



A modular solution to protect you

Motor vehicle insurance

A fender bender can happen anytime you venture out on the road. Sometimes, people can get injured or third-party property will be damaged. Protect yourself with Zurich's motor vehicle insurance before it's too late – and tailor the coverage to meet your needs.

Your advantages at a glance

- **70% maximum bonus for liability and collision**
- **Bonus guarantee is available at any bonus level**
- **More attractive hull premium with Help Point PLUS**
- **Accident coverage for insured persons, even in third-party motor vehicles**
- **Help Point services included**

Who benefits from motor vehicle insurance?

Motor vehicle owners.

Detailed information

Accidents can happen faster than you might think. What if someone is injured in an accident? We'll keep you covered. You decide how much insurance coverage you want and thus how high your premiums will be. Design your own personal insurance policy. Give yourself the freedom to enjoy the open road. If something does happen, call us at the toll-free number 0800 80 80 80.

Liability (mandatory)



Liability insurance provides insurance coverage of up to CHF 100 million for third-party claims (property damage and bodily injury) caused by the insured vehicle. It also provides you with legal defense against unfounded claims made by third parties (passive legal protection) and pays legitimate claims.

Accidental damage



Accidental damage coverage pays for damage due to sudden violent external effects, including damage caused by impact, collision, rollover, falling or sinking. Even for damage due to the operation of the vehicle, breakage or wear and tear. It also covers damage caused by willful or malicious acts committed by third parties and alignment damage to the vehicle as a result of tilting, loading or offloading, even without external effects. Together, accidental damage and partial casco make up comprehensive coverage.

Partial casco



Partial casco coverage insures your vehicle against theft, fire, natural hazards (floods, hail, storms, avalanches, falling stones, rock slides, landslides, falling ice, snow pressure, snow slides, high water, falling aircraft or parts thereof), collisions with animals, glass breakage and vandalism. You also have the option of including martens, travel effects, losses or damage while the vehicle is parked, etc. in your partial casco coverage.



Motor vehicles

(Passenger cars or vans)

Liability (mandatory)	Bonus guarantee (system G) Gross negligence
Accidental damage	Bonus guarantee (system G) Gross negligence
Partial casco	Martens
Theft	Parking damage
Fire	Parking damage PLUS
Natural hazards	Travel effects
Animals	Glass PLUS
Glass	Vandalism PLUS
Vandalism	
Accident	
Roadside assistance	
Legal protection	
	Options



Motorcycles

Liability (mandatory) Bonus guarantee (system G)
Gross negligence

Accidental damage Bonus guarantee (system G)
Gross negligence

Partial casco
Theft Martens
Fire Travel effects
Natural hazards Protective clothing
Animals Vandalism PLUS
Glass (incl. parking damage PLUS)
Vandalism

Accident

Roadside assistance

Legal protection

Options



Other motor vehicles

(trucks, buses, agricultural vehicles, industrial vehicles and other special purpose vehicles)

Liability (mandatory) Bonus guarantee (system G)
Work accident risk

Accidental damage Bonus guarantee (system G)

Partial casco
Theft Martens
Fire Parking damage
Natural hazards Parking damage PLUS
Animals Travel effects
Glass Glass PLUS
Vandalism Vandalism PLUS

Accident

Legal protection

Options

Accident



Zurich pays compensation in the event of death, disability, temporary inability to work and a daily allowance during a hospital stay. Zurich also pays medical expenses for five years from the date of an accident unless they are covered under other policies. Payments are made immediately after an accident, even if it is not yet clear who is at fault.

Roadside assistance



Roadside assistance covers the insured vehicle with a total weight of up to 3,500 kg, arranges and coordinates help, and covers the costs of an emergency. It includes roadside assistance, towing, the replacement of small parts, a replacement vehicle during repair time, recovery costs, etc. Roadside assistance is valid in Switzerland and Europe.

Legal protection



Legal protection coverage offers assistance with litigation as an owner, keeper, driver or passenger of the insured vehicle and in asserting claims and repudiating them. It also covers cases relating to patients' rights, vehicle contract law and garage rental. Legal protection insurance is valid in Switzerland and Europe.

Options (additional coverage)

Bonus guarantee



This option preserves your bonus for liability and collision coverage after you file your first claim. That way, you can avoid an increase in your premium. You can obtain a bonus guarantee at any bonus level.

Gross negligence coverage



Gross negligence coverage is available for liability and collision losses incurred by drivers aged 25 and up:

Liability: If your gross negligence results in liability damage, Zurich waives its right to hold you liable for causing the accident and to require you to pay for a portion of the damages.*

Collision: If your gross negligence results in collision damage, Zurich waives its right to reduce your benefits as the injured party.*

* Except for losses caused under the influence of alcohol, drugs or the abuse of medication. This also applies for losses caused with intent or indirect intent.

Work accident risk (trucks, working motor vehicles and agricultural motor vehicles)



This option covers liability losses resulting from use of the vehicle in order to perform work.

Damage caused by martens



This option covers damages to your vehicle caused by gnawing martens (including consequential damages); there is no limit of indemnity.

Conditions

The premium is calculated based on individual characteristics such as the type of vehicle or primary driver.

Premiums for liability and collision coverage can change due to the bonus/malus system. Basically, if you do not file any claims, we will reduce your premium until you reach the lowest possible bonus level. Your bonus level will increase for every claim that you file and we pay.

You can protect your current bonus using the bonus guarantee option (see "Bonus guarantee").

Changing your deductible amount also allows you to influence your premiums.

If you choose Help Point PLUS, you will be required to report every occurrence to one of our Help Points or by calling 0800 80 80 80. Zurich will handle the claims settlement process and have your vehicle repaired at a Zurich-approved repair shop.

Loss or damage while the vehicle is parked (also available with the PLUS option)



This option covers any damage inflicted to your parked vehicle by unknown motor vehicles or bicycles. The limit of indemnity for loss or damage while the vehicle is parked is CHF 1,000. The PLUS version does not have a limit.

Vandalism PLUS



All motor vehicles: This option covers all damage caused willfully or maliciously by third parties, except for loss or damage while the vehicle is parked.

Motorcycles: This option covers all damage willfully or maliciously caused by third parties as well as loss or damage while the vehicle is parked (PLUS version).

Glass PLUS



This includes all loss or damage due to the breakage of vehicle parts made of glass or artificial materials used as glass substitutes. It also covers light bulbs that are destroyed due to glass breakage. For motorcycles, full glass coverage is included in partial casco coverage.

Travel effects



If the vehicle sustains damage, this option covers the damage or destruction of items (travel effects) carried by passengers / users for their own personal use. It also insures the effects against theft, provided they are kept in a securely locked vehicle or in locked containers that are secured against theft and attached to the vehicle (see the General Conditions of Insurance for exemptions).

Protective clothing



Protective clothing includes: helmets, protective suits, riding leathers incl. protectors, boots and gloves. This option covers the damage or destruction of protective clothing that is directly related to an accident. It also covers the theft of any protective clothing that was placed in securely locked containers that were secured against theft and attached to the motorcycle.

We would be delighted to provide you with personal advice. Simply contact your nearest Zurich agency, call us toll-free at 0800 80 80 80 or get in touch with your broker directly. www.zurich.ch