

# Zurich motor vehicle insurance

## Motorcycles

Fender benders can occur any time you go out on the road with your motorcycle. People could be injured and third-party property damaged as well. Zurich motor vehicle insurance for motorcycles covers you if the worst comes to the worst – suited to your needs.



### Your benefits at a glance

- Your premium is no longer increased automatically after an event of a loss.
- Upon request, you can insure your protective clothing. It's also insured if you or people in the same household use other motorcycles.
- Young customers under 25 years have special benefits.

### Who benefits from motor vehicle insurance for motorcycles?

Motorcycle owners.

### 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 motorcycle. 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 motorcycle against theft, fire, damage caused by natural hazards (storm, hail, floods, inundation, rockslides, falling stones, landslides, avalanches, snow slides, falling ice, snow pressure, falling aircraft or parts thereof), glass breakage (including headlights and taillights), collisions with animals, vandalism and damage caused by martens or rodents.

### Accident insurance (passengers)

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

### 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

It provides legal protection e.g. by handling legal cases, assumption of legal fees and compensation for proceedings in road traffic-related legal areas (e.g. tort, criminal law, withdrawal of identity cards and insurance and vehicle contract law). Legal protection insurance is valid in Switzerland and Europe.

### Further options

#### 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

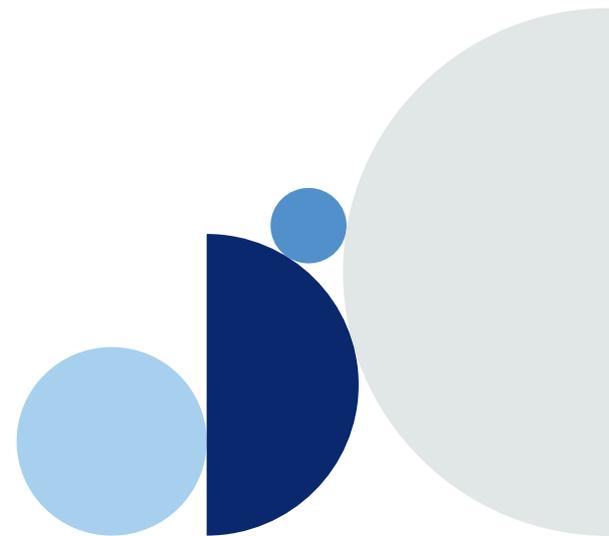
The items transported by the passengers are insured if these are damaged simultaneously with the vehicle or are stolen out of the completely locked vehicle.

“Transported items” also include electronic devices (e.g. smartphones, tablets or navigation devices), merchandise and items required for the exercise of your profession.

## 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	Partial casco	●	
Coverage for gross negligence collision			●	
Theft			●	
Natural hazards			●	
Fire			●	
Animals			●	
Glass PLUS			●	
Vandalism			●	
Martens			●	
Parking damage/Parking damage PLUS				●
Items transported (incl. electronic devices)				●
Wheel rim and tire protection				●
Protective clothing				●
Accident insurance (passengers)				
Death			●	
Disability			●	
Daily allowance			●	
Hospital allowance			●	
Medical expenses			●	
Roadside assistance				
CH/FL			●	
CH/FL with replacement vehicle			●	
Europe with replacement vehicle			●	
Legal protection				
Traffic legal protection			●	

● Optional coverage modules



#### Rim and tire protection

This option covers damage to rims and tires (e.g. caused by spontaneous tire bursting). Zurich covers costs of repair or pays the replacement up to the agreed sum insured.

#### Protective clothing

This option covers protective clothing, such as helmets, boots, jackets and pants, against damage or theft. Insurance coverage also applies where you or people in the same household use other motorcycles.

#### Purchase price protection

In case of total loss, Zurich shall provide compensation to a maximum of the purchase price paid for five years from the purchase date.

#### Reduction of the deductible

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.

#### No-claims bonus

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

Would you like to get advice or further information?

Call us toll-free:  
0800808080  
[www.zurich.ch](http://www.zurich.ch)

**Zurich Insurance Company Ltd**  
Hagenholzstrasse 60, 8050 Zurich  
Phone 0800808080, [www.zurich.ch](http://www.zurich.ch)

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