

# Overview of benefits

Insured benefit		Scope of the benefit
<b>Third-party</b>		
› 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"/>	
<b>Breakdown assistance</b>		
› 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"/>	
<b>Gross negligence</b>		
› Waiver of right of recourse or reduction of payout in the event of gross negligence	<input type="checkbox"/>	
<b>Protection for damage abroad</b>		
› 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
<b>Fully-comprehensive insurance</b>		
› 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
<b>Fully-comprehensive insurance</b>		
› 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"/>	
<b>Fire and theft insurance</b>		
› Same as fully-comprehensive insurance, but without collisions	<input checked="" type="checkbox"/>	
<b>Accident</b>		
› 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