

Motor vehicle fleet insurance

# One fleet – one contract /



Motor vehicle insurance from AXA offers you comprehensive protection against a wide range of risks. You can now combine coverage for your vehicle fleet into a single policy to suit your requirements.

#### Advantages of fleet insurance

- For all vehicles: One contact, one invoice, one product and one policy number.
- Automatic adjustment of the insurance (e.g. from full to partial accidental coverage) based on vehicle age.
- Choice of no-claims discount or fixed rate premium system.
- Easy-to-read, individual vehicle lists and invoices.
- Up-to-date vehicle register that can be ordered at any time.
- Ideal supplementary insurance, such as legal protection and cargo coverage.

#### "Driving at Work" – the exclusive service package for fleet clients

AXA has been successful in its commitment to prevention in road traffic and is the only insurer in Switzerland that conducts accident research.

The knowledge it gathers is intended for you as the client. The exclusive service package "Driving at Work" will increase the safety of your employees on the road and help you to reduce accident costs. An easy-to-read analysis of your claims allows you to gauge your need for prevention and to actively combat the causes of accidents.

For more information see: [www.AXA.ch/drivingatwork](http://www.AXA.ch/drivingatwork)

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**Easy-to-read no-claims discount based on an individual table**

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**Bonus protection can be insured**

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**Individual and easy-to-read claims analyses**

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# Customized protection /

Not every vehicle requires the same form of protection. That's why it makes sense to draw up your fleet contract based on insurance categories, whereby you can choose the most suitable one for each vehicle.

## Liability

Under the Road Traffic Act, all motor vehicle owners must have liability insurance, which covers any damage you may cause to other road users (drivers, cyclists, and pedestrians), animals or property when you are driving and which protects you from unjustified claims for damages you may face.

## Accidental damage

Although accidental damage coverage is voluntary, it is indispensable in the event of a claim. You can choose between full or partial accidental damage coverage and determine your own scope of insurance.

	Coverage	Motor vehicle fleet insurance	
<b>Contractual coverage</b>	Bonus protection		
	Gross negligence		
	Own damage		
	Protection against loss/damage abroad		
	Legal protection insurance		
	Cargo insurance		
<b>Liability</b>	Guaranteed amount	CHF 100 million	
	Deductible	From CHF 0 to 10,000	
	Hazardous goods		
<b>Accidental damage</b>	Natural forces, fire, snowslide, animal damage, marten damage, malicious damage, theft		Partial accidental damage Full accidental damage
	Glass breakage (windows)		
	Glass breakage Plus		
	Transported belongings	CHF 2,000, 5,000, 10,000	
	Transported belongings Plus	CHF 2,000, 5,000, 10,000	
	Loss of use	CHF 1,000, 2,000, 3,000	
	Mobility/ transportation after a breakdown	Switzerland / Europe	
	Compensation in the event of a total loss	Present value supplement with full new-for-old coverage during the first year, or current market value	
	Deductible for partial accidental coverage	From CHF 0 to 10,000	
	<b>Collision</b>	Deductible for collision	
<b>Parking damage</b>	Parking damage	1 case per year up to CHF 1,000	
	Parking damage Plus	Unlimited cases and loss amounts, with deductible from CHF 0 to 300	
<b>Accident</b>	All passengers		
	Medical costs		
	Death lump sum	CHF 10,000 to 150,000	
	Disability lump sum	CHF 50,000 to 500,000	
	Daily hospital allowance /daily benefits	CHF 20 to 75	
<b>Other benefits</b>	Detailed claims analysis		Included in coverage
	"Driving at Work"		Included, selectable amount
	Automatic insurance categories		Selectable



### **Partial accidental damage**

Partial accidental damage insurance covers you for damage to your own vehicle and includes theft and damage from natural forces, animals, glass breakage and martens, among other things. Besides the basic package, you can include the following:

- Transported belongings: Compensation up to the agreed limit
- Glass breakage Plus: Includes also headlights and side and rear windows
- Loss of use: Additional cost of travel, transportation, or a rental car in the event of a loss

### **Full accidental damage coverage**

Full accidental damage insurance (collision) covers damage to your own vehicle in addition to that under partial accidental damage insurance. In the event of a total loss, you can choose between the present value supplement and the present value.

The present value supplement covers the vehicle's full new-for-old value during the first year in the event of a claim. In the following years, AXA will pay the prorated portion (percent) of the vehicle's value based on its years in operation.

### **Parking damage**

You can choose between regular and extended coverage for parking damage ("parking damage Plus"). The first option costs less and limits compensation to CHF 1,000 per claim per year. With Parking damage Plus, you have unlimited coverage.

### **Accident**

With accident insurance you will receive financial support in case of injury or death of the driver or passengers in your vehicle because of a traffic accident. This applies even if the question of who was at fault has not yet been clarified.

### **Insurance categories**

Under a needs-oriented insurance plan, coverage is granted in categories on the basis of criteria such as vehicle type, list price, use, age and driver group. Five categories are generally sufficient. A precise description of the individual insurance categories allows for simple allocation of new vehicles based on the information contained in the certificate of insurance.

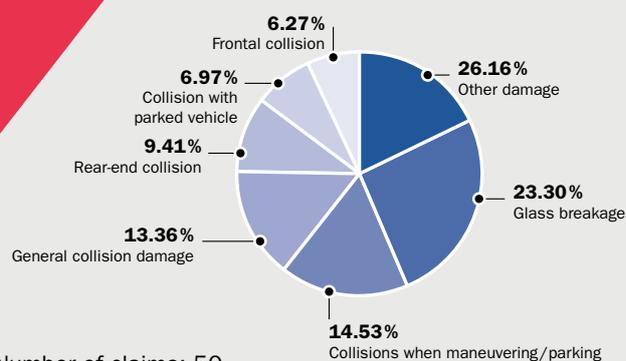
## Example

Insurance category	Scope of coverage		
	Liability	Accidental damage	Accident
<b>Passenger cars up to CHF 30,000</b>	Guaranteed amount CHF 100 million deductible CHF 0	Full accidental damage	All passengers / death lump sum CHF 20,000 disability lump sum CHF 100,000
<b>Passenger cars above CHF 30,000</b>	Guaranteed amount CHF 100 million deductible CHF 0	Full accidental damage Incl. parking damage	All passengers / death lump sum CHF 20,000 disability lump sum CHF 100,000
<b>Trucks in first to third year of operation</b>	Guaranteed amount CHF 100 million deductible CHF 1,000	Full accidental damage	–
<b>Trucks in fourth year of operation and older*</b>	Guaranteed amount CHF 100 million deductible CHF 1,000	Partial accidental damage	–
<b>Delivery vans in first to fourth year of operation</b>	Guaranteed amount CHF 100 million deductible CHF 500	Full accidental damage	–
<b>Delivery vans in fifth year of operation and older**</b>	Guaranteed amount CHF 100 million deductible CHF 500	Partial accidental damage	–
<b>Motorcycles</b>	Guaranteed amount CHF 100 million deductible CHF 500	Partial accidental damage	Passengers / death lump sum CHF 20,000 disability lump sum CHF 100,000

\* On request, trucks in the fourth year of operation on Jan. 1 are automatically allocated to the next insurance category.

\*\* On request, delivery vans in the fifth year of operation on Jan. 1 are automatically allocated to the next insurance category.

## Example of claims and the need for prevention



### Need for prevention



## Supplementary insurance

### Own damage

This form of supplementary insurance covers own damage that falls under liability as well as vehicle damage that is caused within the own fleet. Although no coverage is granted under basic insurance, it can be included additionally.

### Bonus protection

Bonus protection allows for additional damage tolerance. Additional claims are needed in order for the bonus level to reduce. Moreover, bonus protection further limits the maximum increase in the bonus level per year.

### Waiver of gross negligence penalty

According to the Insurance Contract Act, gross negligence as the cause of a traffic accident or collision will result in a benefit reduction. You can, however, take out insurance against such reductions. But this does not apply to loss or damage caused when driving while intoxicated or in an otherwise unfit condition, or when grossly disregarding the speed limit.

Waiver of gross negligence defense provides coverage in cases such as:

- Driving above the speed limit
- Tailgating
- Disregarding traffic lights

### Protection against loss/damage abroad

If you suffer an accident abroad, filing a liability claim can prove to be costly and time-consuming. AXA will compensate bodily injury and property damage as if the party causing the accident were liable under Swiss law, and it will handle any recourse claims abroad. This amounts to a substantial added value for companies whose vehicles go abroad regularly.

### Mobility

You can count on immediate help if a vehicle breaks down or has a collision. Coverage also includes the following, available exclusively for passenger cars, motorcycles, and delivery vans:

- Repatriation
- Towing, vehicle recovery and repatriation
- Storage fees and shipping costs of replacement parts
- Additional cost of transportation and room and board of the driver

### Legal protection

Legal disputes cost a lot of time and money. Anyone who includes coverage of legal expenses for motor vehicles will get help and support when faced with disputes relating to liability claims, criminal law, administration law, vehicle tax, insurance law, vehicle contract law and in connection with gross negligence or procedural costs.

### Transportation

Do you transport goods regionally, nationally or internationally or do you carry goods and materials in delivery vans? Cargo insurance offers you optimum protection, supplementary to motor vehicle fleet insurance.

## Choice of premium system

AXA offers you a premium system that fits with your company, allowing you to budget the costs and calculate your premiums on the basis of the actual risks.

### No claims discount

For liability and full accidental coverage (only collision), an individual no-claims discount is calculated based on your previous claims. The no-claims bonus table, which is recalculated for each client annually, gives you a clear overview of how the number of claims you filed will affect your no-claims discount.

At the beginning of September, we then issue a repayment offer that includes an overview of all pending and settled claims. Possible repayment of the costs of minor damage can help you to improve the no-claims discount, and thus the premium, for the coming insurance year.

### Fixed rate premium

A uniform fixed rate premium is agreed for every type of vehicle and coverage. Regardless of the vehicle's value, engine size or total weight, the premium for every vehicle is the same within an insurance category, making it easy to budget the cost that this involves. Unlike in the case of the no-claims discount system, the premiums always remain the same.

Pension and insurance matters demand individual attention.  
AXA shows you fresh alternatives and delivers relevant solutions.

Arrange an advisory meeting without obligations still today.

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