

Overview of benefits

Insured benefit		Scope of the benefit
Third party liability		
› Damages claims resulting from statutory third party liability for personal injury and damage to property		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		
› 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 passenger, abroad up to a total of CHF 1200.00
› Homeward journey	<input type="checkbox"/>	Train: first class; flight: Economy; Taxi in CH / FL: up to CHF 500.00 Replacement vehicle / hire car up to a maximum of CHF 500.00 in CH/FL, CHF 1,500.00 abroad
› Return transportation of vehicle	<input type="checkbox"/>	
› Provision of spare parts	<input type="checkbox"/>	
› Professional driver for the return of the vehicle	<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		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"/>	

Insured benefit		Scope of the benefit
Fully-comprehensive insurance		
› Damage caused by rodents	<input type="checkbox"/>	without limitation – consequential damage also insured
› Broken glass (breakage of front, side or rear windscreens and glass sunroofs)	<input type="checkbox"/>	
› Damage caused by 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: 1st-7th year of operation according to a percentage scale, thereafter always current value plus 20%
› Excess for replacement glass	<input type="checkbox"/>	CHF 200.00
› Cover note in the event of a change of vehicle	<input type="checkbox"/>	
› Damage to parked vehicle	<input type="radio"/>	CHF 1,000.00
› Damage to parked vehicle (including scratching)	<input type="radio"/>	unlimited
› Items conveyed, value as new	<input type="radio"/>	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 type="radio"/>	
› Headlights/other parts made from glass and removal of excess for replacement glass	<input type="radio"/>	
› Excess for collisions or other damage	<input type="radio"/>	
› Agreement: no driver under the age of 25	<input type="radio"/>	
› Repair by Allianz partners	<input type="radio"/>	Repair by a business partner of Allianz. We also offer a collect-and-return service or a courtesy car for the duration of the repair and 3-year guarantee on repairs.
Fire and theft insurance		
› Same as fully-comprehensive insurance, but without collisions and damage to parked vehicles	<input type="radio"/>	
Accident		
› Accident insurance for driver and passengers	<input type="checkbox"/>	
› Lump-sum death benefit, where insured:	<input type="radio"/>	
- 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 type="radio"/>	
- additional lump-sum in the event of disfigurement	<input type="checkbox"/>	
- additionally lump-sum for educational expenses	<input type="checkbox"/>	
› Medical expenses, where insured:	<input type="radio"/>	
- travel, transportation and salvage costs	<input type="checkbox"/>	
- cosmetic operations	<input type="checkbox"/>	
- additionally "rooming-in" (accompaniment of children in hospital)	<input type="checkbox"/>	
› Daily benefits	<input type="radio"/>	
› Veterinary expenses for domestic pets conveyed	<input type="checkbox"/>	

= basic cover = option