Zurich motor vehicle insurance “Classic Car”

Zurich motor vehicle insurance for classic cars 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

- Insurance coverage possible for parking and glass damage, including headlights and taillights
- Coverage for mechanical damage in addition to collision insurance (All Risk) for veteran vehicles
- Preemptive coverage: value increase of up to 20 percent also insured
- Upon request, restoration insurance with no added surcharge

Who benefits from “Classic Car” motor vehicle insurance?

Owners of classic cars.

Benefits

Classic cars are a piece of history. We ensure that you and your classic car are well insured.

The following benefits may be agreed in the motor vehicle insurance “Classic Car”:

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.

Accidental damage insurance

Zurich’s experienced vehicle experts will determine the market value of your classic car.

Preemptive coverage

If the market value of your classic car has gone up at the time of the event of a loss, a value increase of up to 20 percent over the agreed maximum benefit value is automatically insured.

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, falling stones, 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.

Benefits

	Comprehensive cover	Partial casco	
Third party liability insurance			
Third party liability incl. bonus protection			
Coverage for gross negligence liability			●
Accidental damage insurance			
Collision incl. bonus protection			●
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)			●
Accident insurance (passengers)			
Death			●
Disability			●
Daily allowance			●
Hospital allowance			●
Medical expenses			●
Roadside assistance			
CH/FL			●
Europe			●
Replacement vehicle			●
Legal protection			
Traffic legal protection			●

● Optional coverage modules

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 CH/FL roadside assistance benefits cover on-site breakdown assistance up to a total amount of 1,000 Swiss francs, including the replacement of small parts, towing costs, salvage costs, costs for continued travel with public transportation, accommodation costs, etc.

Europe

You can extend the scope of coverage to Europe-wide roadside assistance. In addition, the costs of vehicle transportation from abroad and additional costs for animal transport, etc. are also covered.

Replacement vehicle

Zurich covers the costs for a replacement vehicle during the repair period up to the agreed sum insured. The replacement vehicle is available as an optional add-on to roadside assistance coverage CH/FL or Europe.

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

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.

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 limited to an agreed sum insured. The “Parking damage PLUS” version does not have a limit. A maximum of one or two claims per calendar year are covered in both options.

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. Pets transported are also insured.

All Risk insurance

In addition to collision insurance (comprehensive cover), you may also extend the coverage for loss due to mechanical damages.

Transport and exhibitions

Upon request, we can also insure your classic car when it is being transported or shown at exhibitions.

Restoration

You’re having your vehicle restored or are even doing certain work yourself. Zurich covers damages to the vehicle during the restoration. Restoration insurance can be included in addition to the accidental damage insurance or partial casco insurance without an added surcharge.

Vehicle collections

Multiple classic cars (collections) can be insured under a single policy.

Would you like to get advice or further information?

Call us toll-free:
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If the details in this factsheet differ from the valid General Conditions of Insurance, the latter shall take precedence.

ZH19044e-2506

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