

Legal protection insurance for doctors and medical staff

In safe hands /



Legal risks in the healthcare sector are entirely unique and can be fully covered only by legal protection that is geared specifically to medical services providers. With AXA-ARAG you know you can rely on experts and on attractive product combinations.

Services

- Analysis of the legal situation
- Advice and representation in the insured legal areas
- Review of the prospects for the case
- Case handling by specialists
- Advice on involving an independent lawyer
- Collection of compensation awarded
- Online legal portal

Costs paid for

- Expert opinions
- Court fees and procedural costs
- Fees of an independent lawyer (by prior agreement)
- Non-court costs awarded to the opposing party
- Bail to avoid pre-trial detention (advance payment)
- Mediation costs
- Translation costs
- Travel costs to attend court proceedings abroad

Flexible combined solutions for every practice

Protection for all areas of life

MyRight.ch online portal



redefining /
legal protection

Personal and needs-oriented handling /

Let AXA-ARAG handle your legal case. New combined solutions make it easier than ever to enjoy comprehensive protection – in your professional and private life, when on the road, as a tenant or property owner, or when traveling worldwide.

Combined solutions for your practice

Whether it involves a shared practice in a rented space or a family practice at home, more and more doctors and therapist are teaming up to form innovative and flexible business models. AXA-ARAG has many years of experience with legal protection in the medical field and thus can offer attractive combined solutions for a wide range of medical service providers, companies, staffing models and locations.



Insured legal cases

- Civil damages law (incl. crime victims compensation)
- Criminal law
- Revocation of license and vehicle tax
- Medical law and patient law, as service provider or patient
- Insurance law
- Cost-effectiveness audits and TARMED disputes
- Labor law
- Landlord and tenant law
- Lending law
- Other contract law
- Advice relating to laws of persons, family and inheritance (without divorce law)
- Professional license
- Property law and neighbor law

Included free of charge

- Legal protection for travelers: Legal protection for travelers with worldwide coverage is included for free in every insurance package shown. It covers trips and stays abroad of up to 12 months.
- Property included in the insurance: Property or apartments in Switzerland, including the premises of the practice, that an insured person owns or rents. Exception: Business legal protection covers only the premises of the practice.

Amount of coverage

AXA-ARAG assumes costs of up to CHF 500,000 per insured legal case – up to CHF 1,000,000 with legal protection Plus.
For cost-effectiveness audits and rate disputes (TARMED), up to CHF 250,000.
Outside of Europe, up to CHF 100,000 (worldwide coverage)

Legal protection Plus

On request you can benefit from attractive terms if you extend the coverage of your legal protection package:

- Doubling of the general amount of insurance to CHF 1,000,000
- Exemption from the CHF 1,000 deductible for attorney fees in connection with cost-effectiveness audits and TARMED disputes
- Additional insured legal cases:
 - Objections to construction projects
 - Building contract law
 - Expropriation
 - Copyright and unfair competition
 - Foreigner law, applications for work and residence permits
 - Data protection
 - Advice on divorce law



Choose the right legal protection package

Companies and partnerships

Insurance

- Business legal protection
- Personal legal protection and legal protection for road users (optional)
- Legal protection for travelers (free of charge)

Insured persons

- Policyholder
- Partners and associates, as well as contracted medical service providers
- Members of boards of directors and executive boards
- Employees and seconded employees

Case examples

- The landlord wants to renovate the property, including the premises of the practice, and informs you of a rent increase. You now need to find a temporary location for the time when renovations are underway.
- New laboratory equipment proves to be defective but the supplier disputes the claim.

Self-employed individuals

Insurance

- Legal protection for business and professionals
- Personal legal protection and legal protection for road users
- Legal protection for travelers (free of charge)

Insured persons

- The policyholder as the owner of the practice or company
- Partners to the practice
- Contracted service providers
- Spouse or life partner as contracted or self-employed service provider
- Employed family members or life partner
- Employees not working as service providers

Case examples

- The supplementary health insurer rejects the TARMED rates of items on the statement and pays for only a part of the costs incurred.
- A heating contractor damages your laboratory equipment while making repairs but refuses to pay for the damage.

Employees

Insurance

- Legal protection for professionals
- Personal legal protection and legal protection for road users
- Legal protection for travelers (free of charge)

Insured persons

- Policyholder (up to 30% of full-time working hours in order to remain insured for any disputes in connection with self-employment)
- Spouse or life partner as contracted service provider

Case examples

- Hospital management refuses to pay overtime for a contracted doctor and to issue an interim reference.

MyRight.ch, your legal information portal

Do you need legal help? AXA-ARAG now offers online legal support for its customers.

MyRight.ch offers you a wealth of options ►
(available in German, French and Italian)



Private sphere

Insurance

- Personal legal protection and legal protection for road users
- Legal protection for travelers (free of charge)

Insured persons

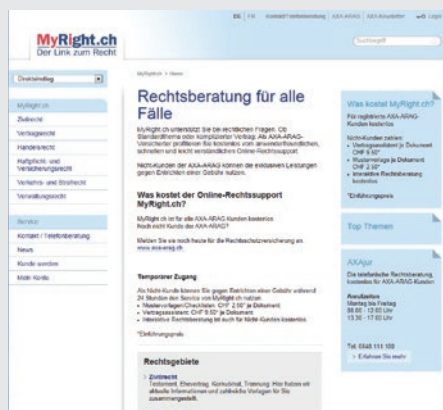
- Policyholder
- All persons living with the policyholder as a family or joint household
- Domestic staff and any persons working for the private household
- Partners and service providers included in supplementary coverage of the business legal protection
- All insured persons as owner or registered user of vehicles, driver or passenger in their own or a third-party vehicle, pedestrian, or as passenger in a public or private means of transportation.

Case examples

- The notebook computer you just bought doesn't work when you get home. The retailer claims that you caused the damage yourself. You drove through a red light and now face having your driver's license revoked.
- Besides the standard service procedure, work was performed on your car that you hadn't agreed to. The garage refuses to adjust the invoice.

Tip

Get additional coverage if you combine personal legal protection and road users' legal protection for families with the legal protection package for employers!



Areas of law

- Contract law
- Labor law
- Tenancy law
- Travel law
- Family law/ inheritance law
- Property law/ real estate law
- Company law
- Liability law/ insurance law
- Traffic law/ criminal law
- Public building law
- Tax law

Your advantages

- Download sample templates
- Draw up personalized contracts interactively
- Answers to standard legal questions

Have a look at [MyRight.ch](https://www.myrigh.ch)

Unrestricted access and downloads around the clock, user-friendly, reliable and up-to-date:

Just log on and benefit!



Up-to-date and professional legal protection /

From the four legal protection packages, choose the combination that best fits with your company's size and employee structure.

Overview of legal protection offers for medical service providers

Policyholder/insurance	Companies /partnerships	Self-employed individuals	Employees
Business legal protection			
Legal protection for professionals			
Personal legal protection and legal protection for road users	Optional		
Insured properties	Private residences / apartments	Private residences / apartments	Private residences / apartments
	Premises used for the practice	Premises used for the practice	
Extended coverage under legal protection Plus	Optional	Optional	Optional

■ Basic package

■ Possibilités de compléments de couverture

AXA-ARAG's legal protection insurance ensures that you will receive professional legal assistance and protects you against the costly legal disputes.

This document is for information purposes only and not binding.

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