

# Zurich motor vehicle insurance

## Passenger cars and vans

Zurich motor vehicle insurance for passenger cars and vans covers you if the worst comes to the worst – suited to your needs. Give yourself the freedom to enjoy the open road. If something does happen, we will be at your side.



### Your benefits at a glance

- Free traffic legal protection insurance for one year with every new car insurance policy.
- Your premium is no longer increased automatically after an event of a loss.
- Your deductible is reduced by 500 Swiss francs after three years without an accident. After a further three years, it is reduced by another 500 Swiss francs.
- Our Help Points and numerous repair partners – quick, convenient and always nearby. With a lifetime warranty on repairs.
- Young customers under 25 years have special benefits.
- Eco-bonus for eco-friendly vehicles.

### Who benefits from the motor vehicle insurance for passenger cars and vans?

Owners of passenger cars and vans.

#### Benefits

The following benefits may be agreed in the motor vehicle insurance.

#### Third party liability insurance (mandatory)

Liability insurance grants insured parties insurance coverage up to a maximum of 100 million Swiss francs per incident. Zurich covers property damage and bodily injuries inflicted on others with the insured vehicle. It also protects you against unfounded claims made by third parties (passive legal protection) and pays legitimate claims.

#### Coverage for gross negligence

In the event of a liability or collision claim brought about by gross negligence, Zurich will waive reclaiming the insurance benefits from the party responsible for the accident or reducing those for the injured party. This excludes damages caused when in a state of inebriation or when unfit to drive or due to a particularly flagrant disregard of the speed limit, hazardous overtaking or participation in an illegal race with motor vehicles.

### Accidental damage insurance

Choose between comprehensive cover, partial casco or individual coverage modules.

#### Collision

Collision covers damage due to sudden, violent external influences, including in particular damage caused by impact, collision, rollover, falling or sinking. Best of all, this damage is covered even if it occurs in connection with operating damage, breakage or damage due to wear and tear. It also covers damage caused by willful acts committed by third parties and vehicle buckling during tilting, loading or unloading, even without external influence.

#### Partial casco

Partial casco covers your vehicle against theft, fire, damage caused by natural hazards (storm, hail, floods, inundation, rockslides, rock fall, landslides, avalanches, snow slides, falling ice, snow pressure, falling aircraft or parts thereof), glass breakage, collisions with animals, vandalism and damage caused by martens or rodents.

#### Glass PLUS

This option covers loss or damage due to breakage of all vehicle parts made of glass or materials used as glass substitutes. Light bulbs are also covered if they are destroyed in the event of glass breakage.

## Benefits

### Third party liability insurance

Third party liability incl. bonus protection	
Coverage for gross negligence liability	●

### Accidental damage insurance

Collision incl. bonus protection	Comprehensive cover	●
Coverage for gross negligence collision		●
Theft		●
Natural hazards		●
Fire		●
Animals		●
Glass/Glass PLUS		●
Vandalism		●
Martens		●
Parking damage/ Parking damage PLUS		●
Items transported (incl. electronic devices)	Partial casco	●
Cyber attack		●

### Accident insurance (passengers)

Death	●
Disability	●
Daily allowance	●
Hospital allowance	●
Medical expenses	●

### Roadside assistance

CH/FL	●
CH/FL with replacement vehicle	●
Europa with replacement vehicle	●

### Legal protection

Traffic legal protection	●
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● Optional coverage modules

### Parking damage/Parking damage PLUS

This option covers any damage inflicted on your parked vehicle by unknown vehicles or persons. For "Parking damage" the maximum benefit is 1,000 Swiss francs. The "Parking damage PLUS" version does not have a limit. A maximum of two claims per calendar year are paid.

### Transported items

The items transported by the passengers are insured if these are damaged simultaneously with the vehicle or are stolen out of the completely locked vehicle. "Transported items" also include electronic devices (e. g. smartphones, tablets or navigation devices), merchandise and items required for the exercise of your profession.

### Cyber attack (for passenger cars)

The option covers the encryption, damage and/or destruction of the insured vehicle's software caused by a malicious program that renders the software unusable or impairs its functionality. Zurich covers costs for restoring the software or hardware (e. g. the unit), up to the agreed sum insured.

### Further options

#### Purchase price protection (for passenger cars)

In case of total loss until the 5<sup>th</sup> year of service of your vehicle, we compensate 100% of the purchase price.

#### No-claims bonus

After three years with no claims, you will receive 10% of your premium back.

#### Help Point PLUS

You benefit from a discount on the accidental damage premium, if you agree to have all repairs carried out in a Zurich partner garage.

### Accident insurance (passengers)

Zurich pays compensation in the event of death, disability or temporary inability to work, as well as daily hospital benefits. Zurich covers medical expenses for five years from the date of the accident, unless a claim exists under other policies. Insurance coverage

also exists if you or persons living in the same household are travelling in other people's motor vehicles.

### Roadside assistance

#### Switzerland/Liechtenstein

The benefits of the roadside assistance in Switzerland and in Liechtenstein, up to a total amount of 1,000 Swiss francs, include on-the-spot assistance, the replacement of small parts, towing costs, salvage costs, costs for continued travel with public transportation, accommodation costs, etc. Optional: Replacement vehicle up to a maximum of 1,000 Swiss francs.

#### Europe with replacement vehicle

You can extend the scope of coverage to Europe-wide roadside assistance. The costs for a replacement vehicle during the period of repair, return of the vehicle from abroad, etc. are also covered.

### Legal protection insurance

Traffic legal protection insurance provides support in the event of litigation involving you in your capacity as an owner, keeper, driver or passenger of the insured vehicle, e. g. in asserting and defending claims. It also covers cases relating to patients' rights, vehicle contract law and disputes arising when renting a garage. Legal protection insurance is valid in Switzerland and Europe.

### Claims service

#### Help Point services

- Report claims anytime, free of charge via the 24-hour toll-free hotline 0800 80 80 80 or online.
- We organize the necessary experts and repairs, complete any paperwork that is required and support you in all insurance matters.
- Lifetime guarantee as per the guarantee certificate plus ensured mobility.

We would be happy to advise you personally in this matter. Simply contact your nearest Zurich agency, call us toll-free at 0800 80 80 80 or contact your broker directly. [www.zurich.ch](http://www.zurich.ch)

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If the details in this factsheet differ from the valid General Conditions of Insurance, the latter shall take precedence.

ZH13942e-1910



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