



For a carefree life

With our legal protection insurance for private individuals, you get advice and support from us for all legal issues and disputes. You can select different modules and put together the level of legal protection that suits your requirements and affords you optimal cover. You can take out the modules individually or in combination.

Who is insured?

You can take out our legal protection insurance for yourself and for other people in your household. You will find a detailed description of who is insured in our General Insurance Conditions (GIC).

How can you put together your legal protection insurance?



Home & Everyday

Legal issues and disputes in connection with tenancy or ownership of residential property, everyday transactions (such as purchases) and privacy violations

Supplementary coverage for landlords

Legal issues and disputes in your capacity as a landlord.



Mobility & Travel

Legal issues and disputes in connection with vehicles, road traffic offenses and travel contracts



Health & Personal Insurance

Legal issues and disputes in connection with an impairment of your health and in cases of maternity, retirement or unemployment



Work

Legal issues in connection with your employment and disputes with your employer

Supplementary coverage for management functions

Legal issues and disputes in your capacity as an executive board member.



Partnership & Family

Legal issues and disputes in connection with school authorities and child protection agencies, and mediation in cases of separation or divorce. The insurance also covers legal issues and disputes in connection with inheritance law.



Tax

Legal issues and disputes with the Swiss tax authorities regarding income tax and wealth tax.



Legal Advice PLUS

Legal advice on all matters relating to Swiss law.

What other options do you have and how can you benefit?

Criterion	Explanation	Options	Impact on your premium
Sum insured	Maximum amount in costs that we bear per lawsuit.	<ul style="list-style-type: none"> • CHF 300,000 • CHF 600,000 • CHF 1,000,000 	The lower your sum insured, the bigger the discount you receive.
Deductible	You are free to choose a deductible. The deductible is the portion of the costs that you yourself pay for each lawsuit. No deductible applies to the Legal Advice PLUS module or for the consultation we provide up until you commission us to take further steps (e.g. to draft a letter, contact the counterparty or initiate proceedings).	<ul style="list-style-type: none"> • CHF 0 • CHF 200 • CHF 500 • CHF 1,000 • CHF 2,000 	The higher your deductible, the bigger the discount you receive.
Contract term	The duration of the contract you agree with us.	<ul style="list-style-type: none"> • 1 year • 2 years • 3 years • 4 years • 5 years 	The longer the contract term, the bigger the discount you receive.
Modules	You can take out the modules individually or in combination.	<ul style="list-style-type: none"> • Home&Everyday • Mobility&Travel • Health&Personal Insurance • Work • Partnership&Family • Tax 	We grant you a discount if you take out more than two modules (excluding Legal Advice PLUS)
		<ul style="list-style-type: none"> • Legal Advice PLUS 	The more modules you take out, the lower the price of each one
Supplementary coverage	You can take out supplementary coverage to complement the corresponding insurance module.	<ul style="list-style-type: none"> • Landlord (supplements the Home&Everydaymodule) • Management Function (supplements the Work-module) 	

Where does your legal protection insurance apply?

Worldwide, unless contrary information for particular modules is given in the General Insurance Conditions (GIC).

What are the advantages for you?

- With legal protection insurance, you can save yourself time, money and a lot of hassle.
- Financial security for you and your family.
- No waiting period – you enjoy cover from day one of the insurance.
- More than 140 AXA-ARAG lawyers, legal experts and other specialists are at hand to protect your rights.
- Professional legal advice in German, French, Italian and English
- Legal representation in lawsuits.
- Court and other costs (e.g. for expert opinions or the opposing party's legal costs) are covered.
- You have the market leader in legal protection insurance on your side.