ar_Product Information

Car Insurance
Version 2022

Power	Car M	Car L	Car XL
Liability Insurance			
Property damage and bodily injury you cause to others with your vehicle; coverage amount: CHF 100 million	✓	✓	✓
Defense against Unjustified Claims	✓	✓	✓
Premium Protection No premium increase following a claim	✓	✓	✓
Excess for liability claims: Flexibly selectable from CHF 0 to 10,000 (undeclared drivers under 25 years of age + CHF 1,000)	CHF 500	CHF 200	CHF 0
Partial Coverage Insurance			
Damage to your vehicle caused by: fire	✓	✓	✓
Natural disasters	✓	✓	✓
Snow slide	✓	✓	✓
Theft	✓	✓	✓

Power	Car M	Car L	Car XL
Collision with animals	✓	✓	✓
Bites from martens and rodents	✓	✓	✓
Glass breakage BASIS: Breakage of front, side, rear, and roof windows PLUS: Breakage damage to vehicle parts made of glass, including small glass components, headlights, and LEDs	BASIC	PLUS	PLUS
Vandalism	✓	✓	✓
Assistance	✓	✓	✓
Falling Objects	✓	✓	✓
Free choice of garage in the event of a claim	✓	✓	✓
Partial Damage: Reimbursement of Repair Costs	✓	✓	✓
Total loss: Compensation of 100% of the vehicle's new value during the first two years of operation; thereafter, a time-value adjustment according to the compensation table	✓	✓	✓
Excess for partial coverage events: Flexibly selectable from CHF 0 to 5,000	CHF 500	CHF 300	CHF 100
Personal Belongings: Selectable amounts of CHF 2,000 / 3,000 / 4,000 / 5,000	✗	CHF 2,000	CHF 5,000
Collision Coverage			

Power	Car M	Car L	Car XL
Damage to your vehicle caused by a collision	✓	✓	✓
Premium protection: No premium increase after a claim	✓	✓	✓
Excess for collision incidents: Flexibly selectable from CHF 0 to 10,000	CHF 2,500	CHF 1,500	CHF 1,000
Parking Damage Coverage BASIS: Up to CHF 2,000 PLUS: Unlimited coverage	✗	BASIC	PLUS
Excess for Parking Damage Coverage: Flexibly selectable from CHF 0 to 1,000	✗	CHF 300	CHF 200
Accident Insurance			
Covered Persons All occupants	✗	✓	✓
Daily benefit: CHF 25 / 30 / 40	✗	CHF 30	CHF 40
Healing costs (private ward)	✗	✓	✓
Disability lump sum: CHF 60,000 / 80,000 / 100,000	✗	CHF 80,000	CHF 100,000
Death benefit: CHF 30,000 / 40,000 / 50,000	✗	CHF 40,000	CHF 50,000
Healing costs for pets traveling with the insured	✗	✓	✓
Coverage for gross negligence			

Power	Car M	Car L	Car XL
Waiver of recourse / Reduction of benefits	✗	✓	✓
24-hour Assistance: Europe-wide assistance in the event of a breakdown, traffic accident, or theft			
24-hour emergency hotline	✗	✓	✓
Roadside Assistance, Towing, Recovery BASIS: To the nearest suitable repair shop PLUS: Garage of your choice	✗	BASIC	PLUS
Overnight accommodation costs if return or onward travel is not possible on the same day CH + FL: 1 night up to CHF 150 per person ; abroad: up to CHF 1,200 per incident	✗	✓	✓
Ensuring mobility, including return travel (replacement/rental car, public transit, taxi, etc.) BASIC: Up to CHF 1,500 PLUS: Up to CHF 4,000	✗	BASIC	PLUS
Vehicle Repatriation	✗	✓	✓
Spare Parts Delivery	✗	✓	✓

Car Insurance, October 2022 Issue