

# Key points at a glance

2023 version

Here we provide you with a basic explanation of your legal protection insurance. You can find detailed information in the General Insurance Conditions (GIC) and in your application or your policy.

## 1 – Who is your insurer?

AXA-ARAG Legal Protection Ltd., Affolternstrasse 42, 8050 Zurich, telephone 0848 11 11 00, info@axa-arag.ch, AXA-ARAG.ch

## 2 – What benefits and legal cases are covered?

Our legal protection insurance for small companies provides you with advice and assistance for legal issues and disputes. The simple and compact comprehensive legal protection package is specially tailored to the needs of small companies.

In the insured cases, we cover the costs of the insured benefits up to the sums insured set out in the General Insurance Conditions (professional indemnity insurance).



### A – General Part

Important information that applies to your legal protection insurance



### B – Legal protection insurance for small companies

Protection for legal issues and disputes in connection with

- your employees
- your business
- your customers
- your business partners
- the internet and the protection of your privacy
- your vehicles



### 3 – How can you exercise your right of withdrawal?

You may withdraw from your contract with us within 14 days of your acceptance. This deadline will be met if you communicate the withdrawal to us in writing or in another text form (for example by e-mail) by the last day of the withdrawal period at the latest. You may validly deliver communications to us by sending them to the address indicated under "Who is your insurer?"

### 4 – What are the most important exclusions?

The insurance does not cover:

- legal cases that occurred before the insurance began.
- legal cases against AXA-ARAG, its employees or any persons retained in a legal case.
- the defense of non-contractual claims for damages and for pain and suffering as well as contractual claims for damages arising from bodily injury that are made against you. In these cases, you are insured through your third-party liability insurance.
- disputes between persons insured under the same policy. In such a case, only you, as policyholder, are entitled to legal protection.

### 5 – What you need to know about your premium.

- The premium and its due date are set out in your application and your policy. The premium is payable in advance. If the premium is paid in installments, we add a surcharge to each installment payment.
- Notify us as soon as your annual sales exceed CHF 120,000 resp. CHF 500,000 or CHF 800,000. If annual sales exceed CHF 800,000, legal protection insurance for companies must be taken out.

### 6 – What are your main obligations?

- Notify us as soon as you need legal assistance and send us all the documents relating to the legal case.
- Obtain our consent before you engage a lawyer or commence any proceeding.

### 7 – What applies with respect to the term and termination of your contract?

- The contract term agreed by you is set out in your application and your policy. The contract renews automatically for one additional year unless you or we receive notice of termination no later than three months prior to the end of the term.
- If the term of the contract is more than three years, you and we may terminate the contract as of the end of the third year or the end of any year thereafter.
- Coverage is available for legal cases whose triggering event and the need for legal protection arise during the period of coverage and which you notified us of during this period or at the latest three months following termination of the insurance contract.
- The insurance ends upon deletion from the commercial register. If you relocate your registered office abroad, the insurance will terminate at the end of the insurance year at the latest.

### 8 – How do we use your data?

We use your data in accordance with the applicable legal provisions. For more information, visit [AXA.ch/data-protection](https://www.axa-arag.ch/data-protection)



Do you want to notify us of a legal case or do you have a legal question? Use our online form at [AXA-ARAG.ch](https://www.axa-arag.ch) or call us at 0848 11 11 00.