

FACTSHEET LEGAL PROTECTION FOR SMALL ENTREPRENEURS **SMALL BUSINESS**

1. INSURED PERSONS

- The policyholder, their business and all persons living in the same household.
- Own children need not be living in the same household to be co-insured (as long as they are in education).
- All persons, provided that they become active for the company, including freelance employees without a work contract.
- Third-party drivers and passengers shall likewise be insured after an accident.

2. INSURED CAPACITIES

- The insured business as businessperson and as property owner, tenant.
- All persons living in the same household as private individual and as employees.
- All persons in the business as professionals working for the insured business.
- As drivers/pilots, holders, owners, tenants, lessees of any company vehicle, aircraft, vessel.

3. INSURED EVENTS

- Labour law, also concerning executive employees, no dispute value limitation.
- Tenancy law.
- Building owners legal protection/work contracts up to construction costs in the amount of CHF 150,000.
- All agreements with customers, suppliers, service providers, etc., including those related to vehicles, aircraft, vessels.
- Collection legal protection.
- Internet legal protection.
- Criminal law/administrative measures.
- Compensation for damages and satisfaction.
- Patient law.
- Insurance law: disputes with private insurance companies, social insurance companies, pension funds, unemployment insurance funds, healthcare funds.
- Intervention following withdrawal of permits, public contributions or subsidies.
- Unfair competition.
- Trademark law, design law, copyright law.
- Over-doctoring, TARMED.
- 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), contract legal protection: CHF 150,000.
- 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.