

SUMMARY OF COVER FOR PASSENGER VEHICLES AND MOTORCYCLES

	✓ BASIC COVER	+ OPTIONAL
THIRD-PARTY LIABILITY	<ul style="list-style-type: none"> ✓ Protection against unjustified claims ✓ Payment of justified claims for personal injury or property damage (insured amount CHF 100 million) 	<ul style="list-style-type: none"> + No-claims bonus protection + Waiver of recourse in the event of gross negligence + First-party losses

PARTIALLY COMPREHENSIVE COVER	<ul style="list-style-type: none"> ✓ Damage caused by fire, natural hazard events, snow slide ✓ Marten and rodent damage – unlimited cover including consequential losses ✓ Collisions with animals ✓ Theft ✓ Glass breakage (panes) ✓ Vandalism ✓ Damage while providing assistance ✓ Falling aircraft parts ✓ Provisional cover for changes of vehicle 	<ul style="list-style-type: none"> + Waiver of reduction in benefits in the event of gross negligence + Breakages to vehicle parts made of glass or similar, hard materials; specifically, the following parts: all headlights, indicators, reflectors, reversing lights, wing mirrors and number plate lights + Damage to a parked vehicle + Items conveyed + Protective clothing (for motorcycles) + Hire and replacement vehicles + SorglosReparatur (worry-free repair service) (only for passenger vehicles) <ul style="list-style-type: none"> – Free collection and delivery service – Replacement vehicle – Life-long guarantee on repairs – Discount of CHF 100 on your excess* <p><small>* if a contractual excess of CHF 100 or more was agreed</small></p>
--------------------------------------	-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------	------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------

COLLISION	<ul style="list-style-type: none"> ✓ Cover for damage to your own vehicle for which you are at fault 	<ul style="list-style-type: none"> + No-claims bonus protection + Waiver of reduction in benefits in the event of gross negligence
------------------	---------------------------------------------------------------------------------------------------------------------	------------------------------------------------------------------------------------------------------------------------------------------------------------

PARTIALLY COMPREHENSIVE COVER

FULLY COMPREHENSIVE COVER

📄 Continues on next page

	✓ BASIC COVER	+ OPTIONAL
BREAKDOWN ASSISTANCE	<ul style="list-style-type: none"> ✓ Towing, recovery following accidents, breakdowns and theft – Europe-wide (excluding Moldova, Russia, Ukraine and Belarus) ✓ Overnight accommodation and homeward journey ✓ Delivery of replacement parts ✓ Return transportation of the vehicle 	<ul style="list-style-type: none"> + Assistance Top (only for passenger vehicles) <ul style="list-style-type: none"> – Homeward journey and onward travel – Assumption of excess in the event of damage to or theft of a hire vehicle – Refund of additional hire car costs – Transportation of dogs and cats – Interpreter service abroad – Advance on costs abroad
ACCIDENT	<ul style="list-style-type: none"> ✓ Accident insurance for drivers and/or passengers ✓ Lump-sum death benefit ✓ Lump-sum disability benefit ✓ Daily benefits ✓ Medical expenses 	<ul style="list-style-type: none"> + Waiver of reduction in benefits in the event of gross negligence
INTERNATIONAL COVER	<ul style="list-style-type: none"> ✓ Takes care of claims caused abroad by a vehicle insured abroad as if the person responsible were insured by Allianz Suisse 	

WWW.ELVIA.CH