

OPTIMA motor vehicle insurance

# Personalized coverage to go /



**OPTIMA motor vehicle insurance leaves nothing to be desired when it comes to safety and flexibility in how coverage is designed. It is therefore the ideal choice for those who want the best protection for their motor vehicle.**

## Overview

Motor vehicle insurance as individual as you are, with outstanding options:

- Compensation of your vehicle's full new-for-old value in the event of a loss during the first year
- Unlimited coverage for parking damage
- Bonus protection
- Travel, transportation, or rental car costs if you suffer a loss
- Choice of deductibles for liability and physical damage coverage
- Comprehensive accident insurance benefits

## Flexible coverage

OPTIMA motor vehicle insurance is exactly the right solution for demanding drivers. The flexible design of its options lets you adjust the package to your individual needs.

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**Full mobility coverage for all of Europe**

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**New-for-old value paid during the first year**

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**Up to 20% CO<sub>2</sub> discount**

# Comprehensive and customized coverage

OPTIMA motor vehicle insurance offers you comprehensive protection for your car, motorcycle or utility vehicle that you can adjust to your requirements, and it fully lives up to your expectations. At home or abroad, around the clock.

## 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 while you are driving and which protects you from unjustified claims for damages you may face.

## Physical damage coverage

Although physical damage coverage is voluntary, it is indispensable in the event of a claim. You can choose between comprehensive or partial physical damage coverage and thus determine your own level of protection.

	Benefits	OPTIMA for passenger cars	
<b>Liability</b>	Guaranteed amount	CHF 100 million	
	Deductible for drivers under age 25	CHF 500 / 1,000 / 1,500	
	Deductible for other drivers	CHF 0 / 500	
	Bonus protection		
	Crash Recorder		
	Drive Recorder (up to age 25)		
	Hazardous goods		
<b>Physical damage coverage</b>	Theft		Partial physical damage coverage Comprehensive physical damage coverage
	Damage by natural forces, fire, snowslide, animals and martens		
	Glass breakage (windows)		
	Glass Breakage Plus (all glass)		
	Malicious damage		
	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	
	Extras	Incl. 10% of the vehicle's list price	
	Mobility	Europe	
	Compensation in the event of a total loss	Current value supplement with full new-for-old coverage during the first year, or current market value	
	Deductible for partial physical damage	CHF 0 / 300 / 500 / 1000 / 2000	
	<b>Collision</b>	Deductible	
Bonus protection			
<b>Parking damage</b>	Parking damage	Once case per year up to CHF 1,000	
	Parking Damage Plus	Unlimited cases and loss amount with deductibles CHF 0 / 300	
<b>Accident</b>	All passengers		
	Medical expenses		
	Death lump sum	CHF 10,000 to 150,000	
	Disability lump sum	CHF 50,000 to 500,000	
	Daily hospital benefits / daily benefits	CHF 20 to 75	
	Treatment costs for pets		Included
	Driving third-party vehicles		Included, amount selectable
	Coverage against loss while abroad		Selectable



### Partial physical damage coverage

The following events are insured:

- Theft
- Damage from natural hazards such as rockfall, hail, or avalanches
- Fire damage: Including lightning, short circuits, and explosions
- Snowslides: Including falling snow and ice
- Damage by animals caused on impact
- Marten damage, in particular damage from biting and any consequential damage
- Glass breakage: Including windshield, side and rear windows, and sunroof
- Glass Breakage Plus: Damage to all glass and glass replacement parts on the vehicle (incl. headlights)
- Malicious damage such as broken-off antennas or rear-view mirrors, slashed tires (excluding scratch damage)
- Transported belongings: Compensation up to the agreed limit
- Transported Belongings Plus: Compensation also for electronic and work-related equipment
- Loss of use: Additional cost of travel, transportation, or a rental car in the event of a loss
- Extras: Premium-free coverage for up to 10% of the vehicle's list price
- Mobility Europe: Emergency roadside service, towing, vehicle recovery and repatriation are included in coverage throughout Europe; on request, with repair service provided by AXA contract partners – with up to five years' guarantee

### Comprehensive physical damage coverage

Comprehensive physical damage insurance for own vehicle – in addition to any partial physical damage events. In the event of a total loss, you can choose between the current market value supplement and the current market value.

If you have the current market value supplement, the full new-for-old value of the vehicle will be compensated. In the following years, AXA will pay the prorated portion (a percentage) of the vehicle's value based on its years in operation.

### Parking damage

Parking damage insurance covers damage caused by unknown persons to the parked vehicle. You can choose between Parking Damage and Parking Damage Plus. The first option restricts benefits to CHF 1,000 for one claim per year and comes at a lower price. Parking Damage Plus provides unlimited coverage.

For motorcycles, only the limited parking damage coverage is available.

### Accident insurance

Accident insurance provides you with financial support if the driver or a passenger in your vehicle is injured or killed in a traffic accident. This applies even if the question of who is at fault has not yet been clarified.

Accident insurance covers you and your passengers even while traveling in a vehicle other than your own. It also covers treatment costs for your pet if it happens to be in the car.

### Loss protection while abroad

If you suffer an accident abroad, filing a liability claim can prove to be costly and time-consuming. AXA will pay any costs that the counterparty in the accident would have been insured for with AXA, and it will handle any recourse claims abroad. This provides real added value for individuals who regularly drive abroad in their own car.

## Accident-free driving pays off

The no-claims bonus can make a difference of up to 70% for liability and comprehensive physical damage coverage (collision only), because each claim-free year lowers your premium by one level.

# I am interested in other insurance products from AXA

Please send me information on the following:

- OPTIMA household insurance
- AXA-ARAG legal protection insurance
- INTERTOURS travel insurance
- OLDTIMER insurance for vintage motor vehicles

Please contact me

Phone (home) \_\_\_\_\_

Phone (work) \_\_\_\_\_

Mobile phone \_\_\_\_\_

Best time to reach me (day of the week) \_\_\_\_\_

from \_\_\_\_\_ to \_\_\_\_\_ o'clock

Last name \_\_\_\_\_ First name \_\_\_\_\_

Street address \_\_\_\_\_

Postcode, place \_\_\_\_\_

Email \_\_\_\_\_



## Discounts and other advantages

### New-customer discount

The older the driver, the higher the discount for new customers.

### Discount for kilometers driven

10% premium reduction if you drive less than 7,500 kilometers per year.

### Vehicle age discount

The older the vehicle, the lower the premium.

### CO<sub>2</sub> discount

Are you helping to protect the environment by driving a car with low CO<sub>2</sub> emissions?

AXA supports your decision to care for the environment by offering you a discount of up to 20%. The lower the CO<sub>2</sub> emissions of your vehicle, the higher the discount on your premium.

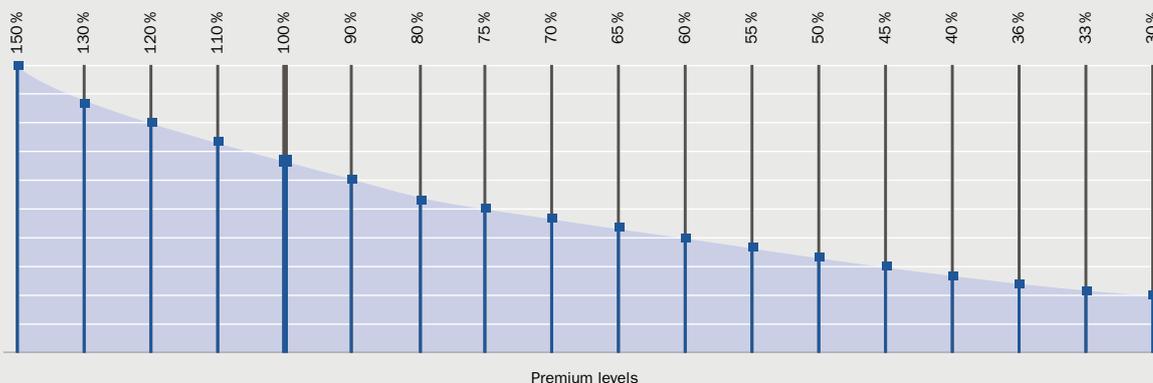
### Bonus protection

With OPTIMA, you have free choice of bonus protection:

- An insured event will not cause your current bonus level for liability and comprehensive physical damage coverage (collision only) to change.
- No benefit reductions or recourse in the event of gross negligence.

Interested? You can find out more about AXA motor vehicle insurance online at [www.axa.ch/car](http://www.axa.ch/car)

Changes in premium for liability and comprehensive physical damage coverage (collision only)



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### **Crash Recorder**

The Crash Recorder saves data from 20 seconds before until 10 seconds after an accident.

This helps when reconstructing the events of an accident quickly and objectively and provides legal certainty.

Young drivers up to age 25 will receive a 15% premium discount when they install a Crash Recorder.

For further information visit  
[www.AXA.ch/crashrecorder](http://www.AXA.ch/crashrecorder)

### **Road safety**

For more than 40 years, AXA has shown its commitment to preventing road traffic accidents through its own Foundation for Prevention. It regularly conducts crash tests and is active in the field of accident research.

By signing the European Road Safety Charter, AXA has demonstrated its commitment to further improving road safety.

### **Drive Recorder**

The Drive Recorder keeps track of the trips you take, which means that you can review your own driving style online whenever you like.

If your car is stolen, it can be located more quickly – even outside of Switzerland.

Young drivers up to age 25 will receive a 25% premium discount when they install a Crash Recorder.

For further information visit  
[www.axa.ch/driverecorder](http://www.axa.ch/driverecorder)



## Additional insurance coverage /

### **OPTIMA household insurance**

Whether at home or out and about: Get comprehensive protection for your household contents and against personal liability claims filed by third parties.

### **AXA-ARAG legal protection insurance**

Whether you're a driver or a private individual, at work or in your leisure time, AXA-ARAG provides you with all the resources you need when faced with legal dispute.

## Protection when out and about /

### **INTERTOURS travel insurance**

Travel, vacation and leisure time: INTERTOURS provides you and your family with fast and qualified assistance in every type of emergency situation, whether at home or abroad.

### **OLDTIMER insurance for vintage motor vehicles**

Optimum protection for your pride and joy: Insurance for cars and motorcycles over the ripe old age of 25.

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24-hour telephone: 0800 809 809

AXA Insurance Ltd

[www.axa.ch](http://www.axa.ch)  
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