

Overview of benefits

| Insured benefit | | Scope of the benefit |
|--|--------------------------|--|
| Third-party | | |
| › Damages claims resulting from statutory third party liability for personal injury and damage to property | <input type="checkbox"/> | Insured amount CHF 100 million |
| › Defence against unsubstantiated claims | <input type="checkbox"/> | |
| › Excess | <input type="radio"/> | |
| › No-claims bonus protection for all premium classes (no loss of no-claims bonus if a claim is made during the observation period) | <input type="radio"/> | |
| › Agreement: no driver under the age of 25 | <input type="radio"/> | |
| Breakdown assistance | | |
| › Cover in the event of accident, breakdown and theft throughout Europe | <input type="checkbox"/> | |
| › Roadside repair, towing, recovery | <input type="checkbox"/> | |
| › Overnight accommodation if the return or onward journey cannot be completed on the same day | <input type="checkbox"/> | CH/FL: one night up to CHF 120.00 per person, abroad up to a total of CHF 600.00 |
| › Homeward journey | <input type="checkbox"/> | Train: first class; flight: Economy; Taxi in CH / FL: up to CHF 500.00 Replacement vehicle up to a maximum of CHF 1,500.00 (for insured events abroad only) |
| › Return transportation of vehicle | <input type="checkbox"/> | |
| › Provision of spare parts | <input type="checkbox"/> | |
| › 24-hour emergency number | <input type="checkbox"/> | |
| › Notification service | <input type="checkbox"/> | |
| Gross negligence | | |
| › Waiver of right of recourse or reduction of payout in the event of gross negligence | <input type="checkbox"/> | |
| Protection for damage abroad | | |
| › Covers damage caused abroad by a vehicle insured abroad as if the party responsible had been insured by Allianz Suisse | <input type="checkbox"/> | Insured amount CHF 3 million |
| Fully-comprehensive insurance | | |
| › Damage to the insured vehicle | <input type="checkbox"/> | |
| › Collision | <input type="checkbox"/> | |
| › Fire, natural hazards, sliding snow | <input type="checkbox"/> | |
| › Theft | <input type="checkbox"/> | |
| › Collision with animals | <input type="checkbox"/> | |
| › Damage caused by rodents | <input type="checkbox"/> | without limitation – consequential damage also insured |
| › Broken glass | <input type="checkbox"/> | |

| Insured benefit | | Scope of the benefit |
|--|-------------------------------------|---|
| Fully-comprehensive insurance | | |
| › Damage to parked vehicles and acts of vandalism | <input type="checkbox"/> | |
| › Damage whilst providing assistance | <input type="checkbox"/> | |
| › Falling parts of aircraft | <input type="checkbox"/> | |
| › Partial damage | <input type="checkbox"/> | Repair costs |
| › Write-off | <input type="checkbox"/> | Enhanced current value: from the 1st year of operation current value plus 20% |
| › Cover note in the event of a change of vehicle | <input type="checkbox"/> | |
| › Items conveyed, value as new | <input checked="" type="checkbox"/> | up to CHF 2,000.00 |
| › No-claims bonus protection for all premium classes (no loss of no-claims bonus if a claim is made during the observation period) | <input checked="" type="checkbox"/> | |
| › Safety clothing at value as new | <input checked="" type="checkbox"/> | up to CHF 2,000.00 or up to CHF 4,000.00 |
| › Excess for collisions or other damage | <input checked="" type="checkbox"/> | |
| › Agreement: no driver under the age of 25 | <input checked="" type="checkbox"/> | |
| Fire and theft insurance | | |
| › Same as fully-comprehensive insurance, but without collisions | <input checked="" type="checkbox"/> | |
| Accident | | |
| › Accident insurance for driver and passengers | <input type="checkbox"/> | |
| › Lump-sum death benefit, where insured: | <input checked="" type="checkbox"/> | |
| • additionally lump-sum for persons with dependants | <input type="checkbox"/> | |
| • additionally lump-sum for educational expenses | <input type="checkbox"/> | |
| › Lump-sum for invalidity, where insured: | <input checked="" type="checkbox"/> | |
| - additionally lump-sum in the event of disfigurement | <input type="checkbox"/> | |
| - additionally lump-sum for educational expenses | <input type="checkbox"/> | |
| › Medical expenses, where insured: | <input checked="" type="checkbox"/> | |
| - travel, transportation and salvage costs | <input type="checkbox"/> | |
| - cosmetic operations | <input type="checkbox"/> | |
| - additional "rooming-in" (accompaniment of children in hospital) | <input type="checkbox"/> | |
| › Daily benefits | <input checked="" type="checkbox"/> | |

= basic cover

= option