vehicles	CHF 200 – 500	CHF 5 million / CHF 3,000 for damage to the vehicle itself
Pet damage to rental apartments	As for basic coverage	As for basic coverage
Horse lessees	As for basic coverage	As for basic coverage
Hunter liability	As for basic coverage	As for basic coverage

Supplementary modules to basic household contents and/or private liability coverage	Deductible	Insured sum
Gross negligence	As for basic coverage	As for basic coverage
Loss of keys and key service	CHF 200 – 500	up to CHF 10,000
Tradesmen emergency service	0	max. twice annually, up to CHF 3,000 per event
Bike and e-bike assistance	0	max. twice annually, up to CHF 5,000 per event
Data recovery and virus removal	0	max. twice annually, up to CHF 5,000 per event

**Supplementary module: gross negligence**

Waiver of benefit reduction for household contents and private liability damage caused by gross negligence

**Example, household contents:**

An unattended candle causes a fire.

**Example, liability:**

You disregard a red traffic light; your bike collides with a pedestrian whom you injure.



**Additional benefits**

- Flexible product customizable to every need
- Comprehensive basic coverage up to an insured sum of CHF 20 million
- Use of private third-party vehicles with no limitation of the frequency of use
- Use of rental and car sharing vehicles can be insured