

# FACTSHEET PRIVATE LEGAL PROTECTION

## P-PRIVATE AND P-MOVE

### 1. INSURED PERSONS

- Individual Insurance Option: The policyholder.
- Household Option: In addition to the policyholder, also all other persons in the same household and all of their children, incl. those not living in the same household, but still in education.
- Third-party drivers and passengers shall likewise be insured after an accident.

### 2. INSURED CAPACITIES

- As private individuals, including when doing sports and as patients.
- As employees/public servants/employers of domestic servants.
- As self-employed persons and landlords with annual gross earnings of up to CHF 12,000 for an additional charge also as landlords of up to two rental apartments in Switzerland.
- As landlords: possible for an additional charge.
- As tenants, sub-landlords and real estate owners.
- As consumers and passengers.
- As drivers of privately held and company vehicles and vessels, as pilots of any aircraft.
- As private holders, owners, tenants, lessees of registered road vehicles, vessels, aircraft (max. 5.7t of MTOW).

### 3. INSURED EVENTS

- Labour law, also concerning executive employees, no dispute value limitation.
- Tenancy law, incl. sub-tenancy in case of any self-inhabited apartment.
- Building owners legal protection/work contracts up to construction costs in the amount of CHF 150,000.
- All other agreements which have not been concluded on a commercial basis.
- Copyright law.
- Internet legal protection.
- Criminal law/administrative measures.
- Compensation for damages and satisfaction, victim assistance, patient law.
- Insurance law: disputes with private insurance companies, social insurance companies, pension funds, unemployment insurance funds, healthcare funds.
- Law of ownership and property, neighbour law, objections to building permit applications, floor ownership law.
- Tax law.
- Expropriation law.
- JUSupport: unlimited legal advice in all aspects of life, including in cases not/only partially covered.

### 4. INSURED BENEFITS

- Sum insured: CHF 600,000 (Switzerland) and/or CHF 150,000 (world-wide).
- Lawyer's fees, expert opinions, court fees, arbitration costs, mediation.
- Collection expenses.
- Travel expenses, loss of earnings.
- Party compensation to the counter-party.
- Bails.

### 5. OTHER FEATURES

- World-wide coverage.
- Free choice of a lawyer. Open for freely chosen lawyers also outside of legal proceedings.
- Only 1-year contracts, termination possible up to the last day.
- No deductible, no minimum dispute value, no maximum dispute value.
- Absolute independence.