

Company legal protection

# Protecting your interests /



Legal disputes over claims by employees, landlords, suppliers or customers harbor a financial risk for every company that cannot be estimated. Global business risks, operational and supply chain interruptions, constantly changing legal requirements, data misuse, reputational risks and fraud are also on the rise. Legal protection insurance is therefore an essential component of corporate cost planning.

## Risks

- Changing legal requirements
- Data misuse
- Reputational damage
- Fraud
- Breach of contract
- Unpredictable expenses
- Debt enforcement

## Costs that are covered

- Legal advice and representation
- Fees of an independent lawyer
- Expert opinions
- Court fees and procedural costs
- Compensation for proceedings to the opposing party
- Bail to avoid pre-trial detention (advance payment)
- Mediation costs

## Predictable legal expenses

## Advice and representation by internal and external legal specialists and lawyers

## Worldwide coverage



redefining /  
legal protection

# Protect what you value /

While you concentrate on your core business, you can rest assured that your legal protection partner will represent your interests in legal disputes and absorb the costs. Our lawyers can also give you prompt and professional advice by phone on any legal questions you may have.

## Commercial legal protection

Even the basic policy provides wide-ranging coverage.

What is insured?	Max. amount of insurance in CHF:
✓ Labor law	1 million
✓ Landlord and tenant law	1 million
✓ Builder-owners	50,000
✓ Civil damages law and satisfaction (incl. crime victims compensation)	1 million
✓ Criminal and administrative procedures	1 million
✓ Permits	1 million
✓ Insurance law	1 million
✓ Neighbor law	1 million
✓ Expropriation	1 million
✓ Ownership (incl. condominium property) and property law	1 million
✓ Furniture, installations and maintenance	1 million
✓ Business trips	1 million
✓ Data protection	50,000
✓ Antitrust law	50,000
✓ Debt enforcement and bankruptcy law	1 million
✓ Posted Workers Act	50,000

### Case examples

- « An employee has given notice. After leaving she makes substantial salary and overtime claims. »
- « The photocopier which we rent has been out of order for three days. Although we've contacted the company several times, they haven't replied. »
- « We are planning renovation work on our factory premises. A neighbor thinks that we have breached the boundary with his premises and has lodged an objection to our project. »
- « My workshop caught fire while I was doing some welding. The fire department put the fire out quickly but I was issued a penalty order for negligently causing a fire. »

## Legal protection for landlords

As an add-on to commercial legal protection, this coverage protects you in disputes as a landlord or lessor of real estate.

What is insured?	Max. amount of insurance in CHF
✓ Landlord	150,000

### Case examples

- « One of our tenants has failed to pay rent on a storeroom for some months now. Although we have sent reminders and given him notice, he still has not left the premises. »
- « Our construction company owns an apartment building in which the units are leased to tenants. After installing new kitchens and bathrooms we informed the tenants that rents would rise. The tenants have gone to the arbitration office to challenge this increase. »

## Privacy and internet legal protection

Malicious online postings, identity misuse, and disputes arising from contracts with internet service providers have become commonplace in our digital world. This supplementary insurance for commercial legal protection means that you have the best possible cover.

What is insured?	Max. amount of insurance in CHF:
✓ Privacy law	20,000
✓ Identity misuse	20,000
✓ Credit card misuse	20,000
✓ Contract law	20,000
✓ Internet domain	20,000

### Case examples

« Our Hotel Sunshine has been given an extremely poor rating on an independent rating site by one of our guests. In particular, the guest complains that our rooms are swarming with cockroaches. The rating site's headquarters are in England and the guest is from Germany. »

« Following my stay at the Seminar Hotel, the receptionist used my credit card to buy clothes for himself. »

## Contract legal protection

Contracts play a central role in every business, and failure to comply with them is likely to cause financial turbulence. To cover this eventuality, we offer contract legal protection as an add-on to commercial legal protection.

What is insured?	Max. amount of insurance in CHF
✓ Contracts subject to the Code of Obligations	200,000
✓ Company law Liability of partners of a corporation – Differences arising between partners of a limited liability company or a cooperative – Directors' and officers' liability – Commercial register ordinance	50,000
✓ Tax law	50,000
✓ Consumer Information Act	50,000
✓ Price Supervision Act	50,000
✓ Unfair competition	150,000
✓ Trademark law, design law, copyright law	150,000
✓ Patent law, license law	20,000
✓ Medical service providers – Performance audits – TARMED	250,000
✓ Business information	200 per year

### Case examples

« I manage a shop in which I sell pastries. Under my franchise agreement I have to observe certain organizational and marketing provisions. The franchisor is dissatisfied with the scope of my advertising. »

« We have designed a new website for our SME and included some images that we sourced online. A photo agency has contacted us and is demanding that we remove the images and pay damages. »

« We installed a new kitchen in a customer's home on schedule. He has now started legal action against us because of substandard work. »

## Legal protection for debt enforcement

In order to avoid tiresome and complex debt enforcement proceedings and the associated costs, we offer legal protection for debt enforcement as an add-on to contract legal protection.

What is insured?	Max. amount of insurance in CHF
✓ Collection of uncontested claims from agreements with customers	50,000

### Case examples

« A customer is refusing to settle an outstanding amount of CHF 1,000. I'm entitled to this money under the purchase agreement, but the customer refuses to pay up despite reminders. »



## Motor legal protection

Cars, cargo and delivery trucks, construction vehicles or coaches – regardless of the vehicle category, whatever is on the road in your company's name is worth protecting. This is the only way in which your company can calculate the daily risks from legal disputes that may involve your vehicles, their drivers and passengers.

What is insured?	Max. amount of insurance in CHF
✓ Civil damages law and satisfaction (incl. crime victims compensation)	1 million
✓ Criminal and administrative procedures	1 million
✓ Insurance law	1 million
✓ Ownership and property law	1 million
✓ Business trips	1 million
✓ Vehicle contract law	1 million
✓ Vehicle tax	1 million
✓ Procedural costs for penalty orders and revocation of license	500

### Case examples

- « One of my drivers was involved in a traffic accident. Although it's not clear who was to blame, the police have brought charges against him. »
- « After an employee of mine had an accident in the workshop, I drove him to the hospital. Because it was an emergency, I broke the speed limit, and promptly received fined. »
- « While on a business trip the head of our sales department was involved in an accident for which he was not responsible. He has suffered permanent injuries to his arm. »

## Free access to MyRight.ch

### Online legal portal

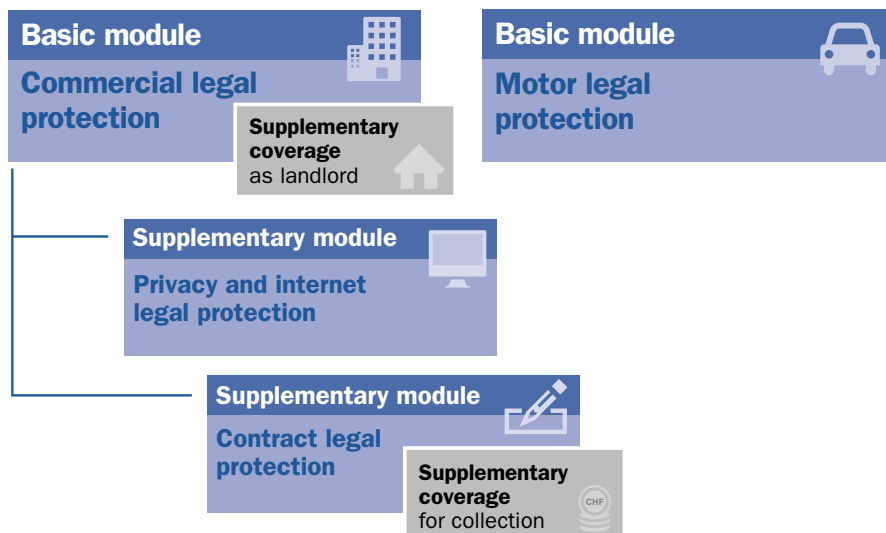
Unlimited access and downloads around the clock. User-friendly, reliable and up-to-date: Simply log on and benefit from all the advantages!

### Countless possibilities

- Answers to standard legal questions
- Get a template
- Draw up personalized contracts interactively

# Always the best representation

You can use the various basic and supplementary modules to adjust your legal protection coverage flexibly and in accordance with your company's requirements.



## Your benefits

### Business information

If you take out contract legal protection you are also entitled to check the credit-worthiness of private individuals and companies online for an up to CHF 200 per insurance year.

### Advice when you need it

In the insured legal cases we can provide advice by phone on 0848 11 11 00.

### Worldwide coverage

With us you are on the safe side worldwide in the following fields of law:

- Labor law
- Civil damages law and satisfaction
- Criminal and administrative procedures
- Business trips
- Contracts

Legal protection insurance from AXA-ARAG offers professional assistance and protects you against costly legal disputes.

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