



Our legal protection insurance for micro companies offers optimal coverage for legal cases and questions about the law. The compact, all-round legal protection package is specially tailored to the needs of micro companies.

Who or what is insured?

You can take out our legal protection insurance for your micro company and your vehicles. You will find a detailed description of the insured persons, vehicles, and operations in our General Insurance Conditions (GIC).

Who is legal protection insurance for micro companies suitable for?

For micro companies

- with annual revenues up to CHF 120,000
- that operate mainly in Switzerland, the Principality of Liechtenstein or Europe
- that do not lease properties to third parties
- that do not require external debt collection services
- that do not have any employees

Good to know

If your micro company operates as a general or sole contractor in the mainstream construction sector, in the public sector, as a medical service provider or as an association, we recommend our legal protection insurance for companies.

What benefits does legal protection for micro companies include?

Insured areas of law and legal cases

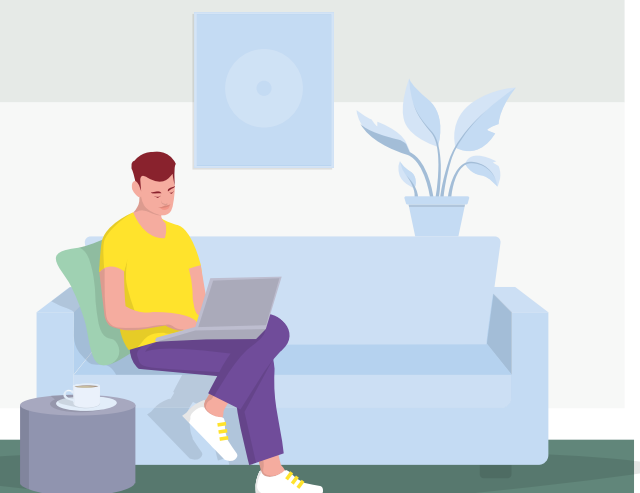
- Contracts
- Civil damages and satisfaction law, criminal and administrative proceedings
- Tenancy and leasehold law, permits
- Insurance law
- Ownership (including condominium property), property and neighbor law
- Internet legal protection
- Expropriation, vehicle taxation and business travel
- Legal advice insurance

We cover the following in these cases:

- 5 hours of legal advice on issues relating to Swiss law
- Legal representation in all areas of the law covered by the insurance
- Lawyers' fees
- Cost of expert opinions
- Costs of proceedings and court fees
- Opposing parties' legal fees
- Travel costs to attend court proceedings abroad
- Translation costs

Maximum sum insured per case:

- CHF 100,000
- CHF 600,000
- CHF 600,000
- CHF 600,000
- CHF 600,000
- CHF 10,000
- CHF 600,000



Where is your legal protection valid?

- Europe-wide (Switzerland/Liechtenstein/UK/EU/EFTA) unless otherwise stated in the General Insurance Conditions (GIC)
- Global legal protection coverage applies to contractual disputes with customers, business travel, and damages and satisfaction; the sum insured is CHF 20,000.

What are the advantages for you?

- Legal protection insurance can save you time, money and stress.
- It offers financial security for you and your company.
- More than 140 AXA-ARAG lawyers, legal experts and other specialists are at hand to protect your rights.
- Professional legal advice and representation are available in English, French, German and Italian.
- There is no waiting period – legal protection applies from day one.
- There is no minimum disputed amount.
- Court and other costs are covered (e.g. for expert opinions or the opposing party's legal costs).

Examples of cases: When does legal protection insurance help you?

What is insured?	Example
Contracts	You have installed a new kitchen on schedule in your customer's house, but the customer is not happy with your work and refuses to pay for it.
Damages and satisfaction	You bring your company car to a halt in a traffic jam, but the driver of the truck behind fails to notice and rear-ends your car. The truck driver's liability insurer claims that you cut them off and refuses to pay out.
Criminal and administrative proceedings	Welding work starts a fire in your workshop. Firefighters put it out quickly, but you and your staff face a criminal investigation.
Tenancy and leasehold law	Your landlord terminates the lease on your business premises, and you want to contest the termination.
Permits	Your operating license has been revoked, and you want to appeal the decision.
Insurance law	You are unable to work for a lengthy period following a work accident. Your accident insurer stops payments after six months.
Ownership (including condominium property) and property law	You own your shop as part of a condominium. Following a renovation of the property, the condominium owners' association wants you to bear a considerable portion of the cost. You do not agree to this. You vote against it, but the association votes in favor.
Neighbor law	A neighbor complains about the noise caused by your delivery vans starting up early in the morning. Without contacting you first, he asks the justice of the peace's office to request that you restrict the vans' operating hours.
Internet legal protection	A law firm is demanding that you change your Internet domain due to an alleged trademark violation. You are asked to sign a declaration to the effect that you will no longer use the existing domain, but you do not agree with it.
Expropriation	The canton wants to build a road across your land, so it initiates expropriation proceedings against you.
Vehicle taxation	You allow an employee who lives in Germany to use a company car privately on an occasional basis. The German authorities insist that the car must be taxed in Germany.
Business travel (excluding travel to and from work)	While you are driving to visit a customer, another driver ignores a red light and crashes into your vehicle. It is not clear who had the green light, so both of you face charges.
Legal advice insurance for Swiss law	You have questions about an area of law not covered by your insurance (e.g. company law) and need advice over the phone.