

# Overview of motor insurance

car

■ included □ optional

Insured benefits	standard	premium	Comments
<b>Motor third-party liability</b>			
Sum insured per event	CHF 100 million	CHF 100 million	fire, explosion, nuclear energy CHF 10 million
Claims asserted by third parties on the basis of the laws of the road for personal injury and property damage	■	■	
Payment of justified third-party claims; defence against unfounded third-party claims	■	■	
Deductible for young drivers up to the age of 25	CHF 1000	CHF 1000	per event
Deductible for new drivers (those who have had their driving licence for less than 2 years)	CHF 500	CHF 500	per event
Deductible for other drivers	CHF 0	CHF 0	per event
Deductible for all drivers CHF 1000	□	□	per event
Deductible for all drivers CHF 1500		□	per event
Protection of no-claims bonus at all levels	□	■	for one claim per insurance year
Additional cover for hire cars		■	subsidiary cover
<b>Fully comprehensive cover</b>			
Damage to insured vehicle	■	■	
Accessories/optional features	■	■	up to 10% of the catalogue price
Accessories/optional features	□	□	up to 50% of the catalogue price
Deductible for collision damage	CHF 1000	CHF 500	various options
Deductible for other damage	CHF 200	CHF 0	various options
Fire, natural peril events, snow slides	■	■	
Theft	■	■	
Collision with animals	■	■	
Damage caused by martens	■	■	
Glass breakage	■	■	front, side, rear windows and sun roof
Extended glass coverage		■	headlights, rear-view mirror, indicator lights etc.
Damage caused by vandalism, including spraying of vehicle	■	■	
Damage arising in connection with the provision of assistance	■	■	in the event of an accident
Cash value plus supplement in the event of total loss	■	■	as per the scale contained in the GCI
Purchase price guarantee		■	in the first 12 months after purchasing the vehicle
Automatic extension of cover following exchange of vehicle	■	■	for 20 days
Damage to parked vehicles	CHF 1000	unlimited	option
Cargo	CHF 1000	up to CHF 5000	per event
Protection of no-claims bonus at all levels	□	■	one claim per year
Trailer, partial value up to agreed sum insured	up to CHF 30000	up to CHF 50000	per event
<b>Partial cover</b>			
Same as for fully comprehensive but excluding collision damage	□	□	
Deductible	CHF 200	CHF 0	
Deductible	up to CHF 1000	up to CHF 1500	
<b>Gross negligence</b>			
Waiver of right to deduct or claim back benefits in cases of gross negligence third party liability and collision	□	■	exceptions: drink driving, speeding
<b>Breakdown assistance</b>			
24-hour emergency hotline	■	■	
Accident, breakdown, theft and natural peril events	■	■	
Cover in Switzerland	■		
Cover in Switzerland, EU/EEA, Andorra, Croatia	□	■	
Overnight stay	□	■	abroad
Replacement vehicle	■	■	in Switzerland and abroad
Delivery of replacement parts	□	■	abroad
Repatriation	■	■	
Return transportation of vehicle	■	■	
Return transportation of vehicle by a third-party chauffeur	■	■	in the case of injury to the driver
Notification service	■	■	
<b>International cover</b>			
Collision abroad		□	damage caused by a foreign driver is processed by Sympany.
<b>Accident</b>			
All passengers	□	■	
Lump-sum death benefit	CHF 20000	CHF 30000	per person
Lump-sum integrity benefit	CHF 50000	CHF 100000	per person
Daily allowance if unable to work		■	CHF 20 per day
Hospital daily allowance		■	CHF 20 per day
Medical expenses		■	paid in excess; unlimited for five years
Educational allowance for children	CHF 20000	CHF 30000	per child undergoing education up to the age of 25
Medical expenses for household pets	■	■	CHF 3000 per animal, CHF 6000 per event
<b>Geographical scope of coverage</b>			
Cover in Switzerland, EU/EEA, Andorra, Croatia	■	■	
Other countries		□	3/6 months, unlimited period, according to International Motor Insurance Certificate (Green Card) agreement

The scope of cover contained in the policy and General Conditions of Insurance (GCI) 2012 is decisive in determining the indemnifiable amount.