

Overview of motorbike insurance

vivao moto

■ included □ optional

Insured benefits	standard	premium	Comments
Motor third-party liability			
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 1 000	□	□	per event
Deductible for all drivers CHF 1 500	□	□	per event
Protection of no-claims bonus at all levels	□	■	for one claim per insurance year
Additional cover for hire cars		■	subsidiary cover
Fully comprehensive cover			
Damage to insured vehicle	■	■	
Accessories/optional features	■	■	up to 10% of the catalogue price
Accessories/optional features	□	□	up to 30% of the catalogue price
Deductible for collision damage	CHF 500	CHF 300	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 incl. substitute glass	■	■	
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 time 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	□	□	up to max. CHF 1 000 per event
Damage to parked vehicles		■	unlimited
Cargo	CHF 1 000	CHF 3 000	per event
Cargo		□	up to max. CHF 5 000 per event
Protection of no-claims bonus at all levels	□	■	one claim per year
Protective clothing	□	■	per event
	CHF 2 000	CHF 3 000	
Partial cover			
Same as for fully comprehensive but excluding collision damage	□	□	
Deductible	CHF 200	CHF 0	
Deductible	Up to CHF 1 000	Up to CHF 1 500	
Gross negligence			
Waiver of right to deduct or claim back benefits in cases of gross negligence third-party liability and collision	□	■	exceptions: drink driving, speeding
Breakdown assistance			
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	■	■	
International cover			
Collision abroad		□	damage caused by a foreign driver is processed by Sympany
Accident			
All passengers	□	■	
Lump-sum death benefit	CHF 20 000	CHF 30 000	per person
Lump-sum integrity benefit	CHF 50 000	CHF 100 000	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 20 000	CHF 30 000	per child undergoing studies up to the age of 25
Medical expenses for household pets	■	■	CHF 3 000 per animal, CHF 6 000 per event
Geographical scope of coverage			
Cover in Switzerland, EU/EEA, Andorra, Croatia	■	■	
Other countries		□	3/6 months, unlimited period, according to International Motor Insurance Certificate (Green Card) agreement
Seasonal coverage			
12 months' coverage for the price of 9	■	■	

The scope of cover contained in the policy and General Conditions of Insurance (GCI) 2010 is decisive in determining the indemnifiable amount.